

STAYING IN TOUCH



North Island - John Finn

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President's MESSAGE



On the Association news front, here is what is happening:

- The legal case over changes to PSHCP premiums imposed by the previous government is expected to go to hearing in June 2016. The Association charges that those changes were unlawful.
- A new Director of Communications & Marketing, Nathalie Trépanier, has been appointed.
- The search for a new CEO is now fully underway.
- The Annual Meeting of Members (AMM) will take place in Ottawa over the period 15 – 17 June 2016.
- Elections at the AMM will include those for President, Vice President and one District Director for BC. If you would like to run or nominate someone, get back to us at info@nijf.ca.
- At the Branch level, our Annual General Meeting will take place on 9 March 2016 at the Westerly Hotel. We will be holding elections as well. If you would like to come forward or nominate someone, let us know.
- The new national website federalretirees.ca is pretty much fully operational. You can do a lot there which includes updating your personal profile and renewing your membership.
- The latest national membership count stands at 183,163 members in 82 branches. Locally, we remain at just over 2,200 members. We gain some but then, unfortunately, we lose some.

On the subject of membership, don't forget that the grace period for payment of annual fees is 90 days. This only applies to those who pay by cash, cheque or credit card.

It's that wonderful time of year again when we have to start thinking about income tax. There are a few points that keep popping up with respect to deductions:

- Association membership fees are **not** tax deductible because we are not a charity. Rather, we are a registered not-for-profit advocacy organization.
 - Your PSHCP and PDSF premiums are considered private health care expenses and are therefore a legitimate medical deduction. To that I would add Medoc premiums although the percentage breakdown of medical and non-medical coverage is not crystal clear. The current CRA interpretation seems to be that if 90% of the premium is healthcare-related, then it qualifies as a deduction. Since Medoc only covers emergency medical situations, one would think it should qualify.
 - Note that BC Medicare (MSP) premiums are **not** an eligible deduction.
- On any taxation question, if in doubt, contact a taxation professional or call CRA at 1-800-959-8281.**

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MEETING DATES

March 9, 2016
June 8, 2016
September 14, 2016
December 14, 2016

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NAFR NORTH ISLAND — JOHN FINN EXECUTIVE MEMBERS

Past President	Cecile Turnbull	338-1857	cecile.turnbull@shaw.ca
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Independent Financial Review Committee 2016:

John Renaud	339-7042
Dave Shewchuk	331-0210

From the Editor's Desk

It is hard to believe that spring is only a few weeks away. Aside from the rain we have had a great winter so far. We took up snow shoeing this winter and found it something we definitely like to do. This edition is chock full of information about the organization, income tax information and a call to members to step forward and volunteer with our organization.

Annual branch elections will take place at the March Annual General meeting on March 9th. If you are interested it would be a great time to step forward and help out while learning more about the organization and it's goals as well as meeting folks with whom you will find lots in common. A easy way to participate would be if you could come to an Executive meeting. You would get an idea of what the executive duties entail. Cecile notes the date, time and place of the meetings in here election notice article.

I have included a bulletin from the BC Securities Commission about Financial Advisors, the types of advisors and what to look for when considering using their services.

Whenever possible I also like to add a little humour, hopefully without offending anyone.

Kevin Weighill—Newsletter Editor

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

Luncheon News

The Federal Retirees Luncheon/meeting for March 9th, 2016 will take place in the 2nd floor Ballroom of the Best Western Westerly Hotel in Courtenay on:

Wednesday, 9th March 2016

Meet & Greet: 11:00 a.m.

Buffet Luncheon: 12:00 p.m.

Business Meeting: 1:00 p.m.

Guest Speaker: 1:30 p.m.

HOT AND COLD BUFFET INCLUDES:

Rolls & Butter

Soup - Soup of the Day

Roasted Pork

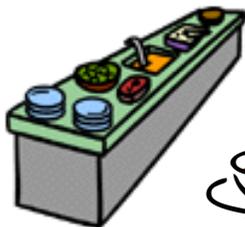
Mashed Potatoes

Seasonal Steamed Veggies

Vegetarian option

Salads - One green, one Chef's choice

Assorted Desserts, Coffee & Tea



Ticket cost is \$17.00 per person at the door. **Our guest speaker will be Donald Bardonex, Fire Chief of the Courtenay Fire Department speaking on Safety for Seniors.**

If you commit to attend with your telephoner and then find that you can't attend, please call Norma Dean at 250-890-1218 to cancel your reservation or you may be asked to pay for your meal that we have ordered.

We will have our usual 50/50 draws, and a door prize draw. Arrive early, enjoy time chatting with others members and we will be looking forward to seeing you.
Cecile Turnbull - Programs Director

DID HE PEDAL?

A little boy goes to visit his grandparents with a new harmonica.

"Grandpa, do you mind if I play this in here?" he asks.

"Of course not, my boy. I love music. In fact, when your grandma and I were young, music saved my life."

"What happened?" the boy asks.

"Well, it was during the great flood," his grandfather says. "The dam broke, and when the water hit our house it knocked it right off the foundation. Grandma got on the dining room table and floated out safely."

"How about you?" "Me? I accompanied her on the piano."

LANDS OF PLENTY

Consider the four men traveling on a train in Europe: a retired American, a Cuban tobacco grower, a Russian vodka distiller and a lawyer who's also from the United States.

While they are talking, the Cuban takes out four cigars and passes them around. After lighting his own cigar, the Cuban takes one drag, then throws it out the window.

"Cigars mean nothing in my country," he says. "We have an abundance of them."

After dinner, the Russian passes out bottles of vodka. After taking just one swig, he throws his bottle out the window.

"In Russia," he says, "we have so much vodka it is of no consequence."

The American businessman sits in quiet contemplation for several minutes then gets up and throws the lawyer out the window.

Information from the Health Benefits Officer

When it comes to medical tests and treatments, more is not always better (Hill Times) As technology and medical knowledge progress, doctors and patients have access to many more screening tools. But with the availability of more tests, also comes the risk of overtesting and overdiagnosis, worries health care researcher, Alan Cassels and doctors Wendy Levinson and Eric Bohm.

They explain why more medical tests and treatments do not necessarily add value to care, how they can hurt our health care system — and what can be done to reduce the number of non-essential tests and treatments.

Listen to the podcast here: <https://www.youtube.com/watch?v=2IyTcKDAiWM>
Alan Cassels is a pharmaceutical policy researcher, author and expert advisor with EvidenceNetwork.ca.

Eric Bohm is an expert advisor with EvidenceNetwork.ca and an Orthopaedic Surgeon with the Concordia Joint Replacement Group in Winnipeg Manitoba. He is also an associate professor at the University of Manitoba. Dr. Bohm is helping to implement Choosing Wisely Canada in Manitoba.

Dr. Wendy Levinson is Chair of Choosing Wisely Canada and a Professor of Medicine at the University of Toronto. She is a member of the **ABIM** Foundation Board of Trustees, which created the Choosing Wisely campaign in the United States.

Melanie Meloche-Holubowski is a journalist with Radio Canada.

Clint Halfkenney—Health Benefits Officer

Membership Fee Reminder

This is just a friendly reminder to those who pay their membership fees by cash or cheque on a calendar year basis. You can also renew your membership on-line at federalretirees.ca by clicking on “Joining us” and then on “Renew membership” and pay by credit card.

The fees for 2016 year were due 1 January 2016.

- ★ Single memberships cost \$39.84
- ★ Double memberships are \$51.72



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



Due Diligence: Titles and Designations

By the BC Securities Commission

Whether you are choosing an advisor for the first time, or thinking about a change, you will find a wide and potentially confusing array of practitioners working in the financial services sector.

What do the letters on my advisor's business card mean?

The list below provides job titles found in the Canadian financial services sector and some commonly held designations associated with them. These designations do not mean a person is registered to sell or advise on specific securities. However, they can tell you about that person's education or experience.

The BCSC does not endorse any designation or profession. You should always verify the person's qualifications *before* seeking investment advice. Furthermore, *before you* invest it is important that you check an individual's registration status and the types of investments they are licensed to sell.

Common job titles and designations held by people working in financial services Investment and wealth advisors (CSWP, FCSI)

You will find these advisors working at investment firms managing individual client portfolios. The Chartered Strategic Wealth Professional (CSWP) program trains people to manage the portfolios of high net worth individuals. Fellow of the Canadian Securities Institute (FCSI) is a designation reserved for leaders in financial services. Both designation holders work for all types of clients.

Investment and portfolio managers (CFA, CIM)

People in these positions may hold a Chartered Financial Analyst (CFA) or Chartered Investment Management (CIM) designation. The CFA and CIM programs focus on portfolio management (making the investment decisions for clients) and investment analysis. People holding these designations may manage the portfolios of individual clients, investment funds or businesses.

Financial planners (Ch.F.C., CFP, PFP, R.F.P.)

Financial planners help you create a financial plan, advising on things like tax, estate, and retirement planning. Chartered Financial Consultants (Ch.F.C), Certified Financial Planners (CFP), Personal Financial Planners (PFP), and Registered Financial Planners (R.F.P.) take courses and write exams to gain their designation.

Other designations held by people working in finance Accountants (CPA, formerly CA, CGA, CMA)

Accountants provide a variety of services to clients and business owners, including tax advice, financial management, and business planning. The Chartered Accountant (CA), Certified General Accountant (CGA), and Certified Management Accountant (CMA) designations have recently merged to become Chartered Professional Accountants (CPAs) in BC

University finance and business degrees (BCom/BComm, BBA, MBA)

People whose university education focused on finance and business often work in the financial industry in a variety of roles. They may hold a Bachelor of Commerce (BCom/BComm), Bachelor of Business Administration (BBA), or Masters of Business Administration (MBA). Often these degree holders will hold other finance-specific or accounting designations.

Remember, only advisors who are registered can sell or advise on specific investment products. You can check your financial advisor's registration at <http://www.securities-administrators.ca/>

If you have questions about investing, or to report a scam, please contact BCSC inquiries at 1-800-373-6393 or inquiries@bcsc.bc.ca.

If you would like to receive email notifications when InvestRight publishes information, sign-up for our subscription services at <http://www.investright.org/subscribe.aspx> or join us on Facebook <https://www.facebook.com/pages/InvestRight/8085848466>

President's Message Continued from Page 1

We have recently noted a certain amount of Internet traffic related to healthcare premiums:

- ◆ For those who have **not** been claiming PSHCP and PDSP premiums as a medical expense, it is possible to apply for a taxation reassessment going back up to 10 years. This sounds a little scary to me but the mechanism does exist. The pension offices will provide the numbers if you need them but, before initiating the process, we recommend contacting CRA at the above number to determine whether you might qualify for a tax reduction. Should you need to contact your pension office, the numbers are as follows:
 - Canadian Forces: 1-800-267-0350
 - Public Service: 1-800-561-7930
 - RCMP: 1-855-502-7090
 - Judges: 1-877-583-4266
- ◆ The other wrinkle applies to BC pensioners who have been paying their own BC Medicare (MSP) premiums, not aware that, if the federal pension office makes those payments, the government pays one-half. That share is taxable but – hey – something is better than nothing. If you were paying those premiums in 2015, you can apply for a rebate of the government's share. Contact your pension office.

One of the cool things you can find at federalretirees.ca is a section called *My Money*. The subsection *Financial Tools* has a number of useful articles dealing with taxation. We cannot reproduce them all here but what follows is something of potential interest to snowbirds.

As part of the information-sharing agreement between the US and Canada, Immigration can closely monitor the time you spend outside the country. If you own property in the US, or spend even one day outside of the allowed period, you might be considered a US resident for taxation purposes.

More specifically, the Internal Revenue Service says, "You are considered a US resident if you meet the *substantial presence test* for 2015." Here's how it works.

You meet the test if you were physically present in the US for at least 183 days in 2015, 2014 and 2013 combined, calculated as follows:

- 2015: Count all the days of physical presence, but there must have been at least 31.
- 2014: Count 1/3 the number of days of physical presence.
- 2013: Count 1/6 the number of days of physical presence.

This may come as a surprise to those formerly concerned only with not losing their BC residency status for absences exceeding six or seven months in a single calendar year. The article goes on to talk about how you can avoid being considered a US resident by submitting a **Closer Connection Exception Statement for Aliens**. We leave it to you "aliens" to look into that.

Other articles on the website cover such things as tax credits or savings related to:

- Age
- Pension Income
- Education
- Low Income Dependents
- Care Giving
- Infirm Dependents
- Home Accessibility Renovations
- Pension Income Splitting

Note that Tax-Free foreign pensions, OAS and CPP/QPP payments are not eligible for the pension income credit. Similarly, US IRA earnings, OAS and CPP/QPP payments are not eligible for pension splitting.

If you have a computer, then an inexpensive tax program and online filing can handle most of these details relatively painlessly. Alternatively, use a tax professional. Lower income families with simple returns can avail themselves of CRA's Volunteer Tax Clinics. A list of those can be found at <http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/bc-eng.html>.

Bill Turnbull - Branch President

“ELECTIONS”

Hi folks

It is Election time again at our Branch. We will be looking to you for help. Some of the executive have been doing these jobs for a long time and would like some assistance.

We have the following positions up for election:

- ☞ Vice President
- ☞ Treasurer
- ☞ Membership Director
- ☞ Editor/Publisher
- ☞ Telephone Coordinator
- ☞ Historian
- ☞ Communications Director
- ☞ 2 Vacant Directors at Large



If anyone can see themselves or anyone they know, in any of these positions, please come forward at the AGM on Wednesday, March 9, 2016. If the person you are nominating will not be at the meeting, you will need their permission to put forth their name. If you would like to see what it is all about you are welcome to attend one of our Executive meetings on the 1st Tuesday of each month (except July & August), at the Comox Legion Hall – 1 p.m.

Our Telephone Coordinator – Norma Dean is recruiting for volunteers to make calls 3 times a year. This is another way to meet people and help our branch. See you at the next meeting.

Cecile Turnbull—Nominations Chair—Past President

EXERCISE. IS IT WORTH IT?

It is well documented that for every mile that you jog, you add one minute to your life. This enables you at 85 years old to spend an additional 5 months in a nursing home at \$5000 per month.

- 1) My grandmother started walking five miles a day when she was 60. She's 97 now and we don't know where the hell she is.
 - 2) The only reason I would take up jogging is so that I could hear heavy breathing again.
 - 3) I joined a health club last year, spent about 400 bucks. Haven't lost a pound. Apparently you have to show up.
 - 4) I have to exercise early in the morning before my brain figures out what I'm doing.
 - 5) I don't exercise at all. If God meant us to touch our toes, he would have put them further up on our body.
 - 6) I like long walks, especially when people who annoy me take them.
 - 7) I have flabby thighs, but fortunately my stomach covers them.
 - 8) The advantage of exercising every day is that you die healthier.
 - 9) If you are going to try cross-country skiing, start with a small country.
- And last but not least:
- 10) I don't jog; it makes the ice jump right out of my glass.

The Difficulty of Getting Help

A short while ago, I was contacted by a woman in her 90s who lives with her ailing husband in a retirement home. He is an air force veteran who now suffers from Parkinson's disease. I guess this is yet one more of those cases where he had always "taken care of things" and now that task is falling to his wife.

She was concerned about the cost of housekeeping support and her husband's now needing at least some nursing attention. She thought that they might have received some financial support in the past from Veterans Affairs (VAC) but that was not terribly clear. I suggested she contact VAC at **1-866-522-2122** to determine her husband's status with them and whether they could receive assistance under the Veterans Independence Program – VIP for short.

I then began searching for the right place to call at the Vancouver Island Health Authority a.k.a Island Health. You know, if you don't have a computer so that you can do an online search, this can be daunting. And how many of our oldest citizens have a computer or are proficient in using one?

In the end, I was able to reach the **one person** who handles all intake enquiries for the North Island area (Deep Bay to Port Hardy). Make a note of her number – **250-331-8570** – in case you ever need it. Be prepared to leave a message and await a callback. The good news is that a nurse was quickly assigned to the case and visited the couple. She will now make calls on a regular basis.

Bill Turnbull - Branch President

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 Norma Dean (Tel.- 250-890-1218), 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.

Thought About River Cruising?

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YOU'RE INVITED! OCEANIA CRUISE NIGHT!

5* SMALL SHIP CRUISE PRESENTATION:

March 17, 6:30pm, Crown Isle Resort.

Unique Cruises, Lectures & J. Pepin Cuisine.

Prizes, Gift Certificates, Tea'n'Goodies

RSVP AJI:

#250 898 3358

afliss@shaw.ca



For More Info Or Obtain A Brochure, call: **AJI FLISS, ACC,**

Accredited Cruise Vacation Consultant, Travel Connoisseurs Club, Comox, B.C.

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