

STAYING IN TOUCH



National Association
of Federal Retirees
Association nationale
des retraités fédéraux
NORTH ISLAND - JOHN FINN

North Island - John Finn

Newsletter No. 76

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President's MESSAGE

Hello everyone. It's getting close to income tax time which means it's also Canada Revenue Agency (CRA) scam time again. In just the first two weeks of 2018, losses reported to Victoria Police had already totalled \$25,000. These scams take the form of aggressive, unsolicited telephone calls in which the caller claims to be from the CRA and threatens legal action or immediate arrest because the recipients committed fraud on their tax returns. The call will even appear to be coming from a 613 area code (Ottawa) number when in fact it is probably originating from somewhere overseas. The only fraud involved here is the calls themselves.

The fraudster will try to convince the victim to pay an immediate reduced "fine", presumably via electronic transfer. Once that money has moved offshore there's little likelihood of getting it back.

The CRA never contacts people over the telephone to discuss fraud concerns and never threatens arrest over the telephone either. Nor does the CRA deal in digital currencies like Bitcoin. If you have concerns about a call purportedly from the CRA, call them at 1-800-959-8281.

On the subject of tax returns, it's probably worthwhile to review some common tax deductions that would apply to many members, mostly to do with medical expenses. For example, your Public Service Health Care (PSHCP) and Pensioners' Dental Service Plan (PDSP) premiums are considered a medical expense as are whatever those plans do not cover – the so-called co-payment on things like prescription drugs. Note, however, that BC MSP premiums are not considered tax deductible.

The good news there, I guess, is that BC is phasing out MSP premiums, the last Canadian jurisdiction to do so. If some of you were paying attention to your pay statements recently, you may have been puzzled as to why your December MSP deduction went up and the January deduction fell dramatically. It seems that the pension office was not always deducting enough over the course of 2017 and so made up the shortfall in December. Then the BC 50% premium reduction kicked in as of January 2018.

We may frequently be referred to specialists in other cities for medical treatment. Travel, meal and accommodation costs are a legitimate medical expense. CRA's "simplified rate" for meals is \$17 per meal or \$51 per day.

This is quite a bit less than the current "government rate" of \$85.35 per day plus \$17.30 for incidentals. You can claim actual costs incurred but then you must keep your receipts. If you go by personal vehicle, you are entitled to \$0.50 per kilometre for 2017 travel in BC. If you need to be accompanied, the expenses of a second person can also be claimed.

MEETING DATES

March 28, 2018
June 13, 2018
September 19, 2018
December 12, 2019

IN THIS ISSUE

Meeting dates	1
President's Message	1-2
Executive members	3
From the Editors Desk	3
Luncheon News	4
Membership info	4
President's Message continued	5
How to lower your risk of falling	6
Election Notice	7
Membership Update Form	7
Humour	8
Travel Advertisement	8

Continued on Page 2

President's Message Continued from Page 1

Note that Association membership fees are not tax deductible. While *Federal Retirees* is non-profit, it is not a charity.

If you need assistance completing your tax return, you may be able to obtain help at a free tax preparation clinic where volunteers complete returns for eligible individuals. To be eligible, one must have a modest income and a simple tax situation. Modest means a family income less than what is shown in the following chart:

Family size	Total family income
1 person	\$30,000
2 persons	\$40,000
3 persons	\$42,500
4 persons	\$45,000
5 persons	\$47,500
more than 5 persons	\$47,500 plus \$2,500 for each additional person

In general, your tax situation is simple if you have no income or if your income comes from these sources:

- * employment
- * pensions
- * disability payments, employment insurance, social assistance
- * registered retirement savings plans (RRSP's)
- * support payments
- * scholarships, fellowships, bursaries or grants
- * interest (under \$1,000)

Your tax situation **is not** simple if you:

- * are self-employed or have employment expenses
- * have business or rental income and expenses
- * have capital gains or losses
- * filed for bankruptcy
- * are completing a tax return for a deceased person

There is one clinic in Comox, three in Courtenay and four in Campbell River. A list of contact names and locations can be found online at: <http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clnccs/bc-eng.html>. If you don't have a computer and want a location near you, call me and I will look up an address for you.

Just before Christmas, one of our long-time members, Wing Commander Stocky Edwards, took a fall, broke his hip and dislocated his shoulder. The medical people looked after him OK but would not release him from hospital until his home had various safety modifications. Our VP, Kathi Brown and husband Dave appealed to Veterans Affairs for assistance but were getting nowhere. The fact that Stocky is a highly decorated World War II veteran did not seem to cut any ice with whoever was on the other end of the telephone line.

Someone suggested that they talk to the people in a new building behind the Canex store at CFB Comox. There they met Steve, a former artilleryman who works at the Integrated Personnel Support Unit. Suddenly, he started to make things happen. While the unit's primary function is to support serving personnel, they also have a mandate to support veterans. If any veteran out there is running into a brick wall with VAC, call or e-mail me and I will put you in touch with Steve or his co-worker Karen. Steve, who had his own brush with PTSD, is willing to come and talk to us at one of our meetings and so I will pursue that.

Continued on Page 5

NAFR NORTH ISLAND — JOHN FINN BRANCH EXECUTIVE

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From the Editor's Desk

This month the branch executive has undertaken a phone blitz with our North Island members to ascertain member interest in receiving a phone call as a reminder of upcoming meetings as well as to establish interest in receiving our newsletter by e-mail. The calls are also to help us to update our records particularly around e-mail addresses as it seems that a number of the emails we currently send out do not get opened.

As our system enables us to send e-mail to all members with an e-mail address with urgent or important messages to our membership we need to keep address changes current.

We would also like to remind members with e-mail to set their e-mail program parameters so that our e-mail does not get automatically dumped in the "junk" e-mail folder.

The March meeting is also our **Annual General Meeting** which means it is election time for part of your executive. As many on the executive have been working on your behalf for a long time (including me, as I have been the newsletter editor for over 10 years) please consider stepping up and joining the branch executive. The time commitment is minimal and it is a worthwhile and interesting activity. See Cecile Turnbull's article in this edition for more information.

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

Federal Retirees Luncheon Meeting
Wednesday, March 28th, 2018 in the 2nd floor Ballroom
At the Best Western Westerly Hotel in Courtenay

Meet & Greet: 11:00 a.m.

Buffet Luncheon: 12:00 p.m.

Business Meeting: 1:00 p.m.

Guest: 1:30 p.m. – Vancouver Island Compassion Dog Society
with Speaker Barb Ashmead – and guest veteran & dog
Speaking about training dogs with veteran handlers suffering from PTSD

Menu includes:

Soup of the day

Artisan greens and assorted dressings

Chef's choice salad

Roasted sliced ham with apple sauce and Dijon mustard

Creamy scalloped potatoes

Steamed mixed vegetables

Bread/Butter

Dessert Squares, Coffee/Tea

The cost of the buffet lunch is \$18.00 per person - payable at the door.

IMPORTANT: Telephoners will be calling shorter phone lists, so if you do not receive a phone call, you are probably not on the phone list any longer.

As a result, we are encouraging members who get the newsletter and see the luncheon notice to take the initiative and send your e-mail response for your reservation to Norma at n-ad-2@hotmail.com or to info@nijf.ca if you plan to attend.

Your second option, is to call either of the following number(s) for a reservation, if you intend to join us for lunch - Norma Dean at 250-890-1218 or Cecile Turnbull at 250-338-1857.

Reservations for the Luncheon are required. Please indicate #'s attending and your name.

As usual we will have our 50/50 and door prize draws. Hope to see a good turn out at the meeting.

Cecile Turnbull - Programs Director

Membership Fee Reminder

Membership fees will be changing again for 2018 to reflect the fees structure approved at the Annual Members Meeting 2016 (Proposal #1610BODF01).

Refer to the table below for the new rates for 2018

★ Single memberships cost \$48.96 Annually

★ Double memberships are \$63.60 Annually

Monthly DDS payment Single-\$4.08 / Double-\$5.30

Branch portion (unchanged) Single-\$9.00 / Double-\$12.88

National portion Single-\$39.96 / Double-\$50.72

If your fees are not deducted from your pension, you can mail a cheque to:

NAFR, PO Box 1420 , Comox, BC V9M 7Z9 or renew on-line at:

<https://www.federalretirees.ca/en/Renewals-Login> with a credit card.



President's Message Continued from Page 2

On the subject of Veterans' issues, I note that Gord Johns, MP for Courtenay-Alberni was recently appointed NDP critic for Veterans Affairs. Anyone fighting a battle with VAC could do worse than to contact him or his office. And Rachael Blaney, NDP for North Island – Powell River is NDP critic for seniors' issues. I did meet with her some time ago to discuss Bill C-27, the bill that proposes to allow certain corporations to change their defined benefit pension plans to defined contribution plans. It's significant to me that these two MPs have responsibilities of direct import to our membership and so there is a need to cultivate relationships with them.

Speaking of Bill C-27, it's still out there but quiescent at the moment. The Finance Minister, Bill Morneau, who quietly introduced the legislation, is currently being investigated by the Ethics Commissioner for possible conflict of interest since his family firm, Morneau-Shepell, could stand to gain business if the legislation were to proceed. We worry about C-27 since, once you allow some employers to slip out from under their pension obligations, the rest will want to follow.

However, there may be a flip side to the issue. If the employees of Nortel or Sears Canada had had defined contribution plans with the assets in their names, their savings would have been unaffected by those companies' bankruptcies. As things stand, those former employees come last in line after secured creditors when the remaining assets are liquidated and distributed. If the pension plan is underfunded, as it usually is when a company falls on hard times, employees and pensioners may be lucky to see a fraction of their promised benefits.

The Association has taken the position that defined contribution plans are fine as new plans going forward and underfunding of defined benefit plans in the private sector makes a plausible case for moving in that direction. Air Canada, for example, changed its plan for new hires in 2012. Employees hired on or after 1 August 2012 were enrolled in a new defined contribution plan with 100% employer matching. The defined benefit plan remained in place for those already enrolled in it.

As a footnote to the Nortel story, it took seven years to resolve the distribution of Nortel's \$7.3 billion USD assets among its Canadian, American and European creditors. About \$2 billion was eaten up by legal and consulting costs. Depending upon their province of residence, pensioners took an estimated hit of 30 – 45% on their benefits. As one commentator joked, some of the lawyers involved will probably be able to retire on the money they made from this case. Oh, and you'll never guess who was appointed to administer Nortel pensions during that seven-year period – why, Morneau-Shepell, of course. One wonders whether the Finance Minister's views on the merits of different pension plans were coloured by the Nortel debacle.

Well, that was all pretty heavy-duty stuff. I should try to close on a lighter note but I need to direct your attention to the fact that all of our volunteers are getting old enough to want to really retire ... but we're not seeing younger folks coming forward to replace them. So, for example, our telephone committee keeps getting smaller. We have tried to compensate by increasingly turning to e-mail notices of meetings and the like but only about 50% of our messages get read. That's one area of concern.

The other is your executive. Our VP would prefer to step down and we already have vacancies on the Board. The next meeting, which will be our AGM and at which we conduct elections, will provide an opportunity for nominations to fill Board positions. Please think about who you might like to nominate, bearing in mind that they must agree to stand for election.

In late-breaking news, Sun Life has announced the rollout of electronic claims submission and tracking via either www.sunlife.ca/pshcp or a new mobile app available for both Android and Apple smartphones. So a person with a smartphone and data plan would be able to use this service even if they did not have a computer and internet connection. Anyway, it's not quite here yet. The planned introduction date is 1 April 2018.

Bill Turnbull
Branch President

Information from the Health Benefits Officer

How to Lower Your Fall Risk

Falls can be a serious risk to your health and safety. Here are some tips on how to avoid falls:

- Stop and smell the roses: **take your time**, don't rush when walking or getting up
- Keep **stairs** and **walkways** free of clutter, ice or snow
- **Use hand rails and grab bars** to keep you steady on your feet
- **Balance your body** through good nutrition, hydration, and gentle stretching exercises
- **Keep an eye on your vision** and get your sight checked regularly
- **Know what you are taking:** talk to your pharmacist or doctor as some medications may make you prone to dizziness and falling
- **Put your best foot forward** in well-fitting, sturdy shoes
- **Light up your life...**and your hallways, stairs, and walkways!
- **Check your home** for **slipping and tripping hazards**
- **Ask for help** if you are worried about falling

Just in case...**be prepared** for what to do if you fall (or witness a fall).

- Try to land on your buttocks to prevent more serious injuries.
- Don't rush to get up. Make sure you are not injured before trying to get up or letting others help you get up.
- Don't let the fear of falling again prevent you from being active. Inactivity creates an even greater risk of falling.

Eat Healthy Meals

- Nutritious meals keep up strength, resistance and balance. Eat lots of vegetables and fruits.
- Don't skip meals. It can cause weakness and dizziness.

Keep Fit

- Engage in physical activity every day. It's your best defense against falls.
- Walk. Try Tai Chi. Do what you can to maintain your flexibility and balance.
- Build your muscle and bone strength by doing "resistance" activities or exercises (such as weight lifting). Consult your doctor before you embark on an exercise program.
- Have your hearing and vision checked regularly.

Use Medication Wisely

- Ask your doctor or pharmacist about possible side effects of prescription or over-the-counter medication.
- Read directions carefully so you're aware of potential reactions with other medications.
- If your medication causes dizziness or sleepiness, adjust your activities so you aren't at risk of falling.
- Don't mix alcohol and medications. Alone or in combination with drugs, alcohol can cause falls.

Use Safety Aids

- Don't be embarrassed to use aids to daily living – they can keep you safe and active.
- Wear your glasses and hearing aid.
- Consider using a walker or cane. If you use a cane, make sure that it's the correct height and that it's rubber-tipped for safety.
- Appropriate footwear is important. Comfortable shoes that provide good support can help to prevent falls.
- Find out about other gadgets that can make your life safer: reachers, anti-skid soles, hip protectors, etc. **Use them!**

“ELECTIONS 2018”

Hi folks

It is election time again at North Island – John Finn Branch. We will be looking to you for help. Some of the executive have been doing these jobs for a long time and some would like to retire.

We have the following positions up for election:

- ☞ Vice President – Kathi Brown is retiring from this position
- ☞ Treasurer
- ☞ Membership Director
- ☞ Editor/Publisher
- ☞ Telephone Coordinator
- ☞ Communications Director - Vacant
- ☞ 3 Directors at Large – all Vacant

If anyone can see themselves or know of someone that would be a good fit for any of these positions, please call me, – Cecile Turnbull at 250-338-1857, or speak to me at the AGM on Wednesday, March 28, 2018. If the person you are nominating will not be at the meeting, you will need their permission to put forth their name.

By joining the executive, you are giving back to your organization that is there to protect your benefits and is another way to meet people and help our branch.

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 volunteers to make phone calls 3 times a year.

See you at the next meeting.

Cecile Turnbull
Nominations Chair

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

THEATER SEATS FOR SENIORS

An old man lay awkwardly sprawled across three entire seats in the movie theater.

When the usher came by and noticed this, he whispered to the old man,

"Sorry sir, but you're only allowed one seat."

The old man didn't budge.

The usher became visibly impatient.

"Sir, if you don't get up from there I'm going to have to call the manager."

Once again, the old man just muttered something unintelligible and did nothing.

The usher marched briskly back up the aisle, and in a moment returned with the manager.

Together the two of them tried repeatedly to move the old disheveled man, but with no success.

Finally, they summoned the police.

When the officer arrived, he surveyed the situation briefly, then asked, "All right, buddy, what's your name?"

"Fred," the old man moaned.

"Where are you from, Fred?" asked the police officer.

With a terrible strain in his voice, and without moving, Fred replied

"The balcony"

TOUR THE EMERALD ISLE AND SAIL AWAY WITH US!

What are you waiting for??

MAY 4 – 20, 2018, R/T Comox; Door-to-Door Service!

#1) IRISH COACH TOUR: Dublin, Athlone, Galway, Cliffs of Moher, Adare, Killarney, Ring of Kerry, Blarney Castle, Cobh, Cork, Youghal, Dungarvan, Waterford, Kildare; Dublin!

#2) ROYAL CLIPPER CRUISE: Cannes; Fontvieille Monaco; Lerici Italy; Portoferraio Italy; Palombaggia Corsica; Bonifacio; Alghero Sardinia; Porticcio Beach; Ajaccio; Cannes!

For More Information/To Book, Call: AJI FLISS, ACC, Sr Cruise/Vacation Advisor, Travel Connoisseurs Club,

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