

STAYING IN TOUCH



North Island - John Finn

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President's MESSAGE

Hello again everyone.

This will be my last message to you as Branch President. My term is up and, after seven years, it's time for a change. Your Vice President, Norma Dean has agreed to stand for the position when we conduct Board elections at our Annual General Meeting (AGM) on 11 March 2020. Of course, that does not preclude other candidates from coming forward but, if past history is any guide, the position of Vice President will be open for nominations. Please consider who you might like to nominate. Just remember that you do have to get their concurrence, in writing if your nominee will be unable to attend the AGM.

I have said that I am willing to stay on as a Director to look after communications. Cherie Kelley, who is up for re-election, has volunteered to take over Norma's job as Telephone Co-ordinator. Others up for re-election are Serge Gosselin, Treasurer; Steve Bunyan, Membership; Paddy O'Blenis, Programs; and Kevin Weighill, Newsletter Editor. All have agreed to stand again. In Kevin's case, he has been doing his job for 14 years and he vows this will be his last term. I think this time he really means it.

Kathi Brown is stepping down from the Board and that will create a Director vacancy. Two possible assignments come to mind: Assistant Newsletter Editor or Branch Advocacy Officer. If you or someone you know might be interested in joining the Board, please contact Cecile Turnbull at 250-338-1857 or cecile.turnbull@shaw.ca.

In a different electoral area, Ronna-Rae Leonard, who was elected as the MLA for Courtenay-Comox in 2017, was appointed Parliamentary Secretary for Seniors to the Minister of Health on 10 February 2020. Needless to say the pressure is already on our Branch to establish a good working relationship with her. You will recall that our Association last year identified a short list of key priorities. These include the need for a national seniors' strategy, improved income security in retirement and a universal pharmacare program. The federal government cannot do this alone. The provinces have to be onside. In fact, when we talk about creating age-friendly communities as part of a seniors' strategy, municipal governments have a role to play. But I digress. Although we are a federal organization, we've long recognized the need to advocate at the provincial level.

Continued on Page 2

MEETING DATES

March 11, 2020
June 10, 2020
September 9, 2020
December 9, 2020

IN THIS ISSUE

Meeting dates	1
President's Message	1-3
Branch Election Notice	3
Executive members	4
From the Editors Desk	4
Membership Fees Update	4
Program Director's Update	5
Luncheon News	5
Information from the HBO	6-7
Note to Phoners	7
Humour Corner	8
Membership Update Form	7
Travel Advertisement	8

President's Message Continued from Page 1

That is why we have an Advocacy Program Officer in each province. The idea of outreach at the constituency level rests on the belief that an MLA may be more receptive to interacting with her own constituents. For those of us in Courtenay-Comox, that is indeed us. Since we have a professional staff in Ottawa who interact with ministers and senior officials there, it will be interesting to see whether we can facilitate some synergy between governments on the issues most important to seniors.

Coming back to our AGM, I'm hoping for a good turnout as we need a quorum and we have a couple of important things to do such as approving our 2019 financial reports, the 2020 budget and the executive elections. As well, our guest speaker will be John Goranson of Collette Tours, a preferred partner. One of the things he will talk about is a group travel incentive. As I understand it, if one of our members assembles a group of 15 or more to travel together, that person travels free. To find out more, come to the meeting.

Elsewhere in this newsletter, the Health Benefits Officer has written about claiming health care expenses on your income tax return, including travel costs when you must travel more than 40km for treatment. I would just like to touch on a couple of tax filing matters, the first of which concerns people eligible for the Guaranteed Income Supplement (GIS). Those would be folks who are eligible for Old Age Security (OAS) and whose annual income without OAS is less than \$18,600. That would equate to a total income below about \$25,262 at current OAS rates. The current maximum GIS rate for a single person is almost \$11,000 so it's not insignificant. The thing here is that they need to file a tax return by 30 April 2020 so that their GIS payments will automatically be authorized by Service Canada. So, if you or someone you know falls into this income range, make sure that a tax return is filed.

Now, for those in the "modest income" category (which would include the folks eligible for GIS), who may be struggling with filing an income tax return, there is some free assistance available depending upon where you live. Canada Revenue Agency (CRA) lists volunteer free tax clinics in Comox, Courtenay and Campbell River. I couldn't find any further north but the accounting firm Chan Nowosad Boates offers free tax service to low income individuals in Campbell River, Alert Bay and Port Hardy. I think their focus is GIS recipients.

CRA defines "modest" as a single person earning less than \$35,000 or a couple earning less than \$45,000. The scale goes higher for larger families. CRA also stipulates that your tax situation must be "simple". By simple they mean that your income comes from employment, pension(s), Canada Pension Plan, disability insurance, employment insurance, social assistance, RRSPs, support payments, scholarships, bursaries, grants, or interest under \$1,000. One's tax situation is not simple if one is self-employed; has business rental income and expenses, capital gains or losses, filed for bankruptcy in the tax year or are completing a return for a deceased person.

For those of you with access to internet service, search for "free tax clinics canada.ca" which should find CRA's web listings. For those who don't, here's a quick listing of what I could find:

- ◆ Comox Valley Lions Club, 1729 Comox Avenue, Comox
- ◆ Wachiy CVITP Clinic, 1625 McPhee Avenue, Courtenay
- ◆ Evergreen Club, 411 Anderton Avenue, Courtenay
- ◆ Income Tax Clinic, 101-300 St-Ann's Road, Campbell River
- ◆ Salvation Army Lighthouse, 1382 Cedar Street, Campbell River
- ◆ Salvation Army Ocean Crest, 291 McClean Street, Campbell River
- ◆ Women's Centre, 105-1116 Dogwood Street, Campbell River

President's Message Continued from Page 2

For the rest of us, there's accountants and tax preparation software or doing it the bad old way with a calculator and paper forms. I prefer to use software which allows me to file online. Then I can pay online through my bank because I inevitably owe something. Ah ... computers ... love 'em or hate 'em. In this case, love 'em.

So, thanks for tuning in over the years. Hopefully you've found my part of the newsletter informative. I do wonder about the 30% of members who never open their electronic version and I have no idea as to how many who receive the paper version immediately consign it to their blue box without reading it. Experts tell me that our "opening rate" is outstanding so I guess we can all pat ourselves on the back as being interesting and interested.

Bill Turnbull - Branch President

"ELECTIONS 2020"

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
- ☞ Treasurer
- ☞ Membership Director
- ☞ Editor/Publisher
- ☞ Telephone Coordinator
- ☞ Communications Director - Vacant
- ☞ 2 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 Cecile Turnbull at 250-338-1857, or speak to her at the AGM on Wednesday, March 11, 2020. 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 – Cherie Kelley is recruiting volunteers to make phone calls three times a year.

For information concerning the election, executive positions or to nominate a candidate, please contact Cecile Turnbull– Nominations Chair Phone:(250) 338-1857 or by e-mail at cecile.turnbull@shaw.ca.

NAFR NORTH ISLAND — JOHN FINN BRANCH EXECUTIVE

President	Bill Turnbull	250 338-1857	bc.turnbull@shaw.ca
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Director	Kathi Brown	250 334-1792	brodak@shaw.ca

From the Editor's Desk

The March meeting is the branch Annual General Meeting. Part of the meeting will be the election of branch officers. The positions to be elected include: President, Vice President, Treasurer, Membership, Newsletter Editor, Programs Director and 2 directors.

Please consider participating in the affairs of the branch as many of the executive members are ready to retire (I have been doing this for since 2005). I personally have agreed to continue as the newsletter editor for **one more term only**. The executive noted in the table above will be changing as Bill has decided not to run for another term as President.

Although some executive members have agreed to let their name stand again for their current positions the branch executive would love to see some new members step forward to join us.

If your interest is piqued and you would like to know more about the organization and the branch, please don't hesitate to contact any of the executive members.

Kevin Weighill—Newsletter Editor

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Membership Fee Reminder

A short note concerning membership . The fees for the year are now on an annual rolling renewal basis. The fees for 2020 are:

- Single memberships cost \$51.36 , Double memberships are \$66.60

For more information on the benefits of membership go to www.federalretirees.ca

For information concerning our branch go to www.nijf.ca

Program Director's Update

We will be back at the Best Western Westerly Hotel for our 2020 luncheons. We have had to make this move from the Officer's mess at the base in Comox due to unforeseen problems. Though our caterer was great, we experienced a number of problems.

For the September and December meetings there were parking issues. In December a week before our event was scheduled, we were informed that the base was holding a function for all ranks on the same date at a different mess. This meant there were no mess staff available as they were required for the base function. Thus, we had no access to the kitchen, cutlery, plates, glasses, coffee urns, tablecloths, or the dishwasher. As a result, we had to rent everything including hiring staff to help set up and clean up after the event.

This can happen at any time when using the Officer's Mess, even the day of our event, as the military have priority. Though this is understandable the undependability of the venue does not work for us.

I have checked out other venues in the area. For locations other than the Westerly Hotel, we will need to hire caterers, pay extra for set ups and take downs as well as pay rent for use of the location. For a lot of the locations, parking is a real problem as well as the lack of ramps or elevators, divided rooms, etc. The cost for all this will add significant expense to our ticket costs.

The executive discussed this at our last executive meeting and came to the conclusion that the Westerly Hotel would be our best and most economical location within our budget. In my discussion with the manager I have made them aware of our dissatisfaction with earlier issues such as our room changing and I think that is all taken care of now. The other group with whom we had conflicting dates, has changed their meeting dates, which should solve the problem. So as of now we will be at the Westerly Hotel for March 11, June 10, September 9 and Christmas December 9, 2020.

Hopefully we will see you all in March.

Paddy O'Blenis – Program Director

Luncheon News

The next Federal Retirees Luncheon/Meeting is on Wednesday, March 11, 2020 in the 2nd floor Ballroom of 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 Speaker: 1:30 p.m..

John Goranson, Business Development Manager, Collette Vacations

Menu includes:

Roast Beef, Mashed Potatoes

Seasoned Roast Vegetables

Salads

Assorted Desserts, Coffee/Tea

The cost of the buffet lunch is \$20.00 per person - payable at the door. Telephoners will be calling shorter lists and we are encouraging everyone that sees the notice in the newsletter to call or e-mail to make a **reservation** if you intend to join us for lunch. You can call Norma Dean at 250-890-1218 or you can e-mail Norma at n-ad-2@hotmail.com.

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

Paddy O'Blenis - Programs Director

Information from the Health Benefits Officer

Income tax time is nearly here and we have a few reminders for you. Be sure to claim all Health care costs including – PSHCP, PDSP, Medoc, Travel Expenses and treatments that are health care related and that includes, ferry costs, hotel rooms, food and mileage.

Meal and vehicle rates used to calculate travel expenses for 2019. The following applies to the 2019 tax year.

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, claim in Canadian or US funds a flat rate of \$17/meal, to a maximum of \$51/day (sales tax included) per person, without receipts. Although you do not need to keep detailed receipts for actual expenses if you choose to use this method, CRA may still ask you to provide some documentation to support your claim.

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.

Vehicle expenses include:

- operating expenses such as fuel, oil, tires, licence fees, insurance, maintenance, and repairs
- ownership expenses such as depreciation, provincial tax, and finance charges

Keep track of the number of kilometres you drove in that time period, as well as the number of kilometres you drove specifically for the purpose of medical expenses. Your claim for vehicle expenses is the percentage of your total vehicle expenses that relate to the kilometres driven for medical expenses.

You do not need to keep detailed receipts for actual expenses if you choose to use the simplified method, CRA may still ask you to provide some documentation to support your claim. Keep track of the number of kilometres driven during the tax year for your trips relating to the 12-month period you choose for medical expenses. To determine the amount, you can claim for vehicle expenses, multiply the number of kilometres by the cents/km rate from the chart below for the province or territory in which the travel begins.

Province – British Columbia Cents/kilometre – 54.5

Continued on Page 7

Notice from Johnson Insurance:

MEDOC® Travel Insurance policy premium statements. - This year, Johnson Inc. will automatically provide **MEDOC® Travel Insurance Policy Premium Statements** to its subscribers by email or mail.

Just in time for income tax filing, statements will be sent to MEDOC® subscribers by email on Feb. 19 to the addresses on file with Johnson. MEDOC® subscribers without email addresses will receive a copy of their MEDOC® Travel Insurance Policy Premium Statement by mail at the mailing address on file with Johnson.

If you do not receive your Policy Premium Statement by March 16, 2020, please contact Johnson at 1-866-606-3362.

Reminder that from your - MY Service Canada Account, you can:

- Update your personal information
- View your Canada Pension Plan (CPP) statement of contributions
- Sign up for direct deposit or share your direct deposit information with Canada Revenue Agency
- View your CPP and/or Old Age Security (OAS) pension monthly payments
- Delay receiving your OAS pension

To do any of this Register or update your information at –

canada.ca/my-service-canada-account.

For those who receive the GIS, Allowance or Allowance for the Survivor, if you file your income tax return by April 30, your benefits will automatically be renewed.

Last Post Fund

A financial service available to the families of Veterans is the **Last Post Fund**. This fund ensures that no eligible Veteran is deprived of a dignified funeral and burial for lack of financial resources. To request an official application form, please call Toll Free **1 (800) 465-7113**. Their offices are open Monday through Friday, from 8:00 a.m. to 4:00 p.m.

On line form - <http://www.lastpostfund.ca/EN/apply.php>

Health Benefits Officer – Cecile Turnbull



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.

HUMOUR CORNER

One night, a police officer was staking out a particularly rowdy bar for possible violations of the "driving-under-the-influence laws". At closing time, he saw a fellow stumble out of the bar, trip on the curb, and try his keys on five different cars before he found his.

Then he sat in the front seat fumbling around with his keys for several minutes. Everyone left the bar and drove off. Finally, he started his engine and began to pull away. The police officer was waiting for him.

He stopped the driver, read him his rights and administered the Breathalyzer test. The results showed a reading of 0.0. The puzzled officer demanded to know how that could be. The driver replied, "Tonight, I'm the Designated Decoy."

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



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