

# STAYING IN TOUCH



Newsletter No. 90 June 2021

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## Message from your President

Hello everyone. I hope you are all doing well, staying safe and enjoying our recent spring weather. I just love this time of year, with the new leaves, the beautiful flowers and the warmer weather when I can walk my dog with just a sweater on. We are very blessed to be living in such a beautiful part of Canada. I want to thank those of you who joined us in our first virtual meeting via Zoom on March 17<sup>th</sup>. We were able to bring together enough of us to form a quorum so important business was accomplished. We wrapped up our 2020 year and sent all the required documents to National Office (NO) by their deadline of May 15<sup>th</sup>. Thanks to our hard working Treasurer, Serge Gosslin, who saw that all the financial material was complete and duly signed off. Further to the topic of financials, NO has recently communicated a concern about the amount of funds sitting in branch financials under the heading Defence of Benefits. It was pointed out that branch offices have very little to do with the work around defending our benefits if and when they are challenged.



This work is done primarily at the National Level and frequently requires the hiring of lawyers. A bigger concern of NO is that if branches continue to show moneys tied up on accounts such as Defence of Benefits with no appreciable expenditures against it, the organization could lose its Non-Profit tax status.

CRA does not look at each individual branch to assess its non-profit status, it looks at the organization as a whole. NO has requested that branches establish reserve allocations under headings such as Advocacy, Equipment, Recruitment/Membership. We are encouraged to develop a 3-5 year plan with activities, bench marks and results. This plan will be presented and approved by the membership and your board. I will be required to present a report on progress and/or changes at the AGM.

In response to the above a five-member working group has been formed to brainstorm and develop a plan for recruiting new members as our numbers are going down. You will likely see more evidence of our existence throughout the branch area. You can help us out by telling other public servants (retired or still working) why you are a member of NAFR. As far as Advocacy is concerned, the board decided in 2020 to add that responsibility to one of the directors. Warren Kelley, who is also the Vice President, agreed to take on this work and his report is included in this newsletter.

### MEETING DATES

Meetings are on hold due to the

COVID-19  
Pandemic.

Stay tuned for further updates.

We will further solidify this work by developing a plan for the future.

We are also allowed to reserve one years operating expenses. As we go forward, any other non-routine event or purchases will be subject to a plan and reserve budget.

In closing I would be remiss if I did not thank the current members of the Board of Directors for their hard work and dedication to our branch. At our AGM we were sad to lose three members, Kevin Weighill, who produced the newsletter for 15+ years, Deb Yelf, our welfare director, who sent cards and words of appreciation or condolences to members and John Renaud, who was always ready to participate in discussions, provide sound reasoning and a great sense of humour. All the best to the three of you in future endeavours.

If anyone has any questions or comments please do not hesitate to call or email me.

*Norma Dean, President*

## Publisher

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Representing retired federal employees and spouses from the Public Service of Canada, the Canadian Armed Forces, Royal Canadian Mounted Police and Federally Appointed Judges

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# Advocacy and Our Priorities

From: The desk of Warren Kelley, Vice President and Advocacy Representative

The National Association of Federal Retirees (NAFR) is the largest national advocacy organization representing active and retired members of the federal public service, Canadian Armed Forces, Royal Canadian Mounted Police and retired federally appointed judges, their partners and survivors. With our volunteers and members from coast-to-coast, we continue this tradition of strong, smart advocacy campaigns to protect our members' earned pensions and benefits, and to support good policy that improves the lives of all Canadians in retirement. Federal Retirees look forward to working with members of Parliament to advance the following important policy recommendations during this government's new mandate.

The President and myself have had a Zoom meeting with Gord Johns (NDP), to meet face to face, as they say to discuss issues that are important to our members. I have also reached out to Rachel Blaney via e-mail trying to bring forward some of our issues. You can Follow these MPs' by going to the following Web Sites:

## [Rachel Blaney - Member of Parliament - Members of ...](#)

<https://www.ourcommons.ca > members > rachel-blane...>

## [Gord Johns - Member of Parliament - Members of Parliament ...](#)

[https://www.ourcommons.ca > gord-johns\(89263\)](https://www.ourcommons.ca > gord-johns(89263))

## NAFR Branches Focus their efforts on the following items:

- Delivering strong representation for federal retirees on their pension, health and dental benefits and security;
- Standing up for retirement income security;
- Working with veterans' on their well-being;
- Insuring that seniors' voices are heard and recognized in federal cabinet;
- Delivering historic advocacy efforts on behalf of federal retirees and veterans.

People are curious and ask how many members the association has? Some approximate numbers from the year 2020. Across Canada we have approximately 176,000 Members. Here in BC we have 15 Branches with approximately 26,000 members. Our North Island John Finn Branch (BC06) has approximately 2000 Members. So you can see that if we proceed ahead as a focused group we can influence our Governments both at Federal and Provincial levels.

At our upcoming June General Meeting via Zoom (more info below) we will have a guest speaker, Leslie Gaudette, she is the British Columbia Advocacy Representative. Leslie has a vast knowledge of Advocacy from both the Provincial and Federal Levels. Leslie is willing to answer any questions you may have.



## **HERE IS SOME INTERESTING INFORMATION FOR OUR RETIRED AND SERVING RCMP MEMBERS**

RCMP Veterans' Association  
Members Helping Members

This information is being provided to all Association Members

Standing Committee on Veterans' Affairs

Dear Members of the Association

Today, the Standing Committee on Veterans Affairs was provided the opportunity to direct questions to the Minister, Veterans Affairs. Prior to this, I was asked by the office of the NDP Veterans Affairs Critic, Rachel Blaney, for background information on both the Marriage over 60 as well as the Attendance Allowance. I provided information and if you go to the link below, you will be able to see about two hours of questions and answers. At hour 16:03, Rachel is provided the opportunity to ask her questions.

The question on Marriage over Sixty was clear and concise, however, not surprisingly, Minister McCauley evaded answering and stuck to talking points. I am very disappointed because, as you know, we have been fighting to have this unfair legislation struck from the books.

Her next question was directed to our current Attendance Allowance and why we, RCMP former members, are not provided the same assistance the military receive. They not only receive the Veterans Independence Allowance but the Attendance Allowance as well. This VIP program is one in which the Military veteran is provided funds, without receipts, to cover the cost of hiring assistance to deal with home maintenance, outside the house. I was especially disappointed, and indeed, surprised to learn the RCMP had not asked VAC to make that program available to us.

Some of you may be aware, the RCMP, through a Memorandum of Understanding (MOU) contracts Veterans Affairs Canada to administer disability pensions and services on their behalf and for some reason had not asked to have the VIP included. How the Force could conclude former members needing help in carrying out personal chores such as dressing, feeding, etc. and safely performing household daily work, do not need assistance in pushing a lawn mower, shovelling snow, and other physically challenging physical chores is beyond me.

I assure you, our Board of Directors will continue to work towards this and from some of the messages I have received from many of you over the weekend, I am pretty sure many of you will be fighting for this deserving benefit as well. I am personally aware that many Association members, especially those well into their golden years are simply incapable of doing outside work on their property.

Without beating on this any longer, I urge you to take the time to watch the video of this afternoon's questioning. It covers many topics in addition to the Marriage over Sixty and Attendance Allowance. You may not be happy with some of the responses, however, it will give you a very good idea of how things work with VAC. I might add, the Deputy Minister who frequently speaks on behalf of the Minister during the video is the person I meet with on a monthly basis. I find him straight forward and very willing to answer questions or get the answers for us. I also want to advise I sent a note on to Rachel Blaney, thanking her for asking questions that are so important to us.

Here is the link: <https://parlvu.parl.gc.ca/Harmony/en/PowerBrowser/PowerBrowserV2/20210412/-1/35126>

Alexander (Sandy) Glenn, President  
RCMP Veterans' Association

We are glad that you are enjoying the information from the Association

Our mailing address is:

RCMP VETERANS' ASSOCIATION / ASSOCIATION DES VÉTÉRANS DE LA GRC  
P.O. Box 8900, 1 Sandridge Road / C.P. 8900, 1 rue Sandridge  
Canadian Police College / Collège canadien de police  
Ottawa, Ontario K1G 3J2 Canada

## North Island – John Finn Branch

### Luncheon News 2021

Hello

**The National Board of Directors have requested that there will be no in-person Luncheon Meetings to the end of June. We will be looking at our options for the Fall and beyond.**

**Of course, we are following all Provincial Health rules in regards to Covid 19 restrictions for the safety of all our members, until we can meet again.**

March was our Annual General Meeting and we had a small number of member attendees. They requested that we consider having a **June General Meeting via ZOOM** with a guest speaker and we have arranged to do this on **Wednesday, June 9 at 1:00 p.m.** Hope to see you at it. Our guest speaker will be Leslie Gaudette bringing us up to date on Advocacy.

In the mean time, we are hoping that everyone is keeping safe, following guidelines and limiting their exposure to people outside their bubble.

We will keep you informed once we know our way forward in 2021.

Best regards and stay safe.

*Cecile Turnbull, Secretary*

*Late one night a burglar broke into a house and while he was sneaking around he heard a voice say, "Jesus is watching you." He looked around and saw nothing. He kept on creeping and again heard, "Jesus is watching you." In a dark corner, he saw a cage with a parrot inside. The burglar asked the parrot, "Was it you who said Jesus is watching me?" The parrot replied, "Yes." Relieved, the burglar asked, "What is your name?" The parrot said, "Clarence." The burglar said, "That's a stupid name for a parrot. What idiot named you Clarence?" The parrot answered, "The same idiot that named the Rottweiler Jesus."*

# June General Meeting

It has been over a year since we have been able to hold an in-person general meeting. In March 2021, we experimented with holding our Annual General Meeting (AGM) via Zoom, the online video conferencing application. Although we promoted it fairly heavily, the number of participants wasn't great but was sufficient to constitute a quorum under relaxed national covid rules. That was important because we needed member approval of our financial reports and budget at the AGM. The AGM is also important as the meeting at which we conduct elections to the Branch executive.

Interestingly, a number of the AGM attendees asked that we run the June general meeting on Zoom, possibly with the addition of a guest speaker. So that is what we are planning to do. Below are the instructions for joining the meeting:

Next General Meeting: Wednesday, 9 June 2021 at 1:00 pm via Zoom. Our guest speaker will be Leslie Gaudette, Advocacy Program Officer for British Columbia.

Join Zoom Meeting:

<https://fedretirees-retraitesfed.zoom.us/j/81547997082?pwd=NmhEV2RKNzQwcGozZ3Z3WlInS1dCUT09>

**Meeting ID: 815 4799 7082**

**Passcode: 903711**

One tap mobile

+12042727920,,81547997082#,,,,\*903711# Canada

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Dial by your location

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+1 438 809 7799 Canada

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+1 647 558 0588 Canada

+1 778 907 2071 Canada

855 703 8985 Canada Toll-free

**Meeting ID: 815 4799 7082**

**Passcode: 903711**

Find your local number: <https://fedretirees-retraitesfed.zoom.us/u/kkRiYpvlJ>

If you haven't used Zoom before, it is primarily a video application for use on computers, tablets and smart phones. Meeting audio access is also possible by telephone so that's what the phone numbers are all about. If you don't have Zoom installed on your device, go to:

<https://zoom.us/download>

Here's hoping we see you on June 9<sup>th</sup>. It's not as good as a luncheon meeting but it is an opportunity to touch base and is the best we can do under present conditions.

*Bill Turnbull, Communications*

# FROM THE EDITOR'S DESK

First, I want to express my sincere thanks to Kevin Weighill for publishing the National Association of Federal Retirees, North Island - John Finn, Branch 06, NEWSLETTER for sixteen (16) years. Kevin, I want to personally thank you for helping me - in giving your wisdom and helping me transition into the Editor position. This is completely new to me and I took on this challenge because no one volunteered and I knew my husband would help me, because without his help I could not do this. So I hope 🙌 I do the position justice.

Our Branch has over 2,000 members, yet your Executive Board consists of only eleven (11) members and be aware that a few are double tasked, because no one wants to step forward and volunteer. Everyone I believe wants our Branch to be successful and your executive works very hard trying to achieve this. Every executive member volunteers their time and effort to make things happen for our memberships' benefit. If you can help, let us know that you want to make a difference and join our Executive Board.

Because of COVID-19, everything seems harder to do. We have our monthly meeting via Zoom. We are all hoping we can gather for our monthly meetings - face to face, sooner than later. We look forward to having our luncheons once again with our members. We are all hoping we can see our membership members in person.

If you want to see something of interest in your Newsletter, please forward it me, information or an article. Everything will be looked at, not guaranteeing it will make it into the Newsletter but I look forward to receiving your thoughts and concerns.

I want to thank our previous Executive Members who have stepped down after years of volunteering, who gave freely of their time on behalf of the membership:

Deb Yelp	Welfare
Kevin Weighill	Editor
John Renaud	Director

and welcome two new Executive Members:

Lorene Hill	Programs
Lena Jenkins	Welfare

To quote BC's Medical Officer of Health, Doctor Bonnie Henry -  
"BE KIND, BE CALM, BE SAFE"

*Cherie E Kelley, CD, Editor*

E&OE

*A guy spots a sign outside a house that reads "Talking Dog for Sale." Intrigued, he walks in. "So what have you done with your life?" he asks the dog. "I've led a very full life," says the dog. "I lived in the Alps rescuing avalanche victims. Then I served my country in Iraq. And now I spend my days reading to the residents of a retirement home." The guy is flabbergasted. He asks the dog's owner, "Why on earth would you want to get rid of an incredible dog like that?" The owner says, "Because he's a liar! He never did any of that!"*

# FUN CORNER.

Are you Smarter than a 5th Grader  
(Questions taken from benson puzzle & activity book)

1. How many days in a Leap Year?
2. Adding salt to water lowers its freezing point? TRUE or FALSE
3. After China, what country has the biggest population?
4. The epidemic is directly underneath the dermis? TRUE or FALSE
5. The planet MARS has how many moons?

The answers are on another page

## HUMOUR CORNER







## FOOD FOR TOUGHT


**Exercise**  
TO BE FIT, NOT 'SKINNY'

**Eat** TO NOURISH  
YOUR BODY

AND ALWAYS... **Ignore**  
THE HATERS, DOUBTERS &  
UNHEALTHY EXAMPLES THAT  
WERE ONCE FEEDING YOU.

**You** ARE WORTH MORE  
THAN YOU REALISE.

Watch your thoughts; they become words.  
Watch your words; they become actions.  
Watch your actions; they become habits.  
Watch your habits; they become character.  
Watch your character;  
*it becomes your destiny.*  
*Author Unknown*



**ANSWERS TO FUN CORNER**

1. 366
2. TRUE
3. INDIA
4. FALSE
5. TWO (2)

**WELCOME NEW MEMBERS**

- Don Reynolds
- Gary Woodroffe
- Mark Korchinski
- Donald Smith
- Cheryl Bogard
- Shaun Morgan

**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 .....

**It is important to let the branch know of any changes in the above information**

## **2022/2023 EARLYBIRD CRUISE & TOUR SAVINGS!**

\* Risk Free Guarantee & Health/Safety Program!

\*SAMPLE RIVER/OCEAN CRUISE TOURS:

**(\*SOME CRUISE TOURS INCLUDE FREE AIR)**

- \* Egypt: Cairo-Luxor-Nile-Cairo from \$6499pp
- \* Russia: Moscow-St Petersburg from \$6799pp
- \* Ukraine: Kiev-Black Sea-Bucharest from \$4699pp
- \* Danube River Cruise from \$2499 CADpp
- \* Rhine River from \$2999 CADpp
- \* Paris-Normandy from \$2499 CADpp
- \* Paris-Swiss Alps from \$3999 CADpp
- \* Amsterdam-Budapest from \$4999 CADpp
- \* Portugal Lisbon-Porto from \$4099 CADpp
- \* Prague-Paris from \$4199 CADpp
- \* Ocean: AU/NZ; Amazon; MED; S/America; Alaska; Baltic.
- \* Expedition Ships: Sailing the Arctic, Antarctica, Great Lakes (can add Churchill), & Mississippi.
- \* Rates/ Terms Subject to Change/Availability at any time.



To Inquire or Book Call AJI FLISS, ACC, Travel Connoisseurs Club, Comox, BC.

**250-898-3358**

### **Pls Note:**

- \* I do **Not** receive Emails on my phone;
- \* (Emails on computer only; checked 2 or 3 times/day M-F).
- \* For faster response pls **text/call** me: 250 898 3358.

## Some Retirement Advice for seniors - finding balance

**Buy shares:** John Bart, editor of *Canadian ShareOwner*, says they are a good way to ensure you don't outlive your money. Be prudent, he says, and invest regularly in a diversified selection of the highest-quality growth stocks. His organization screens 100 such companies, allowing subscribers to purchase batches of shares for one \$29 fee.

### **Think annuities:**

Annuities have been out of style because of record low interest returns. Rates are climbing modestly and, says Wouters, annuities have two advantages: they are tax efficient and they never run out. An annuity might be a useful part of your plan. Consider it longevity insurance.

### **Cash RSPs early:**

If you have several low-income years before age 69 (when you must switch your RSP into an RIF), think of cashing in some of your RSP. That way you avoid a heftier income from your RIF later, which might prevent you getting the guaranteed income supplement or result in an old age security clawback.

**Start a post-retirement business:**

If there's income, charge part of your home for office expenses and employ your spouse. Under Canada Revenue Agency health trust legislation ([www.cra.gc.ca](http://www.cra.gc.ca)), the self-employed can buy tax-deductible, tailor-made health plans to cover everything from your teeth to . . . well, your Viagra.

**Split the proceeds:**

Type to enter text

You can split Canada Pension Plan income equally to keep taxes down, and CPP recently started paying a modest pension to women for those years they were at home caring for the family. It often makes sense to start collecting CPP at age 60 if you have essentially stopped working.

**Mired in mutual funds?**

The returns in recent years were dismal, yet mutual fund managers still collected management expense ratio fees. Many funds are back-end loaded, meaning you pay a fee to get out. With systematic withdrawal, you can cash in 10 per cent of your fund annually without incurring fees.

**Claim eligible care costs:**

Retirement home residents (as well as people living at home or in nursing homes) can now claim the cost of attendant care up to \$10,000 on their income tax returns. For info on a back claim, contact Canada Revenue Agency (1-800-959-8281). The Ontario Ministry of Health and Long-Term Care supplements the costs of visual aids, walkers and power chairs, and pays 75 per cent of the cost of hearing aids, up to \$500.

**Take credit as a caregiver:**

Caring for a parent or grandparent over 65? You can claim a caregiver tax credit. A disability tax credit of \$6,180 is also there for the asking.

**Claim home reno costs:**

Renovations for age-related handicaps can be claimed by lower-income seniors, and they are also eligible for forgivable loans up to \$3,500 for these improvements (details from Canada Mortgage and Housing Corporation, [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca), 1-800-309-3388). Adaptations to care for Alzheimer patients (a CMHC booklet, *At Home with Alzheimer's Disease*, is invaluable) also qualify for tax breaks and loans.

**Reduce bank charges:**

Check if your bank has a seniors' package of fee-free services. Also check credit unions, which are often a better deal, and look into online banking to save on paying bills. Use only your own bank's ATMs, and get cash back when you use your debit card at the supermarket.

**Enjoy golden discounts:**

Don't be shy asking about senior discounts, whether on the ski hill, for flights or (and these are quite generous) Via Rail.

**Consider reverse mortgages:**

Last resort for strapped seniors wanting to stay put, but be careful - interest charges can soon erode your equity.

When it comes down to it, some of the oldest advice still may be the best: don't put all your financial eggs in one basket.

Frank Jones is the author of - ***Head Start: How to Save for Your Children's or Grandchildren's Education, written with Gordon Pape.***