



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

WINNIPEG & DISTRICT

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Branch Website: www.federalretirees.ca/en/Branches/Manitoba/Winnipeg-and-District

Lunch and Learn Information Session

We would like to extend an invitation to the members of the Winnipeg and District Branch of the National Association of Federal Retirees. This event is being held on:

May 8, 2018 AND June 12, 2018

at the Manitoba Eastern Star Chalet, 525 Cathcart Street, Winnipeg.

All Things Financial

9:00 - 10:00am - **Credit Counselling 101: Tim St Vincent:** Credit Counselling Society

- Overview of the credit problems people have
- Budgeting on a fixed income
- Lowering the interest rate on your credit card debts
- Saying no to your adult children

10:00 - 10:15 - Health Break

10:15 – 12:00 - Legal Issues you Need to Know: Heather Dixon: The People's Corner Law Office

- Elder Abuse
- Wills, POA's and Health Care Directives

12:00 - 1:00pm - Lunch

1:00 - 1:30pm - Income Tax, are you Missing Out: Rita Tully: CPA, CGA

- Disability, Caregivers and Medical tax credits

1:30 - 2:30pm - The Real Risks of Retirement: Terry Cutting: Senior Financial Consultant IG Securities

- How not to run out of money: inflation, longevity planning
- Leaving a legacy: trusts, gifting
- Odds & Ends: Lines of Credit, reverse mortgages, fees you are paying and are you paying too much
- Life lease versus condo, vs apartment vs staying in own home, pro and cons.

This will be an interactive presentation so bring your questions

We hope you will join us by confirming your attendance with Dorothy Watermulder no later than May 1, **2018** for May 9th or June 4, 2018 for June 12th by emailing nafwpg@mymts.net or calling the Branch telephone at 204-989-2061. **Please advise which date and if you will be attending the morning session and/or the afternoon session and lunch or just one of the sessions.**

Due to space constraints we can only accept the first 100 members who confirm their attendance.