

STAYING IN TOUCH



Newsletter No. 97 March 2023

Canada Post Publications Mail Agreement No. 40033460



Presidents Message

Hello, hello, hello, how are we this beautiful February day? I hope you are doing well and you had a good holiday season wherever you celebrated. Mine got off to a rocky start with cancelled Westjet flights two hours before take off resulting in a hair raising drive over the Cokahalla and east to Edmonton where my family had decided to meet to support my youngest son who is unable to travel due to ill health and pending surgery. Once there, we had a great time.

This will be a shortened version of the newsletter as our regular editor, Cherie Kelley is away and I am trying my best to fill her shoes. Hopefully I will remember all the steps involved.

Thanks to everyone who attended the annual Christmas Party meeting. Reports indicate a good time was had by all. It seems COVID didn't impact the attendance at our meetings by any significant number which is great. It is so much fun to see familiar faces at our meetings. Of course, we love to see new faces too. A big welcome to our new members.

Your executive is now making plans for 2023. A big part of this is the budget. Our Treasurer, Scott, is hard at work crunching numbers and we will have a full picture for you at our AGM on March 14th. We will also report on the Reserve allocations that we're approved at our last AGM, plus bring you up to date on the plans and priorities for the coming year. I hope this entices you to attend this meeting.

Thank You

Norma Dean - President



Branch Executive 2021 NORTH ISLAND JOHN FINN BRANCH BC06

Position	Name	Telephone	New Emails are coming
President	Norma Dean	250-890-1218	
Vice President, Advocacy	Warren Kelley	236-255-2327	
Secretary/Programs	Cecile Turnbull	250-338-1857	
Treasurer	Scott Hodge		
Membership	Steve Bunyan	250-703-3558	
Newsletter Editor			
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Welfare Telephone Co-Ordinator	Lena Jenkins	250-897-0038	
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Publisher

NORTH ISLAND JOHN FINN BRANCH NATIONAL ASSOCIATION OF FEDERAL RETIREES (NAFR)

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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

2023 Membership Fees

- The 2023 annual membership fees, **effective Jan. 1, 2023**, are \$52.56 for a single membership and \$68.28 for a double membership.
- For the 82 per cent of Federal Retirees members who pay by dues deducted at source (DDS), their monthly deductions, or one-twelfth of the annual amount, will be calculated by the Pension Centre and reflected on their first pension statement of the new year.
- For the 18 per cent of our members **who have not opted into DDS and who pay their membership fees by cheque or by credit card**, where the renewal date falls before Dec. 31, 2022, payment for membership renewal will be submitted based on the 2022 fees of \$51.36 (single) and \$66.60 (double).
- Any credit card payments or cheques not postmarked before 11:59 p.m. Pacific Standard Time on Dec. 31, 2022, must be submitted at the 2023 rates.



WELCOME BACK TO THE WORLD

JOIN US: MARCH 22, 2023, 6:30 PM, CRUISE NIGHT EVENT:

* **RSVP: AJI FLISS, 250 898 3358 / afliss@shaw.ca**

To Attend & For Details*

* Prizes & \$400/Booking Travel Discounts & Incentives For Attending:
Come Learn What's New!

FOCUS: 2023*/ 2024 / 2025: *EARLYBIRD WORLDWIDE SAVINGS:

***NEW 5* RIVER, OCEAN, & EXPEDITION CRUISETOURS; FLIGHTS INCLUDED:**

* SAIL & SIGHTSEE THE RIVERS OF THE WORLD, OR OCEAN CRUISE

TOURS: MEDITERRANEAN & BALTIC; GREAT LAKES; ICELAND; W & E EUROPE; EGYPT/JORDAN; PANAMA CANAL/CENTRAL AMERICA; MEKONG; AU/NZ; ASIA; TOKYO-VANCOUVER; HONGKONG-VANCOUVER; AUCKLAND-VANCOUVER; GRAND VOYAGES; WORLD CRUISETOURS; & EXPEDITIONS TO THE ANTARCTIC/SA/GALAPAGOS; AFRICA CRUISETOURS/SAFARIS.

* **FREE AIR INCLUDED ROUNDTRIP MAJOR CAD CITIES FOR MANY CRUISETOURS!** SAILING AMSTERDAM - BUDAPEST, 15 Days, FREE Flights, from \$4999 CADpp.

* **COMBINE A RIVER or OCEAN CRUISE With a LAND/HOTEL PACKAGE,** Before or After Your Cruisetour.

* **NO SERVICE FEES:** Free Service By Aji Fliss, TA, to Customize Your Flights & Arrange Your Vacation.

* **TRAVEL ASSISTANCE** With Your Full Vacation Plans, Best Health & Safety Protocol, & Advisories.

* **FULLY EXPERIENCE LOCAL LIFE:** Inspiring Cultures, Historic & Dramatic Settings, & UNESCO Sites.

* **YOUR RIVER, OCEAN OR EXPEDITION CRUISETOUR INCLUDES:** Airfare, Transfers, Hotels, Tours, All Meals, Wine & Beer with Lunch/Dinner, WIFI, Health/Safety, Host Services, & Entertainment.



*** FOR A PROFESSIONAL FREE CONSULTATION & TO BOOK YOUR VACATION PACKAGE,**

Call: AJI FLISS, ACC, Accredited Cruise Vacation Consultant, Travel Connoisseurs Club, Comox B.C.

Ph #250 898 3358 / afliss@shaw.ca BC Consumer Protection Reg #54575

Call Aji to book: RIVER, BARGE, EXPEDITION & OCEAN CRUISES. COACH TOURS, CYCLING, WALKING, SOLO & THEME TOURS. REUNIONS. GROUPS. INTL FLIGHTS. ALL INCLUSIVE RESORT/FLIGHT PACKAGES WEDDINGS. LONGSTAY, CUSTOM & EXOTIC PACKAGES

"We Look After the Details so YOU Can Enjoy Your Journey of a Lifetime!"





March Luncheon/Meeting

National Association of Federal Retirees

North Island – John Finn Branch

March Luncheon Meeting

on Wednesday, March 15, 2023

At the Best Western Westerly Hotel

11:00 am – Meet & Greet

12:00 pm – Lunch – Italian Style Luncheon with

**Spaghetti & Meatballs, Pesto Chicken Pasta, Grilled
Vegetable Plate**

**Salads - Garden Salad with House Dressing &
Garnish**

Crisp Romaine with House Made Caesar Dressing

Tomato Feta Salad

Assorted Pickle Tray

Vegetable Tray

Fresh Rolls & Garlic Bread

Chef's Choice Dessert

Cost - \$25.00 per plate

1:00 pm –Business Meeting from your Executive

**Guest Speaker - Phil Adams with North Island
Medical Mobility**

Door Prize Draw and 50/50 Draws

**All members welcome. Bring a new recruit for
our branch.**

For reservations call - Lena Jenkins at 250-897-0038

**Or Annette Store at 1-705-796-5198 (Campbell
River)**



ARE YOU SMARTER THAN A FIFTH GRADER QUESTIONS

- 1. What is the only food that has no expiration Date?**
- 2. If Barbara is facing north and turns 90 degrees to her left, what direction is she facing now?**
- 3. Which clouds are also referred as 'Fair weather' clouds?**
- 4. How many bones does a human body have?**
- 5. Name the fastest flying insect?**

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

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.

ADVOCACY

We now have a new Advocacy REP for BC

Her name is Ranate Sutherland

No news at this time, as any new information comes forward I will let you know.

Warren Kelley
Vice President, Advocacy
BC06 John Finn Branch





Leo Gargner

Alice Bailey

Jocelyn Richard

Maureen Eby

John Wood

Alma Beaudry

ANSWERS - ARE YOU SMARTER THAN A FIFTH GRADER

- 1. Honey**
- 2. West**
- 3. Cumulus**
- 4. 206**
- 5. Dagonfly**



We welcome new members joining our Branch:

Karen & Roch Ferland
Melissa & Jeffery Preston
Robert Kock
Marc Doucet
Marichu Carino
Tanja & Phillippe Caron
Brenda & Daniel Stanton
Diane & Stephen Arcand
Herman Topacio
Doreen Decarie
Brian Swainsbury
Darlene Banerd
Stephen Truesdell
Paul Aitcheson
Jacques Boissonneault
Roxane Lacroix

And we have some returnees:

Jennie & John Fraser
Carol & Richard Jeans
Linda Belter
Jan & Garry Walker
Paulette Rose
Valerie & Allen Basinger

Tax Time

It's getting close to income tax time again which means it's also Canada Revenue Agency (CRA) scam time again. These scams take the form of aggressive, unsolicited telephone calls in which the caller claims to be from the CRA and threatens legal action or immediate arrest because the recipients committed fraud on their tax returns. The call will even appear to be coming from a 613 area code (Ottawa) number when in fact it is probably originating from somewhere overseas. The only fraud involved here is the calls themselves.

The fraudster will try to convince the victim to pay an immediate reduced "fine", presumably via electronic transfer. Once that money has moved offshore there's little likelihood of getting it back.

The CRA never contacts people over the telephone to discuss fraud concerns and never threatens arrest over the telephone either. Nor does the CRA deal in digital currencies like Bitcoin. If you have concerns about a call purportedly from the CRA, call them at 1-800-959-8281.

On the subject of tax returns, it's probably worthwhile to review some common tax deductions that would apply to many members, mostly to do with medical expenses. For example, your Public Service Health Care (PSHCP) and Pensioners' Dental Service Plan (PDSP) premiums are considered a medical expense as are whatever those plans do not cover – the so-called co-payment on things like prescription drugs.

For travellers, part of the Medoc travel emergency insurance also qualifies as a medical deduction. Johnson Insurance, the provider, will sometimes send out email messages telling subscribers the percentage share. In 2022, it was 70%.

We may frequently be referred to specialists in other cities for medical treatment. Travel, meal and accommodation costs are a legitimate medical expense. CRA's "simplified rate" for meals is usually quite a bit less than the current "government rate". I'm not sure why it's assumed that it costs you less to travel than it does someone working for CRA. Anyway, you can claim actual costs incurred but then you must keep your receipts. If you go by personal vehicle, you are currently entitled to \$0.565 per kilometre for travel in BC. If you need to be accompanied, the expenses of a second person can also be claimed.

Note that our Association membership fees are not tax deductible. While *Federal Retirees* is non-profit, it is not a charity.

If you need assistance completing your tax return, you may be able to obtain help at a free tax preparation clinic where volunteers complete returns for eligible individuals. To be eligible, one must have a modest income and a simple tax situation.

In general, a “modest income” means the total family income is less than the amount shown in the chart below:

Family size	Total family income
1 person	\$35,000
2 people	\$45,000
3 people	\$47,500
4 people	\$50,000
5 people	\$52,500
More than 5 people	\$52,500, plus \$2,500 for each additional person

You can find out more about free tax clinics by going here:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program/lend-a-hand-individuals/about.html>

If you don't have a computer and want a location near you, call me at 250-338-1857 and I will look up an address for you.

You can find out more about scams, tax clinics and benefits by viewing one of several CRA webinars. Just go to our North Island Branch website, go to the [Links](#) tab and click on [CRA Webinars](#) under *Government Links*.

Bill Turnbull
North Island Communications

WELCOME TO ALL OUR NEW MEMBERS

AND HAVE A HAPPY ST PADDIE'S DAY