



National Association of Federal Retirees
Association nationale des retraités fédéraux

EASTERN MANITOBA

Spring Newsletter 2019

PRESIDENT'S MESSAGE

Chuck Vandergraaf

The Countdown Continues and Other News

I started composing this message a week before Christmas, one reason being that I wanted to collect my thoughts before the annual Christmas activities would overwrite my memory. Now that we are just past the midwinter point, it's time to get back to this newsletter. I prefer to present topics chronologically but this time around I'll start with the latest information and work back, as much has happened since the beginning of this year.

Branch Governance

The National Board of Directors (NBOD) has realized that several branches have challenges in attracting new board members and are in danger of folding. Deborah Krause, the "governance guru" at the National Office (NO), has produced a briefing note for the NBOD that lays out a limited number of options for these branches. For branches that are unable to find a president, there are, basically, only two options: form a satellite branch of a neighbouring branch, or amalgamate with a neighbouring branch. In our case, the neighbouring branch is the Winnipeg & District (W&D) branch. In either case, volunteers would continue to be needed in the Pinawa area to help organize meetings in Pinawa. Ideally, one or more members of our current branch could be invited to join the W&D board to provide a smooth

flow of information between the W&D branch and our branch. The W&D branch would still expect us to provide one or more local volunteers to arrange an annual local meeting. The major difference between the two options is that a satellite branch would not have to surrender its charter. There would be one president who would vote on behalf of all members at the AMM (Annual Meeting of Members). Those of you who attended the Fall General Meeting in October will recall that the following resolution was adopted:

Be it resolved that the Branch Board of Directors shall investigate the potential dissolution of the Eastern Manitoba Branch and amalgamation with the Winnipeg and District Branch if no candidates for Branch Executive, including President, step forward for election.

This resolution allowed me to discuss the concept of a satellite branch with Ceci O'Flaherty, president of the Winnipeg & District branch at a meeting in Winnipeg in October. She felt that our branch becoming a satellite branch was possible but that our branch would have to have enough volunteers for this "satellite" to function. She envisaged holding meetings in Pinawa but that volunteers would have to organize these meetings and find an appropriate venue.

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At our last board meeting, in January, I presented the various options for the branch's future in case we are unable to recruit a president at the upcoming BAM (Branch Annual Meeting) in April. (It should be noted that our branch is not the only one that suffers from a potential demise).

There was a general recognition among our board members that a satellite option or full merger would be acceptable and, with few prospects of finding new members, probably unavoidable in the long term. However, even if we go that route, we need a branch board to see this process through. In other words, we will need a president after the April BAM.

With that in mind, I had a teleconference call at the end of January with Deborah Krause, our two district directors, and representatives of the other Manitoba branches. The upshot of this teleconference call was that I would look for some flexibility in our branch's by-law. My proposal is that we would continue to have a branch board of up to 12 members, with six members elected at the BAM in April and additional members appointed by that board later. However, we would not elect volunteers to individual board positions but simply elect them "to the board". These six elected members would decide, amongst themselves, which executive position (president, vice-president, secretary, treasurer) they would want. Board members would be free to change positions on the board and inform the membership and the NO of any changes.

Looking at our current by-law, there is no requirement that a Vice-President automatically takes over from the President when he or she resigns. We could, therefore, consider the Vice-President position as one of an Acting President when the President is unable to perform his or her duties.

The board also agreed to lighten the load of the President by forming a small committee to organize the upcoming BAM in April.

Eastern Manitoba Regional Branch Meetings

In past years, we have shied away from holding branch meetings outside Pinawa because of limited funds and a perceived lack of a suitable venue. With a current slight financial surplus, we can revisit this idea. I have had a brief discussion with the staff at the Lac du Bonnet Canadian Legion and have learned that they offer their facilities at a reasonable cost. I have also sent an e-mail to all our members in Lac du Bonnet, suggesting a meeting there. The response, although not overwhelming, was generally favourable and some members have offered to help organize a meeting. If this is successful, we could also consider a regional meeting in Beausejour. The intent is not to drive a wedge between our members but to accommodate members who have difficulties attending our meetings. I would expect some members from Pinawa to attend these regional meetings.

Short-Term Volunteers

Social scientists tell us that many volunteers are less interested in a long-term commitment but are interested in short term projects. If you have an interest in serving it that capacity, please consider one of the following:

- o WEBMASTER to manage the branch website
- o COMMUNICATIONS director to ensure that our message gets out to local and area media
- o EVENT ORGANIZER to organize the branch meetings (and hopefully the regional branch meetings)

o **ADVOCACY VOLUNTEERS** to contact elected officials and advocate on behalf of our members. With an upcoming federal election this year, these activities take on new urgency

Please contact a member of the board if you are interested.

Other News

After the flurry of activity associated with the AMM (Annual Meeting of Members) in Gatineau that I reported on in our last newsletter, it been rather quiet the last three months, with only one meeting to report. During October 15-17, Maureen Macdonald and I attended the Regional Learning Conference. We heard an informative presentation by Connie Newman, Manitoba Association of Seniors Centres (MARC), on topics affecting seniors. MARC is *“a member organization that facilitates communication, networking and planning among older adult/senior groups/centres and raises their profiles”*. She mentioned some results from research compiled by the University of Manitoba that clearly shows the positive effects of social activities on mental and physical health. Some statistics from this research showed a reduction of the rate of cognitive decline by an average of 70% in older adults who were frequently socially active compared to those who were infrequently socially active over a five-year period. Older adults who participated on a daily or weekly basis in social activities had a 40% reduced risk of developing dementia. Other results showed reduced risks in developing a disability. Older adults, who suffer from depression, also saw reductions in their depressive symptoms by increasing their social activity. Many of the challenges that seniors now face can be traced to changes in culture and in family structure: fifty years ago, many generations of a family lived close together

and communication was a given. Unless seniors have “kept up” with modern technology, contact with grandchildren can be sporadic. In a nutshell, “don’t sit around the house but get out there and socialize, have coffee, go for a walk, etc.” Your mind and body will thank you. I realize that, for many of our members, I am “preaching to the converted” because I see quite a few people walking in Pinawa, and the golf course appears to be busy during the summer. However, we have a sizeable number of seniors with limited mobility and I would urge all able-bodied members to keep in contact with them or establish contact with them. Some of this can be done through local organizations, including our faith communities.

One interesting initiative is the work done by the “Deprescribing Network” (<https://www.deprescribingnetwork.ca/>). This initiative is exactly that: a program to get people, and especially seniors, to take stock of the medications they are taking. With the help of their physician, nurse, or pharmacist, they would assess the need for the medication they are taking. It’s a bit of a sobering statistic that, currently, more than one in three Canadian seniors use at least one potentially inappropriate medication, which can lead to health risks, including falls, fractures, hospitalizations and death. People over the age of 65 taking multiple medications are especially at risk. I encourage you to check out the website mentioned in the first sentence of this paragraph.

A “Learning Conference” wouldn’t be a learning conference without a lecture or two. Those lectures came in form of a series of presentations by Dawn Bourbonnais from Volunteers Manitoba. Most of her presentations dealt with the use (and misuse) of social media such as LinkedIn, Facebook, and Twitter. Social media can be a powerful method to spread

information. For example, many politicians use Facebook to disseminate party policy and accomplishments. One caveat is the need to keep the information on these social media platforms current and that requires a considerable amount of effort. If the information is not updated at least daily, followers lose interest. Although there was a fair bit of enthusiasm at the end of Dawn's presentation, a following roundtable discussion showed that, for the smaller branches, the volunteer effort simply is not there. However, if somebody is willing to set up and maintain a Facebook page for our branch, please contact a board member.

I was surprised to be called forward by the Association President, Jean-Guy Soulière, during the Appreciation Award Dinner to accept, on behalf of our local branch, a "Certificate of Appreciation" on our branch's 25-year anniversary. In turn, I presented our outgoing president, Peter Baumgartner with a token of appreciation from the Winnipeg & District Branch. This branch has instituted these recognitions of past contributors to the organization.

Jean-Guy Soulière gave an update on the advocacy work being done by the organization. He mentioned the proposed nation-wide Pharmacare program. I asked for some clarification on the cost of this program and had the opportunity to discuss this further with him after the Appreciation Award Dinner. There is a wide range in the expected costs of a nation-wide Pharmacare program, reflecting a wide range of political views. Some will argue that the proposed Pharmacare program will result in substantial savings because the provinces will be able to purchase drugs in bulk. By having a "united front", provinces will be able to counter attempts by "Big Pharma" to keep costs high. Others will argue that,

because of lack of financial resources, many people don't always have their prescription filled. Therefore, any cost savings would be negated by greater demand. The total cost of a national Pharmacare program would then be much higher and would result in an increased deficit or increases in taxation. Without some control and restrictions, doctors might be tempted to overprescribe and that gets me back to my comment, earlier on, on the "Deprescription program". As beneficiaries of our Public Service Health Care Plan, we also need to ensure that a federal Pharmacare plan would not affect us adversely.

In my last newsletter I mentioned that, Bill Merchell, our regional Branch Services Coordinator, who supervised the election of the board at our last BAM, had resigned unexpectedly. His replacement is Paula Nygaard who insists that she is not related to the fashion mogul, Peter J. Nygård. We also learned at the October meeting in Winnipeg that the Lakehead Branch (Thunder Bay, ON), had requested a transfer from the Manitoba/NW Ontario region of the Association to the Ontario region. This transfer was accepted by the National Board recently. I am sorry to see them leave our region as they added a perspective from a neighbouring province.

And that is the extent of my notes. By the time this newsletter reaches you, our Snowbirds will be thinking of heading north, either leading or following the Canada geese. Just as a reminder, our 2019 BAM (Branch Annual Meeting) is scheduled for Thursday, April 11, at the by-now usual venue, the Pinawa Alliance Church. Hopefully, by that time a volunteer will have stepped forward to lead the, now 26-year old, branch into the future.

Correction

As is customary, we list the names of members of our branch that have passed away. Regrettably, a serious error was made in our previous newsletter. SUE

BRADLEY and JOANNE HEBERT were listed as having passed away. This was incorrect and I, on behalf of the contributors to the previous newsletter, apologize for this unfortunate incident



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BENEFITS CORNER

Donna Wuschke-Benefits Officer

Ensuring Spousal Eligibility for MEDOC

To ensure eligibility for MEDOC after the death of a spouse, the important thing is membership in NAFR. An additional requirement is enrollment in the Public Service Health Care Plan.

If a federal retiree becomes a member of NAFR, his or her spouse is also eligible to become a member. The retiree is then eligible to enroll himself and his or her spouse in MEDOC. This is the normal situation. If that retiree dies, the surviving spouse is eligible to continue enrollment in MEDOC.

If, for some reason, the federal retiree chose not to enroll in MEDOC, and then dies, the spouse remains eligible to enroll into MEDOC, because that spouse is still a member of NAFR and has a membership number.

BUT: If a federal retiree or spouse chooses not to continue as a member of NAFR, his or her MEDOC coverage also ceases. This could be true even if the retiree or spouse continued to pay the MEDOC premium.

To ensure eligibility for MEDOC coverage, it is, therefore, important to make sure your NAFR membership does not lapse. This is especially important for members who do not take advantage of the option to have their NAFR dues deducted “at source”, i.e., from their pension check but who pay their dues directly to the branch of NAFR.

If you have any questions, you can also call NAFR at 1-855-304-4700.

How to Get Information About Your Government Information and Benefits: Service Canada

Service Canada is a federal institution that is part of [Employment and Social Development Canada](#). Service Canada provides you with one-stop shopping for information about your benefits for a wide range of government services and benefits, including Canada Pension Plan retirement and disability benefits, Old Age Security Plan and Guaranteed Income Supplement, survivor allowances, Employment Insurance and many other topics. A complete list is available on the Service Canada Website. You may wish to contact Service Canada if there is a change in your family situation, such as a change in marital status or a death in the family.

For in-person information on your benefits, you may visit any Service Canada Centre. There are centers in Winnipeg and Selkirk, and there is a “Scheduled Outreach Site” open one day a month at 4 Park Place in Lac du Bonnet. You may also contact Service Canada by phone at 1-800-277-9914. Or you can obtain much of this information on-line (and much more) by setting up a “My Service Canada” account.

About My Service Canada Account (MSCA)

MSCA is a secure Government of Canada portal that lets you view your personal income tax and benefit information and manage your tax affairs on-line.

Some of the most important Services and information available within MSCA include:

- Apply for Canada Pension Plan (CPP) benefits, see your contributions, or get an estimate of your monthly benefits

- Change your federal tax deduction for CPP or Old Age Security (OAS)
- Give consent for someone to talk to CPP and/or OAS for you
- See your tax slips and a record of your payments for EI, CPP, and OAS
- Change your mailing address, phone number or direct deposit information for EI, CPP, and OAS
- Check your Employment Insurance (EI) application status and messages (and sign up for email notifications)
- See your EI claim(s) and Record(s) of Employment (past and current)
- Access Canada Revenue Agency's My Account for Individuals

To register for MSCA, you will need a personal access code (PAC) from Service Canada. The PAC is a seven-character code that will keep your personal information secure and confidential

To get a PAC:

- - [Apply online](https://tinyurl.com/apl-onlin) (or <https://tinyurl.com/apl-onlin>) (it will arrive in the (snail) mail 5 to 10 business days later),
- - Apply at a [Service Canada Centre](#), (or <https://tinyurl.com/find-sc-ofc>) or
- - Apply by calling Service Canada at 1-800-277-9914

About Canada Revenue Agency's My Account for Individuals

The CRA's **My Account for Individuals**, is available on your MSCA site, and, is an extremely useful service at tax time

CRAs My Account allows you to view the status of your tax return, track your refund, view or change your return, check your benefit and credit payments, view your RRSP limit, view detailed notices of your assessment or reassessment, set up [direct deposit](https://tinyurl.com/cra-dir-depo), (<https://tinyurl.com/cra-dir-depo>), view your TFSA contribution room,

view GST credit, and [much more](#) (or <https://tinyurl.com/my-act-more>). A complete list is available on the web site

CRAs My Account also allows you to view the T-slips containing your tax information. If you are registered with My Account, you can also use [Auto-fill my return](#) (or <https://tinyurl.com/auto-fill-retrn>) when you file your income tax online using certified software. This is an extremely useful feature, very easy to do once you have set up CRA's My Account. It eliminates the tedium of entering the information on these slips by hand, and ensures their accuracy (which might avoid a CRA audit and/or penalty.).

To gain access you will need, besides access to your MSCA:

- - your social insurance number
- - your date of birth
- - your postal code and
- - an amount you entered on your income tax and benefit return, so have your return on hand (the line requested will vary and it could be from the current tax year or the previous one).

For step-by-step instructions on setting up your CRA user ID and password, go to [Registration process to access the CRA login services](#). (or <https://tinyurl.com/regist-prcs>).

Manitoba Primary Caregiver Tax Credit: Recent Changes

The Primary Caregiver Tax Credit is a \$1,400 annual refundable personal income tax credit that can be claimed by any Manitoban who is providing ongoing voluntary care to a family member, a friend or a neighbour in Manitoba. Note that, because the Caregiver Credit is a refundable credit, it may be claimed even if you have no income.

There have been some recent changes to this program:

- retroactive claims prior to 2017 are no longer permitted. Eligibility for this credit now begins in the year that the application is submitted to the assessing authority (i.e., a Regional Health Authority or the Department of Families).
- The credit has been amended to be a flat \$1400 per year, eliminating the requirement to calculate the credit based on the number of days that care was provided.

Disability Tax Credit (DTC): Retroactive Credits

If you are in receipt of the federal DTC, and your medical practitioner has certified

an earlier date for the onset of the disability than the first year for which you received the credit, you can go back and recover the credit for the earlier years.

To do so, all you need to do is to complete and submit a T1-ADJ(E) form , a simple 1-page form available on the CRA web site. This tax credit can be claimed retroactively for up to ten years, but you must submit a separate form for each year. This is a substantial credit, and worth the trouble.

If you have any suggestions for an article, or questions about Benefits, or if you could use some help in navigating various benefit systems, please contact :

Donna Wuschke @ 753-2706, or Gary Simmons @753-2262

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MEMBERSHIP NEWS
Maureen Macdonald
Branch Membership Secretary

Membership (on record as of March 2019):

	2018-06	2019-03
Total Double Households	255	252
Total Single Households	173	167
Total Regular Households	428	419
Total Non-DDS* Households	36	31
Total DDS Households	392	388
Total Active Members	683	671

*Direct Deduction from Source

Note: Some numbers may not add up. We get our data from the membership database. NAFR Head Office inputs the new and recently deceased membership numbers; there are some time-differences when we generate our reports

Members or spouses deceased since last General Meeting:

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|--------------------|--------------------|
| Walter Fedoronchuk | Edgar Ellis Sexton |
| Irene Biebrich | Lloyd Bisson |
| Robert Bruneau | |