



# Staying in Touch

## Vancouver Island North Branch



Newsletter No. 52

March 2012

Canada Post Publications Mail Agreement No. 40033460



### **PRESIDENT'S MESSAGE**

We are well into the New Year, as spring and warmer weather approaches.

The FSNA has been busy over the last year by gaining a deeper understanding of the level of engagement of its members in this organization. To do this, a survey was conducted and from the results received, 80% said they are satisfied or extremely satisfied with the FSNA.

Over the next few years we will be seeing many new retirees joining the FSNA as Baby Boomers retire. The demographics of the organization will probably change with this influx of younger members. They will have different expectations and needs. We will perhaps see more information on-line, fewer members coming to meetings and social events and some of them continuing to work well into their senior years in different job opportunities.

It will be interesting to see how all this will play out in the future, but the things that will not change within the FSNA is advocacy and communicating with its members. The on going challenge of course is to monitor pension issues, and benefits while staying on top of health care issues as they arise.

The affinity programs are important to our membership and Medoc Emergency Travel Insurance is certainly at the top of that list.

One area that is important for us locally is to get more individuals involved actively in our branch. We have lots of talent among our membership. New ideas are needed to help guide the organization so that the FSNA remains an effective entity with our ever-changing needs.

I hope to see many new members coming out to meetings this year, voicing their opinions, hopes and ideas for the future of our organization.

Cecile Turnbull - President—BC06

### **CONTENTS**

President's Message	1
Meeting dates	1
From the Editors Desk	2
Executive members	2
Luncheon News	3
Membership Update Form	3
Missing meeting reminder	3
Cheque presentation	4
A Last Goodbye	4
Note to Phoners	4
HB Officer's notes	5-7
Note from Stats Canada	7
Notice Membership Renewal	8

### **MEETING DATES**

- March 14, 2012
- June 13, 2012
- September 12, 2012
- December 12, 2012



# From the Editor's Desk

I am always amazed at how quickly time goes. Here it is already newsletter time and seems I just finished the last.

This edition contains a new column titled "A Last Goodbye" which contains the names of members who have passed away in the past year. We do our best to track this though it is not always easy. If you become aware of a member who has passed please let us know by contacting any of the Branch Executive.

There is another excellent article by the Health Benefits Officer, Bill Turnbull which covers a bit on the proposed changes to OAS as well things to consider on claiming medical and/or dental expenses on your income tax.

I hope you enjoy this edition and as always if you have comments or ideas for the newsletter, please let me know as the production of the newsletter is one of the largest expenses of the Branch.

Kevin Weighill—Newsletter Editor

**Publisher**  
**Vancouver Island**  
**North Branch**  
**NATIONAL ASSOCIATION**  
**OF FEDERAL RETIREES**  
**(FSNA)**

*Mailing Address:* **FSNA Vancouver**  
**Island North Branch**  
**P.O. Box 1420,**  
**Comox BC V9M 7Z9**

**President:** Cecile Turnbull  
 (250) 338-1857  
 E-mail: bc.turnbull@shaw.ca

**Editor:** Kevin Weighill.  
 2173 Varsity Dr.,  
 Campbell River BC V9H 1V2,  
 (250) 926 6032  
 Email: deonoi@telus.net

**Representing retired employees**  
**and spouses**  
**From the Public Service of**  
**Canada, the Canadian Forces and**  
**the Royal Canadian Mounted**  
**Police**

## FSNA NORTH ISLAND EXECUTIVE

Past President	Bill McSeveney	923-6806	mc7ey@telus.net
President	Cecile Turnbull	338-1857	bc.turnbull@shaw.ca
Vice President	Ian Sibbald	334-4451	sibluc@shaw.ca
Secretary	Dorothy Lind	339-6056	brydor@shaw.ca
Treasurer	Kathi Brown	334-1792	brodak@shaw.ca
Membership	Steve Bunyan	703-3558	sgbunyan@shaw.ca
Newsletter Editor	Kevin Weighill	926-6032	deonoi@telus.net
Welfare	Halle MacMullen	897-3893	hmacmullen@shaw.ca
Telephone	Paddy O'Blenis	338-2313	rbob@telus.net
Programs	Barbara Schneider	703-2504	
Historian	Frank Elvins	339-4626	
Media	John Davis	339-4229	johnldav@shaw.ca
Health Benefits Officer	Bill Turnbull	338-1857	bc.turnbull@shaw.ca
Director	Marjorie Arnold	703-0873	marjarnold@shaw.ca
Director	Laura Hewitt	338-6691	
Director	Mary Kamann	334-4651	
Director	Deborah Yelf	897-0106	
Independent Financial Review Committee 2011:			
	John Renaud	339-7042	
	Dave Shewchuk	331-0210	



## Luncheon News

The next Luncheon Meetings for 2012 are the following: Wednesday, March 14; Wednesday, June 13; Wednesday, September 12; and Wednesday, December 12

**Guest Speakers for March:** Tom MacLean from Collette Vacations, speaking on destinations and vacation packages for FSNA members. Tom has been proudly serving with Collette Vacations for over 10 years. He has traveled to every continent except for Antarctica. He was born in Campbell River and grew up in Nimpkish and Woss Camp before moving to Campbell River and then Victoria and Vancouver. In between he has lived and worked in Cancun, Mexico and in Edinburgh, Scotland. Some of his favourite destinations include Italy, South Africa, Greece, Jordan, Czech Republic and Croatia.

**Meet and Greet:** the doors open at 11:00 a.m.

**Luncheon Buffet:** Ham with Roasted Potatoes starts at 12:00 p.m.

**Business Meeting:** is at 1:00 p.m. *Members who do not choose to attend the luncheon are welcome at the Business meeting.*

**Guest Speakers:** 1:30 p.m.

Tickets for the Luncheon are \$15.00 per person and payable at the door. The Buffet for March will be Baked Ham, Roasted potatoes, seasonal vegetables, salads, cheeses, and desserts followed by coffee and tea.

**Please note that the doors for our meetings will only open at 11:00 a.m. If you arrive earlier you are welcome to wait in the lounge downstairs.**

We will be having our Pot of Gold draws and door prize.

Hope to see everyone at the meeting.

Barb Schneider—Programs

### A Reminder.

If you agree to attend a General Meeting Luncheon and subsequently change your mind, you must inform Barbara Schneider at (250) 703-2504.

If you don't .....**you will be billed for the cost of the meal !!!**

### MEMBERSHIP UP-DATE

Do we have the correct information on you as a member?

It is important to us and to you that our records are up to date. If the label on this newsletter has your INITIALS instead of your given name, we may not have all the information we need to ensure that you get all the updates from your branch or National Office.

Please fill in the following and send it to us (address on Page 1).

Surname ..... Given names:.....

Mailing address: .....

City/town ..... Postal Code ..... Phone .....

Pension is from: CF .... PS .... RCMP .... Other ..... I receive a survivor's benefit Yes..... No .....

**It is important to let the branch know of any changes in the above information**



The National Association of Federal Retirees (FSNA) Vancouver Island North Branch donated \$500 to the Comox Legion Poppy Fund. The presentation of the cheque took place on 3 January 2012. Left to right: Cecile Turnbull, FSNA Branch President; Don Sinnema, Comox Legion Poppy Fund Chairman; and Ian Sibbald, FSNA Branch Vice President. The Branch made a similar donation to the Campbell River Legion.



## **A Final Goodbye**

**Below is a list of FSNA Members who have passed in the past year:**

- + **Ken McLeod**
- + **John Brown**
- + **Arnold Schreiner**
- + **Margaret MacGregor**
- + **Elijah Anaka**
- + **Margaret Rideout**
- + **Jennie Livesey**

**Our deepest sympathy to the members' families and friends.**

**If you become aware a fellow member's passing please advise a member of the executive so we may be sure to note it in the newsletter.**

## **Hello Phoners!**



**Members on the phone committee please remember.....**

If you're going to be out of town prior to a general meeting and you're unable to phone the people on your list, please phone Paddy O'Blenis (Tel.- 250-338-2313), so that she can re-assign those names to another phone committee member. It is important that members know about upcoming general meetings, and it is important that we know whether or not they intend to come.

## Notes from the Health Benefits Officer

### Federal Pension Plan Changes

Critics made a great to-do about revelations that the federal government was considering changes to the Old Age Security (OAS) system but the fact is that any revisions will likely be a long time in coming. There is a legitimate concern that a demographic wave will dramatically drive up program costs over the next fifteen years. It has also been said that costs will subsequently decline as the wave subsides. Some have suggested that Canada will delay the start of OAS payments from age 65 to, say, age 67. That has been the pattern in a number of other Western countries, including the USA. None of this would affect people currently or close to receiving the OAS pension. However, we need to be alert to the discussion to ensure that any proposals are both demographically and financially sound.

Very quietly, almost in the background, some real changes to the Canada Pension Plan (CPP) are already coming into effect between now and 2016. None of this will affect people already receiving CPP benefits unless they are under the age of 70 and are still working. The amendments to the CPP include the following:

- the monthly CPP retirement pension will increase by a higher percentage if taken after age 65;
- the monthly CPP retirement pension will decrease by a higher percentage if taken before age 65;
- all workers aged 60 to 65 will be required to make CPP contributions even if they are receiving a CPP or QPP pension; and
- workers between 65 and 70 years of age will be required to contribute unless they elect to stop.

Workers already receiving a CPP pension who make CPP contributions are actually contributing to what is called the Post-Retirement-Benefit (PRB). When paid out, the PRB is rather like a supplement to the CPP. The CPP benefit itself remains unchanged. While it is indexed to the cost of living, the PRB does not qualify for credit splitting or pension sharing.

### Claiming Medical Expenses on Your Income Tax Return

The following is a list of the more common medical expenses that you can claim (or the portion thereof for which you were not reimbursed):

- payments to authorized medical professionals, or to a public or licensed private hospital;
- payments for prescription medicines and drugs;
- dental services (including x-rays, fillings, extractions, oral surgery, dentures, and tooth straightening);
- prescription eyeglasses, prescription contact lenses, laser eye surgery;
- ambulance charges to or from hospital;
- premiums paid to private or non-government health services plans;
- artificial limbs, aids, and other devices and equipment (including artificial eyes and limbs, iron lung, a rocking bed for poliomyelitis victims, wheelchairs, crutches, spinal braces, a brace for a limb, ileostomy or colostomy pads, a truss for a hernia, laryngeal speaking aids, hearing aids, pacemakers, an artificial kidney machine, and certain prescription medical devices;
- repairs to and replacement batteries for the above;
- laboratory tests;
- hospital services (including anaesthesia, oxygen masks/tents, vaccines, and x-rays);

*Continued on Page 6*

- amounts paid for attendant care, or care in an establishment, provided no one claimed the disability amount for the person receiving the care;
- devices designed to assist in daily living (for example, to enter or leave a bathtub or shower);
- special telephone devices to help people who are hearing-impaired.
- expenses relating to guide and hearing-ear dogs;
- cost of diabetic testing supplies;
- incremental cost of gluten-free food (compared to the cost of non-gluten-free food) if required due to celiac disease;
- reasonable travel expenses (such as meals and accommodation), if medical treatment was not available locally; and
- cosmetic procedures and related expenses but only if they are required for medical or reconstructive purposes.

Note: You cannot claim payments to a provincial health insurance plan like the BC Medical Services Plan (MSP).

### **Authorized Medical Practitioners**

The following are the more common medical professionals authorized for the purpose of claiming medical expenses:

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Physician        | <input checked="" type="checkbox"/> Dentist                                   |
| <input checked="" type="checkbox"/> Dental hygienist | <input checked="" type="checkbox"/> Denturist, Dental Mechanic, Denturologist |
| <input checked="" type="checkbox"/> Optometrist      | <input checked="" type="checkbox"/> Pharmacist                                |
| <input checked="" type="checkbox"/> Registered Nurse | <input checked="" type="checkbox"/> Surgeon                                   |

### **Long Distance Medical Travel**

If you or a family member has to travel to get medical treatment that is not available where you live, you may be able to claim transportation or travel costs for the patient as a medical expense. If you have a letter from a medical practitioner certifying that the person receiving the treatment cannot travel without the help of an attendant, you may also claim the transportation or travel costs of the person who accompanied the patient. To claim transportation costs, the place where the treatment is received must be at least 40 kilometres from where the patient lives. To claim additional travel costs such as meals and lodging, the place where the treatment is received must be at least 80 kilometres from where the patient lives.

### **Meal Expenses**

If you choose the **detailed method** to calculate meal expenses, you must keep your receipts and claim the actual amount that you spent. If you choose the **simplified method**, you may claim a flat rate of \$17 per meal, to a maximum of \$51 (Canadian or US funds) per day, per person.

### **Vehicle Expenses**

If you choose the **detailed method** to calculate vehicle expenses, you must keep all receipts and records for the vehicle expenses you incurred during the 12-month period you choose for medical expenses. If you choose the **simplified method**, you simply keep track of the number of kilometres driven for medical travel during that period. To determine the amount you can claim, multiply the number of kilometres by the cents/km rate for the province or territory in which the travel began. The 2011 rate for BC is 52 cents/km.

### **Ineligible Medical Expenses**

There are a number of expenses people commonly claim in error as medical expenses. Ineligible expenses include the following:

*Continued on Page 7*

- athletic or fitness club fees;
- Birth control devices (non-prescription)
- cosmetic surgery - expenses for purely cosmetic procedures;
- diaper services;
- health programs;
- organic food;
- over-the-counter medications, vitamins, and supplements, even if prescribed by a medical practitioner;
- personal response systems such as Lifeline and Health Line Services; and
- provincial and territorial plans such as the BC Medical Services Plan (MSP)

#### **The PSHCP, PDSP, MEDOC and Income Tax**

For the Public Service Health Care Plan (PSHCP), you may claim:

- your monthly premiums;
  - the annual deductible of \$60 or \$100;
  - the amounts you actually paid at a participating pharmacy for prescribed items; and
  - any co-payments (the portion of claimed amounts not covered by the Plan).
- For the Pensioners' Dental Services Plan (PDSP), you may claim:
- your monthly premiums;
  - the amounts you actually paid a participating dental practitioner; and
  - any co-payments (the portion of claimed amounts not covered by the Plan).
- For MEDOC you may claim:
- your monthly premiums.

To determine the PSHCP and PDSP premiums paid, check a recent pension statement (issued annually and whenever anything changes) and multiply the monthly amounts by 12. To determine MEDOC premiums paid, check your bank statements since these are deducted automatically each month. Note that premiums may change in September which is the start of the policy year.

#### **Is it worth claiming?**

The answer will depend somewhat upon income level. Total medical expenses must be more than 3% of net income or \$2,052 whichever is less. For families, have the spouse with the lower income make the claim.

Bill Turnbull—Health Benefits Officer

On February 8, 2012, Statistics Canada begins to paint a statistical portrait of the nation with the release of the first data from the 2011 Census of Population covering population and dwelling counts. The results will be released at 8:30 a.m. Eastern Time on February 8, 2012, on Statistics Canada's website ([www.statcan.gc.ca](http://www.statcan.gc.ca)).

The release will cover detailed information on population and dwelling counts for Canada, the provinces and territories, for all municipalities and for many other levels of geography down to the block level. A detailed analysis of growth rates, demographic trends and geographic distribution of the population will be available in an electronic report titled "The Canadian population in 2011: Population counts and growth."

Also available will be three shorter analytical articles. The first examines trends in the growth of Canada's population from 1851 to projections for 2061. The second examines Canada's rural population; and the third describes the Census as a useful planning tool for municipalities.

Three other releases from the 2011 Census of Population are scheduled:

1. Age and sex: May 29, 2012
2. Families, households and marital status / Structural type of dwelling and collectives: September 19, 2012
3. Language: October 24, 2012

# **NOTICE**

## **Membership Renewal Due by April 30, 2012**

**For members who pay by**

Cash, Cheque, or Money Order

**Double Membership - \$44.40**

**Single Membership – \$34.20**

**Associate Membership - \$15.00**

(Contributor to a Federal Superannuation Plan)

Please remit your membership fee payable to the

National Association of Federal Retirees

c/o Membership Director

P.O. Box 1420,

Comox, BC V9M 7Z9

**Membership Termination:**

In accordance with FSNA By-laws, a member ceases to be a member if the required dues are not paid by April 30, 2012.