



National Association of Federal Retirees Association nationale des retraités fédéraux

WINNIPEG & DISTRICT

Newsletter - Winter 2016

President's Message

Pat Jarrett

As I write this message, the weather outside is frigid and I have feelings of envy for those lucky members who are able to escape to warmer climates. However, even though the temperature is freezing we are so very fortunate that for those of us who spend most of the winter here in Manitoba, there are many activities and events to pass the winter away. No matter your situation, I hope that you are taking advantage of opportunities that help to keep you healthy and happy!

A reminder that at our Annual General Meeting we will receive an audited review of our financial accounts, appoint an auditor for 2016 and hold elections for board positions whose terms expire. In addition, the following motion will be presented to members at our AGM for approval:

"MOVE THAT THE WINNIPEG AND DISTRICT DEFENCE OF BENEFITS RESERVE FUND UPPER LIMIT BE REDUCED TO \$70,000 AND THAT THE REDUCTION AMOUNT (\$30,000) BE REMITTED TO THE NATIONAL OFFICE DEFENCE OF BENEFITS RESERVE FUND.

The bulk of advocacy efforts take place at the national office on our behalf. All Branches have been asked if they can provide support to the National Reserve. Since we have managed to build up a significant amount in our Defence of Benefits (DOB) Reserve fund, we feel it is our responsibility and duty to support their efforts. It should be noted that withdrawals from the DOB Reserve may be made only to support initiatives to promote or protect significant pension or health benefits. The Winnipeg and District Reserve currently stands at \$100,000 and our current DOB reserve has not been used in several years.

At this time, I feel I must address some isolated incidents where our new national management system generated inaccurate information. This included notices that members were in arrears of their membership dues. Once investigated at the Branch, the information was updated and corrected. However, there were two situations for which the Branch is extremely regretful. Two of our members were incorrectly listed in the "In Memoriam" section of the SAGE magazine. My sincere apologies to those members' families and friends who were affected by this unfortunate situation. I can only say that there have been some glitches with our new management system and our volunteers do their best to catch any anomalies as soon as possible. There was no intent to upset or cause embarrassment for anyone.

I received a letter recently from Statistics Canada informing me that the next census is to take place in May. Statistics Canada will be hiring approximately 35,000 people across Canada to assist in the collection of the census. This is to alert those who maybe looking for short term employment to be

aware of these job opportunities. In the letter I was also asked to encourage our members to complete the census as the data is valuable to all communities for planning services such as schools, daycare, family services, housing, police services, fire protection, roads, public transportation and skills training for employment.

As mentioned earlier, we will have elections to fill the following positions for terms of two years:

2nd Vice President - performs duties as may be assigned by the President such as taking the lead role in a committee, carries out the role and responsibilities of the 1st vice-president, in the event of permanent absence or incapacity of the 1st vice-president, until the end of the next Annual General Meeting. Prefer individuals who are willing to be part of a succession plan with the next steps being 1st Vice President and ultimately taking on the role of President. Management and leadership experience an asset.

Five (5) Directors at Large positions - the duties of these positions vary depending on the need of the Branch, the interests and expertise of the individual Directors. Ideally, board members will have some management or administrative skills, effective communication skills, strong interpersonal skills and enjoy working on a team. All must be able to use e-mail and be familiar with the internet, knowledge of Excel an asset. In addition, In terms of the needs of the Branch we are seeking persons willing to assist in the following capacities: Assistant to the Treasurer, which would require some bookkeeping/accounting background; someone who will maintain the branch website. An orientation session for new board members will be provided. If you have an interest and a passion for what the Association does on your behalf, we need you!

There are three general meetings per year (April, September and November), 4 board of directors meetings, and 2 regional meetings. We plan on holding two Outreach information sessions during 2016, one of which will be held in Gimli, the other location to be determined.

As you know a vacancy on the board came about with the "early retirement" of Jim MacGill. As a result I am pleased to report that Lucy L. Cummings who has been a volunteer on our Activities Committee has been appointed to the board of directors. According to our Branch by-laws... "In the event any position on the Branch board becomes vacant, the remaining directors of the Branch board may fill the position by appointment until the next Branch AGM, at which time the position shall be filled by election for the balance of the term."

Cynthia Foreman, 1st Vice President will take on the role of Chair of the Nominating Committee. In this role she may select other Branch members to serve on the Committee. This Committee will assist with the nomination and election of eligible Branch members to available positions on the Branch board. The Nominations form, which can be provided by any member of the board, must be completed along with the candidate's short resume. This, along with a list of all eligible candidates will be presented to the members at the Branch AGM.

National Volunteer Week is being recognized the week of April 10-16, 2016. Volunteers are the roots of strong communities. Just like roots are essential for flowers to bloom, volunteers are essential for our branch to flourish. Thanks to volunteers, our branch continues to stay strong, resilient and supports the overall objective of the "association". Even the smallest effort of volunteers leaves a mark for which I

am eternally grateful. 2016 will have its challenges and I am optimistic that together with the help of our member volunteers we will be able to continue to provide the services that are relevant to our membership.

In closing, I want to acknowledge the efforts each board member and committee volunteer has made towards serving the interests and needs of our members. I continue to invite you to come forward with your ideas and suggestions that will make our branch even better! See you in the spring!



"And in the end, it's not the years in your life that count. It's the life in your years." - Abraham Lincoln

****ANNUAL GENERAL MEETING - April 12, 2016****

PLEASE NOTE: THIS IS A TUESDAY, THE DAY OF THE WEEK FOR OUR MEETINGS HAD TO CHANGE IN ORDER TO BE ABLE TO CONDUCT OUR MEETINGS AT THIS LOCATION.

Lunch and General Meeting of the Winnipeg & District Branch of the National Association of Federal Retirees will be held at the Army, Navy, Airforce Veterans Branch 283, 3584 Portage Ave., Winnipeg. Please use the "Bingo/Banquet door". Lunch will be served at noon followed by meeting and guest speaker. If you plan on attending, you **must** register by **March 22nd** by e-mailing nafrwpg@mymts.net or call the Branch phone number at [204-989-2061](tel:204-989-2061).

Membership Report (Gerrit Westerhof & Dorothy Watermulder)

As of January 14, 2016 we have 6211 active memberships in our Branch.

Total Double Memberships – 1970 (3940 Active Members);

Total Single Memberships - 2270;

Direct Deduction at Source (DDS) – 3443; Non DDS – 799 (Paid Memberships – 465)

Non DDS – Unpaid 334 (Of these, 56 have been identified as Active Unpaid and their Memberships are to be cancelled according to National Office.) All Active Non DDS Members were sent reminders from National Office, either by email or hard copy.

We have 2980 households with e-mail addresses, 6 with no telephone numbers which Dorothy has requested. This is an increase of 95 new e-mails. There are 1187 households without e-mail addresses (a decrease of 194) with 158 with missing telephone numbers. There are also 77 lost households. Some of these numbers could change as we are waiting for reports from national office.

***Reminder** - e-mail is the least expensive option for communicating with our members.

2016 Membership Fees

| | Total Fee | Branch Portion | Per Capita Portion |
|--------|-----------|----------------|--------------------|
| Single | \$39.94 | \$8.88 | \$30.96 |
| Double | \$51.72 | \$12.72 | \$39.00 |

Note that any new members signing up in the month of December will have their membership run from January 1, 2016 to December 31, 2016 so the 2016 rate will apply. Those memberships that are due for renewal as of January 1, 2016 must be paid up by March 31, 2016. Failure to do so will result in cancellation of membership.

Telephone committee - Gerrit Westerhof

We had 22 new members join from September 2015 to November 2015. Four members have been contacted so far, 1 was referred by her sister member and 3 were referred by former colleague members. We are currently reviewing our method of contacting new members, under consideration is a welcoming letter rather than a telephone call. It would be similar to the National Office welcome letter, but with additional information regarding our Branch. We feel this is necessary as we have encountered some difficulty in reaching new members, by telephone. All of our call-back messages have not been responded to. Hopefully, we will see better results as we enter into the New Year.

Address Unknown

**This list is published in an attempt to locate members for whom we do not have a valid mailing, e-mail or telephone number. If you know anyone listed below, please have them contact;
National Association of Federal Retirees, Winnipeg & District Branch, 526-3336 Portage Ave.,
Winnipeg, MB R3K2H9, Phone (204)989-2061 or e-mail nafwrwp@mymts.net**

| | | | | |
|------------------|------------------------|-------------------|-------------------|-------------------|
| D M J Allard | K J Atkins | W Roger August | Adeline Backman | Barbara Barclay |
| B M L Beaudoin | Wendy Bovard | K B Cameron | Lillian Colpitts | Betty Cook |
| C M Curtis | Lillian V Davis | J E R Demers | Norman Dopson | R A Eckersley |
| G England | William C Evenson | Vivian M Flewin | L Fontaine | Marcie A Foster |
| Howard Gates | Raymond P Gauthier | G Gillespie | Lisa F M Hamilton | Michajlina Hayden |
| Benjamin R Hein | Shirley Hiebert | C L Hudson | S C Johanson | Ingrid Johanson |
| David Johnson | Marie-Paule Jubinville | Pete L. Klubi | Delores M Kohler | J A J Lacroix |
| Gladys A Leblanc | A Giles Letendre | Diane M Linnen | Hugh Keith Lloyd | G M Lyons |
| J P Mahon | George E Martin | Stan A Martin | Dorothy McAlpine | Sheila McDonald |
| Elaine J McLean | Clifford Morris | R S Muires | Earl Nelson | H. K Orpin |
| Meryle Pankewich | Mary M Phillips | Arthur T Poitras | F George Pursey | I Racz |
| Harold Ramdahin | Dennis S. Richard | P Schnell | Craig W Skimming | Joseph Skowronski |
| Roberta Smith | Andrew M Spence | Muriel M. Stevens | Rita Stevenson | Donna Sullivan |
| Helen K Tapping | Cecile Tario | Harry F Tiessen | Muriel P Tingley | S Vance |
| S W Whelan | H V Will | | | |

MEMBERSHIP FEEDBACK COMMITTEE REPORT - Cynthia Foreman for Nicky Compton

The first two events based on your feedback were held in the fall and were very successful. We had good turnouts for both the Wellness session and the Driver Safety session in November. In fact, we may consider doing another session of each based on the response and feedback received from participants.

You may recall from the fall newsletter that our Outreach session in Gimli also provided us with some feedback about their local interests with a session on financial changes as their top priority for 2016. We are in the process of confirming a presentation to take place in Gimli in the spring.

We are also busy working on several activities for Winnipeg in the spring including a presentation provided by Manitoba Alzheimer's Education, followed by lunch and a session by Fehrway Tours on local travel. The planned delivery date is mid to late May 2016 and we will definitely keep you informed as we progress.

We are excited about members volunteering to help make these events happen. If you are interested in participating, please do not hesitate to contact us as many hands help make the work easier for everyone!

Your feedback is so important to ensure we make our local activities reflect your interests! We appreciate your comments, please keep them coming! We look forward to seeing you at the AGM in the spring and at our upcoming events!

HEALTH BENEFITS OFFICER REPORT - Barb Smith-Molloy

I have received several inquiries over the past few months and I would encourage you to contact me if you have any questions regarding your health benefits. If I don't have the answer, I will find out where to get it. Please contact me: ***E-Mail: bmolloy@mymts.net or Ph: 204-255-1959***

***PLEASE NOTE_Just a reminder that the onus is on members to know what benefits they are entitled to and to know or find out if these benefits are time sensitive.**

For example: If you purchase new eyeglasses within six months of some eye surgeries, Sun Life will reimburse you 80% of \$850. If you purchase new eyeglasses after six months the reimbursement will be the customary 80% of \$275.

If you need clarification or information please call Sun Life at 1-888-757-7427.

INCOME TAX TIME

Health and dental insurance premiums and your income taxes

Tax season is upon us, and members may be requesting information from me on claiming health and dental insurance premiums on their income taxes.

If members require information on this or any other tax issue, please direct your questions to the Canada Revenue Agency and to your accountant, if you have one.

Some of you may not be putting in a claim for a deduction for medical expenses because you believe that the deduction will be insignificant because many such expenses are paid for by PSHCP or other health plans. However, there are a considerable number of allowable expenses that could add up to a substantial amount. A full list is provided in Revenue Canada's tax guide RC-4064. Some of the items that many do not realize are allowable are premiums for all health plans, the deductible amounts not

covered by the health plans, items such as orthopaedic shoes or oxygen and travel required for medical appointments. The deduction for medical-related travel is available for services that require travel of 40 km or more from home. (Thank you to Pinawa Branch HBO, N. Peter Cliche for providing this information).

Some members may be able to claim their eligible PSHCP and PDSP contributions for the last ten years, to reduce their taxable income. But before you call your pension office to get information on the premiums you've paid, you have to verify that you meet the Canada Revenue Agency's imposed minimum threshold and that you qualify to claim the amounts. You should only contact your pension office for the information you need if you've verified your eligibility with the Canada Revenue Agency. To determine if members meet the Canada Revenue Agency's rules on this, call them at 1-800-959-8281 (Canada and United States), visit the Canada Revenue Agency website <http://www.cra-arc.gc.ca/ndvdl-fmls/menu-eng.html> – or ask your accountant.

Thanks to prior advocacy efforts of the Association, public service plan members (since 2013) and RCMP plan members (since 2015) see their current year premium amounts for medical and dental insurance on the Statement of Remuneration (T4As).

And, we have great news for Canadian Forces veterans. Though their premium amounts do not appear on their T4A slips, Public Works and Government Services Canada is making changes and the information will be supplied for the 2017 tax year. (The Canadian Forces Pension Office will supply letters to those who request them — remember to verify that you're eligible to claim the amount, first — for the 2015 and 2016 tax years. The Forces Pension Office is working to respond to 5,300 requests for this information this year. If you meet the Canada Revenue Agency's requirements, you can contact the Canadian Forces Pension Office at 1-800-267-0350 in Canada and the US, at 613-952-9933 within the National Capital Region and at 1-855-255-9935 for TTY.)

Should public service plan members wish additional information concerning their insurance premiums, they can contact the Pension Centre at 1-800-561-7930 for service in English or French. RCMP members should call 1-855-502-7090. Retired judges can contact their Pension Office at 1-877-583-4266.

If you qualify to claim these amounts over the past ten years, Requests to have tax returns changed can be made only for a tax year ending in any of the 10 previous calendar years. For example, a request made in 2013 or a later tax year to be considered.

Requests for reassessments can be made by Internet by searching "How to change your return". They can also be made by mail to the taxpayer's tax centre.

Requests to have tax returns changed can be made only for a tax year ending in any of the 10 previous calendar years. For example, a request made in 2013 must relate to the 2003 or a later tax year to be considered. Requests for reassessments can be made by internet. Here is the link to the Canada Revenue website <http://www.cra-arc.gc.ca/ndvdl-fmls/menu-eng.html>. They can also be made by mail to the taxpayer's tax centre.

You'll be asked to supply supporting documents and details such as social insurance number, address, a telephone number where you can be reached during the day, and the years of the returns for which changes are requested.

Most adjustment requests received electronically will be processed within two weeks, while those received by mail will be processed within eight weeks

This information has been verified for accuracy by Association staff and relevant government departments.

TRAVEL – MEDICAL COVERAGE

The following is an excerpt from [Manitoba Health, Healthy Living and Seniors](http://www.gov.mb.ca/health) (MHHL&S) website.
www.gov.mb.ca/health

Do I have medical coverage when I visit another province or territory?

Yes. If you are visiting another Canadian province or territory and need hospital or medical care, show your Manitoba Health card. In most cases, the doctor and hospital bills will be sent directly MHHL&S for processing.

Do I have medical coverage when I travel outside the country?

You are responsible for some of the costs of emergency hospital or medical care when you travel outside of Canada. ***That's why it's always a good idea to buy travel health insurance before you leave.*** Health care services in other countries, particularly the United States, can be significantly more expensive than here in Manitoba.

If you are admitted on an emergency basis to a hospital outside of Canada, MHHL&S will pay for the services you need based on established daily rates. If you are seen in a hospital outpatient or emergency department, coverage is limited to a maximum of \$100 CDN per visit. Physician services are covered at the same rates paid to Manitoba doctors.

In all cases, if the doctor or hospital bills you directly, be sure to get an original itemized receipt(s). Then, submit the receipt(s) within six months of the date you received care, along with an English translation if necessary, to the [Insured Benefits Branch](#) for reimbursement consideration.

If you are planning to reside outside of Manitoba for an [extended period](#) for the purposes of vacation or an extended travel leave, you can be absent from the province for up to seven months and remain eligible for MHHL&S coverage.

To ensure that you remain eligible for MHHL&S coverage during your extended absence, report any expected absence of 90 days or more in a 12-month period to MHHL&S prior to your departure. Additionally, to ensure that you are eligible for out-of-country benefits while abroad, you must apply for a Term Registration Certificate, by providing the following prior to your departure:

- A letter or completed [Manitoba Health form](#) requesting continued coverage from MHHL&S . If you chose to write a letter, it should contain your full name, permanent Manitoba address and temporary new address, the date of departure and expected date of return to Manitoba, Manitoba Health number, and the names of any family members accompanying you.

PLEASE NOTE: MHHL&S recommends that you explore private insurance options along with your MHHL&S coverage to ensure that you have sufficient coverage for all of your health care needs while

out of the country. Please see the section titled "[What happens if I need to see a doctor or receive medical attention while away?](#)" for information with regard to out-of-province and out-of-country coverage.

Many of our members who travel have found that the Travel, Trip cancellation and Trip Interruption insurance offered through our preferred partner, MEDOC, provides that extra coverage not provided by our PSHCP and Manitoba Health. They can be reached at 1-855--516-5606 or check out their website at www.johnson.ca/federalretirees

Caring Committee - Lucille Mahon

Get well and condolence cards to members and families are sent out when we are notified. If you are aware of any member who has lost a loved one or a member who has become ill, please let me know. You can leave a message on our Branch telephone number or e-mail address and it will be followed up. Please be sure to give the name and address where the greetings are to be sent.



Tax changes to help Seniors...

In a release by the Province, the government said it is providing more support to seniors by reducing the school taxes they pay.

In 2016, the maximum senior's school-tax rebate will increase to \$2,300, from \$470, providing savings of up to \$47.8 million for older Manitobans.

"This change means approximately 98 per cent of qualifying seniors will no longer pay school taxes." Premier Greg Selinger said.

Seniors can apply for the rebate when they receive their property-tax statement from their municipality this spring.

To qualify, seniors must own or occupy and live in their house, be at least 65 years old and pay school taxes not already fully covered by the basic Education Property Tax Credit.

Applications are available by calling 204-945-7555 in Winnipeg or toll free at 1-855-893-8266. The deadline to apply for the 2015 rebate is March 31.

(Ref. Winnipeg Free Press print edition January 2, 2016)