



National Association of Federal Retirees / Association nationale des retraités fédéraux

EASTERN MANITOBA

Spring Newsletter 2016

PRESIDENT'S MESSAGE

Chuck Vandergraaf

If it's late-winter, it must be time to think of composing my President's Message to coincide with the 2016 BAM (Branch Annual Meeting). It's been our intent to publish a newsletter in time for our two semi-annual meetings —the aforementioned BAM and the Fall General Meeting. The 2016 BAM is scheduled for **2016 April 14**, at the normal venue, the Pinawa Alliance Church, at **1:00 PM**. It will be preceded by a complimentary soup-and-sandwich lunch at **noon**. If you have a guest who would like to join us for lunch, the charge is \$10.00 that will be refunded if your eligible guest joins our branch. Our speaker for the afternoon will be Donna Anderson, Community Liaison, Community Cancer Resource and Support Program, IEHRA. The title of her talk is "*What if I Have Cancer?*" She will be accompanied by an expert on Telehealth who will be available to answer questions on that topic.

It has been rather quiet at the local branch level since the last newsletter was issued. One outstanding issue is the proposed "claw back" of some of our surplus funds. Until recently, the branch operated on a balanced budget. The branch has some surplus funds, a legacy from many years ago. I reported a year

ago that, at that time, the Association determined that our "excess funds" amounted to \$3673.07 and that we were requested to return \$1224.36 in 2015. We have returned this amount to the National Office but need to request a reduction or elimination of the rest of the "claw back". Our argument is that more funds are needed to maintain or increase communication with our members and the increased costs of holding two semi-annual meetings. A request has been made to the National Office but we have not yet received a response.

At the District level, Peter Baumgartner and I traveled to Airdrie, AB (just north of the Calgary airport and well away from the "fleshpots of Calgary") last October to participate in the first district meeting. After all the struggles of the National Office and of the Board of Directors, (the resignation of the CEO, the President and the Vice-President of the Association during the summer) it was a welcome relief to hear a presentation by the acting President, Konrad von Finckenstein. With his background in the public service (his career includes the Chairmanship of the CRTC); he is well suited as president. The hope was expressed at the Airdrie meeting that he will let his name stand for president at the upcoming All Members

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Meeting in Ottawa this summer. The district meeting itself was very informative and it was good to meet branch presidents from the three Prairie Provinces and the NWT.

At the National level, some concern has been expressed by the Board of Directors, that the current Board does not have any female members and that the current composition of the Board may draw unwanted attention. My view is that setting quotas for gender is something to be avoided because it puts unnecessary constraints on the National Board of Directors or on any governing body. In my opinion, we should elect and/or appoint the best person for the task, regardless of gender, age, religious views or political opinion. That said, in the history of our local branch, we have only had one female president, Martha Owen, who has served our branch very well in that capacity for a number of years. Currently, of our 12-member board, 25% (Kay Harvey, Martha Owen, and Donna Wuschke) are female. It would not be unreasonable to increase that percentage and I urge female members to consider serving on the board in whatever capacity they feel comfortable.

I intend to resign my position as President at the upcoming BAM. Peter Baumgartner, our current Vice-President, is then expected to step into the position of President if uncontested. I will then take on the one-year position of Past President, replacing Len Simpson. We would then need a Vice-President to succeed Peter, hopefully by a female volunteer from our branch. Vic Wall has indicated his desire to step away from his position representing our members in the Lac du Bonnet area as member-at-large, so there

will be a vacancy on the board. Maureen MacDonald has indicated an interest in joining the board as a member-at-large.

I participated in a teleconference for branch presidents recently, chaired by Nathalie Trépanier, the recently appointed Director, Communications and Marketing at the National Office. The purpose of this teleconference was to discuss communication between branches, the National Office, and members. As you may know, the Association recently revamped its website. It can now be accessed at <https://www.federalretirees.ca/> and contains a wealth of information. Our methods of communication with our members are the general meetings in the spring and the fall, and newsletters that are sent out by e-mail or surface mail. We prefer e mail to eliminate printing and postage costs (we forever try to keep our membership costs as low as possible). We are also planning, like some branches, to set up our own website where we could post minutes of the board meetings, and dates for upcoming meetings, and provide information on the branch board, and make available past newsletters. I have had an offer from one member recently to set up a website.

As always, the board welcomes your feedback. My e-mail address is at the bottom of page 1. On behalf of the board, I wish you a pleasant summer with plenty of sunshine and a pleasant autumn.

NOTE: The date for the 2016 **Fall General Meeting** will be set at the Branch Annual Meeting (BAM). We hope to post that information on the Eastern Manitoba page of the Association's website (<https://www.federalretirees.ca/>)

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BENEFITS CORNER
Donna Wuschkee
Branch Board Member

Preparing Your Income Tax

Free Income Tax Preparation and Advice

The Community Volunteer Income Tax Program (CVITP) provides free and confidential assistance in income tax preparation. It is sponsored by Revenue Canada and training of volunteers is provided by them. They will prepare and file tax returns for low income individuals with relatively simple tax situations. Although the volunteers cannot prepare complex returns, they are happy to answer questions and to assist anyone in any way they can. They also have access to advice from Revenue Canada experts.

Remember that you must file a tax return to get your GST Credit, any Provincial or Federal refunds to which you may be entitled, and to continue to receive your Guaranteed Income Supplement. A current return is also required to maintain your Manitoba Pharmacare Drug Program.

Those who wish this **free assistance** may call a volunteer directly, or can access this help through the Two Rivers Offices in Pinawa, Lac du Bonnet and Whitemouth.

Volunteers this year are:

- Pinawa: Diane Loesch 204-753-8495; Donna Wuschke 204-753-2706; Rob Smith 204-753-2615; Barbara Brouwers 204-753-8436; Rudi Klassen 204-753-8336

- Lac du Bonnet: Pat Sinnock 204-345-6763; Bob Gebauer 204-345-9625; Beatrice Arseniuk 204-345-0077; Allan Holm 204-345-2377;
- Whitemouth/Elma: Lindley Toews 204-348-2519.

Be Sure to Claim All of your Tax Deductions!

There are many potential ways that you may be able to reduce the amount of income tax you pay. Some of the most important ones for retirees are:

- Pension income splitting
- Medical Expenses, including travel expenses for medical appointments in Winnipeg and elsewhere (see the 2015 Spring edition of Benefits Corner, or Revenue Canada Guide RC4064(E))
- Federal Disability tax credit and Manitoba Caregivers Tax Credit for persons with disabilities and their caregivers (see the 2015 Spring edition of Benefits Corner, or Revenue Canada Guide T2201 and www.gov.mb.ca/finance/tao/caregiver.html for the DTC and MCTC, respectively.)
- Charitable donations. First-time Donors may receive a Super Credit
- Deductions for contributions to political parties. Candidates running for political office are also eligible for deductions for some of their expenses

There are also a number of 'boutique' tax credits for which some of you may be eligible, such as:

- First Time Home Buyer's Tax Credit, which is now also available to existing homeowners who are eligible for the Disability Tax Credit and who purchase a more accessible home.
- Small Business Tax Credit
- Volunteer Firefighters Tax Credit, and Search and Rescue Volunteer Tax Credit
- Tradespersons Deduction for Tools

Claiming Tax Deductions for Previous Years

If you find that you are eligible for tax deductions or refunds that you did not claim in previous tax years, you can request a revision to your return for each of those years.

The request for change may be submitted on a simple 1-page form (T1-ADJ(E)) available on the Revenue Canada web site (one form for each year). For certain revisions you may also need to submit relevant documentation. You do not have to recalculate your taxes and the amount you are owed: Revenue Canada will do it for you. You may request changes for up to 6 previous years for Federal taxes. For some situations, this can add up to a substantial amount.

Some of the reasons you might want to request such changes are:

- You are eligible for a Disability Tax Credit or a Manitoba Caregiver Tax Credit for earlier years. These can be claimed for all years back to the one listed by your physician as the onset of the disability.
- You have not claimed medical expenses in previous years, or have missed out claiming for items because you did not know they were eligible expenses

- You have not taken advantage of pension income splitting in previous years
- You have not filed income tax at all, and are eligible for GST rebate and other refundable tax credits.

Auto-Fill Your Tax Return

Auto-fill my return is a secure Canada Revenue Agency (CRA) service that allows individuals and authorized representatives to automatically fill in parts of a current-year income tax and benefit return. Using Autofill not only reduces the work of copying information from T-slips into your return but, more importantly, eliminates possible errors in copying this information. Information available through Auto-fill for the 2015 tax year includes T3, T5, RC and T4 slips of various kinds and other tax-related information such as capital gains deductions. To use Auto-fill my return, you must:

- Be registered for 'My Account', which you can do on the CRA website. Note that after you register you cannot use it until you receive a security code from the CRA, which is sent only by (snail) mail.
- Use NETFILE-certified software that offers Auto-fill my return.

For further information see

<http://www.cra-arc.gc.ca/tdd/>.

A Second Chance to Correct your Tax Affairs

If you have ever made a mistake in your tax return or left out details about income, the CRA offers you a second chance. The Voluntary Disclosure Program gives you an opportunity to come forward, make things right and have peace of mind. Filing

a valid voluntary disclosure with the CRA means that you would pay only the taxes you owe plus interest, and you may avoid penalties and potential prosecution on the information accepted under the program.

issues with the CRA in an open manner without the fear of prosecution. If you do not disclose your identity within 90 days, Revenue Canada will close the disclosure file without further contact.

An interesting feature of the VDP program is the 'no name disclosure method' which is an optional method of proceeding under the program for those who are nervous about revealing their identity at an early stage. This allows taxpayers to discuss

For more about the VDC, see www.cra-arc.gc.ca/voluntarydisclosures/

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MEMBERSHIP NEWS
George Montgomery
Branch Membership Secretary

Membership (on record as of 28 March 2016):

Total Double Households	255
Total Single Households	174
Total Regular Households	429
Total Non-DDS Households	19
Total DDS Households	409
Total Active Members	682

Members or spouses deceased since last published Report:

Frank W. Barclay

Elizabeth C. Lange

Frances Booth

Rosemary Loschiavo

Eileen Gladys

John Stermscheg