

## TAX TIPS FOR RETIRED EDUCATORS



### 2018 Tax Season - Make A Check list

BCRTA does not offer income tax advice, but here are some common deductions to help you complete your return to your maximum advantage.

#### ELIGIBLE MEDICAL DEDUCTIONS

Any eligible medical costs that you pay, that exceed 3% of your net income can be deducted when you complete your income tax return this year. A couple usually should combine all medical expenses on one tax return - usually the one with the lowest income – to gain the highest value deduction.

Eligible medical expenses are those payments made by you or your spouse that were not fully reimbursed by an insurance plan. Some examples that you should explore:

- Prescribed medications
- Payments to a medical doctor, dentist, and most paramedical service providers such as physiotherapists, chiropractors, massage therapy, etc.
- Access the complete list of eligible expenses at [www.canada.ca](http://www.canada.ca). Type 'eligible medical expenses' in the search window.
- Premiums that you paid for any health service plan but not MSP. If you pay for your benefits

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directly from your Teachers' Pension the deduction will show in Box 135 of your T4A.

- If you participate in our Johnson's with Prestige Travel Plan you should have received a letter that itemizes your claimable premiums as well as your claims history that shows your eligible deduction.
- If you participate in MEDOC and have requested a letter that shows the eligible amount of premiums in a previous year you should have received it already. If you have never requested one, call Johnson's at 1.800.563.0677 and you will automatically receive one every year.
- If you are signed up for Extended Health Coverage with Green Shield and premiums are deducted from your Teacher's Pension Plan payments, GSC premiums are always shown in Box 135 of the T4 you received from TPP. See more about tracking GSC claims at [www.bcrta.ca/gscclaims](http://www.bcrta.ca/gscclaims)

### AGE TAX CREDIT

If you were 65 or older on Dec. 31, 2018 you may be able to claim an age tax credit. The credit is geared to income with the maximum discount for those

whose income is less than \$36,976 and it gradually is eliminated as your income increases. There is a corresponding provincial tax credit as well. This deduction can also be transferred to a spouse. Search for Line 301 – Age amount on the Canada.ca website for the full information.

### NEED HELP FILING YOUR RETURN?

There are several low-cost or free tax filing programs available on-line. Search for "on-line tax filing." There are also many volunteer run tax preparation clinics at Seniors' and Community Centers around the province. A listing can be found at [www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/bc-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/bc-eng.html) or call the CRA at 1-800-959-8281.

### CRA SCAMS

Be on the alert for phone calls, e-mails or letters pretending to be from the Canadian Revenue Agency. If you receive one of these, provide NO information. Rather contact CRA directly by calling 1-800-959-8281 or check your CRA My Account on-line.

To see Revenue Canada's longer list of tax credits for seniors, visit:

[www.bcrta.ca/tax-tips-2](http://www.bcrta.ca/tax-tips-2)



### Have a friend who is eligible to join the BCRTA?

- Retired Teachers
- Retired Support Staff
- Retired Post-Secondary Educators

**Get all the benefits of membership and the first year is free!**

[bcrta.ca/join](http://bcrta.ca/join)



## Petition Campaign Success

In the last issue of **Connections**, we told you about an e-petition launched by The Canadian Association of Retired Teachers (ACER-CART) on the House of Commons website. BCRTA President Gerry Tiede was the petition author, and BCRTA staff created the [pensionsecurity.ca](http://pensionsecurity.ca) website to inform Canadians about the campaign. The petition encouraged government to increase the security of retirement income, to stop attempts to cause seniors to surrender rights to their earned pensions, and also to provide insurance for pensioners when their failed employers cannot or will not fulfill the promises they made.

The drive for signatures was very successful, exceeding our goal for 10,000 signatures. When the petition signing closed on April 9th, there were 13,740 confirmed signatures from across Canada, including 4,107 from British Columbia!

Thanks to all who participated.

### BILL C-27 PETITIONS UPDATE

JoAnn Lauber reports: As of March 24, 2019, **fifteen** petitions opposing Bill C-27 have been read out in Parliament on behalf of BCRTA Branches. **Ten** others are promised for presentation; or are already poised for presentation in 2019 by MPs. **Five** additional petitions have been sent to MP Peter Julian for presentation.

In January, MP Peter Julian affirmed to the BCRTA that our work has had a definite impact. BCRTA's opposition to Bill C-27, he said, has been noted by Government, and contributed to statements by Finance Minister Morneau's office that government is not moving forward with Bill C-27. The bill has not yet been withdrawn, however.

## Excellence in Public Education Provides Updates

### 1. GOLDEN STAR AWARDS 2019

The committee asks presidents of branches to please remind current active teachers (in their locals) that the deadline for applications for Golden Star Awards is April 15th.

[Download the BCRTA Golden Star Awards application from the BCRTA website.](#)

Golden Star Awards celebrate programs that promote the interaction of seniors and students.

### 2. PRIVATE SCHOOL FUNDING

The Excellence in Public Education Committee was successful in recommending to the Board the following motion:

THAT Education Sector Policy 2.4.1 be modified by adding a part (b): THAT BCRTA believes that the government public funding of private schools must be eliminated.

### 3. CHILD LABOUR IN BC

The Excellence in Public Education Committee was successful in lobbying the Board to support the sending of a letter to be sent to Honourable Harry Bains, Minister of Labour by President Gerry Tiede. First Call (BC Child and Youth Advocacy Coalition) had requested BCRTA support in the form of this letter to Minister Bains. The letter is in support of the recommendations by First Call to modernize legislation and regulations to meet Canada's ILO (International Labour Organization) commitments. First Call has been calling for changes to better protect children and youth from work-related exploitation and injury. BC continues to have the lowest child employment standards in North America. The letter can be obtained from the BCRTA office.

*Stefan Cieslik*  
Chair, Excellence in Public Education



# Early Days of the BCRTA

BC's Retired Teachers formally began to meet about 1945, with meetings in conjunction with the BCTF. In the early 1950's the Retired Teachers met in various schools in Vancouver and Victoria and their leaders were mainly school principals in both cities. In 1950-51, 1952 and 1953 the leaders went to the BCTF, to discuss forming their own registered Association. This First Advisory Committee consisted of (in Vancouver) Miss Jessie McDowall, Miss Olga Elliott, Dr. Norman Black, Charles Connor and Fred Turner.

This Committee formed the Executive of the Retired Teachers Association of BC as a registered group under the Provincial Act, in May 1955. They then approached the BCTF for office space and the right to become, by representation, a knowledgeable member group of that Association. The Advisory Committee was originally the Finance and Advisory Committee of the RTA. Each 'president' in his or her term became a member of that group of seven persons, six and the presiding RTA President in an Ex officio position. Of the six, three were appointed each year, but all appointees were people with RTA Executive experience.

In 1955, the RTA was incorporated under the Society Act of BC and duly complied with its provisions. This became a government act, using incorporated organizations traditions of parliamentary procedure.

By 1956 the Retired Teachers Association had approximately 1,100 members. The new President Mr. R. R. Smith suggested that they should invest

their extra money in Real Estate in Vancouver. This was done very successfully, through Mr. Smith's real estate knowledge with the co-operation of the Finance and Advisory Committee. The goal was to have a property for lodging retired teachers. Branch formation: the Vancouver RTA and the Victoria branch in the early 1960's became the Retired Teachers Association of British Columbia and began to study 'Provincial status with Branches'. This was assisted by the members of the Finance and Advisory Committee. Alan Sprague of the BCTF assisted in this.

In 1967, the Finance and Advisory Committee advised Mr. Graham Bruce and his RTA Executive to sell the Shaughnessy Residential Lodge for retired single teachers on West 41st Avenue. It was costing the RTA \$1,600 to maintain, over and above the income from the tenants.

Later the Advisory Committee recommended that the R. R. Smith Fund be separated from the BCTF Benevolent Fund and become a Fund to have investments and the interest to be used for gifts or loans, as decided upon.

As the number of branches increased it became essential that a total new plan for RTA officers and committees and their responsibilities be formulated. Future directions were to be considered by the 'Advisory Committee.'

*Barb Mikulec  
Heritage Committee*



## Advisory Council Interim Report on a National Pharmacare Plan

The Advisory Council on the Implementation of National Pharmacare provided an interim report to the Minister of Health and the Minister of Finance in March of 2019. The full report is expected to be released later this year. The Council was chaired by Dr. Eric Hoskins and convened sixteen roundtables with representatives from the pharmaceutical industry, insurance providers, and health-care providers. The Council also met with patients and patient advocates, and provincial and territorial governments.

The council reports that drug coverage in Canada is neither adequate nor sustainable. Too many Canadians are neglected due to drug costs and the unequal access to medically necessary pharmaceuticals across the country. There was broad agreement across all groups that a national pharmacare plan should provide comprehensive, evidence-based drug coverage in a fair, responsible and sustainable manner.

According to the Council there were varying views on approaches to establishing a national pharmacare program that included:

- A focus on expensive medications only
- A fill in the gaps plan targeting the uninsured and vulnerable
- A single payer public model

There was an agreement among the majority of participants that our progressive income tax system was the preferred source for funding with the recognition that there would be substantial savings

to governments if a national pharmacare plan was established. The Council identified three challenges that Canada faces with respect to drug coverage.

They are:

- Too many Canadians cannot afford the prescription medications they need, as many as twenty percent of the population
- Access to prescription coverage is inconsistent across Canada. There is a patchwork of more than 100 public and 100,000 private insurance plans
- Spending on prescription drugs is unsustainable with costs increasing from 2.6 billion in 1985 to 34 billion in 2018. It is now the second largest spending in Canadian health care with only hospital services costing more

The Council identified some core principals and foundational elements that can be implemented now regardless of the model government chooses. These core principal recommendations are:

- All Canadians must have access to prescription drugs based on medical need rather than cost
- Coverage should be portable across Canada
- Provide access to a comprehensive evidence-based formulary
- Be designed in partnership with patients and citizens

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*Pharmacare continued...*

- Founded on a strong partnership between federal, provincial and territorial governments and Indigenous peoples
- Include a robust pharmaceutical management system that promotes safety, innovation, and cost efficiency and control

The recommended foundational elements are:

- Creation of a national drug arms-length agency to oversee national pharmacare
- Develop a comprehensive evidence-based national formulary
- Invest in drug data and information technology systems with measures to streamline drug approval and lower drug costs

What is needed now is for Canadians to continue to put pressure on our elected officials to establish a universal, national, and single-payer Pharmacare plan that becomes an integral part of our Medicare in Canada and is included in the Canada Health-Care Act. This would be the most efficient and cost effective way to provide a comprehensive, equitable, and affordable pharmacare plan in Canada for Canadians.

Let us hope this is the recommendation coming forward when the Council completes its final report.

*Terry Green  
BCRTA Well-Being Committee Chair*



## Some (More) Sage Advice for Retirees and Seniors

### KEEP THE HEALTH YOU HAVE

Keep a healthy life. Do moderate exercise (like walking every day), eat well and get your sleep. It's easy to become sick and then it gets harder to recover and remain healthy. Prevention is always the simpler way. That is why you need to keep yourself in good shape and be aware of your medical, physical, mental and social needs. Keep in touch with your doctor, and follow through with tests even when you're feeling well. Stay informed.

### KNOW YOUR TREASURES

Go ahead and buy those beautiful items you can afford for your significant other. This especially includes experiences you share. Enjoy what you have worked so hard to gain with your partner. There will come a day when one of you will be missing the other and all the wealth you have will not provide much comfort then. Take time to enjoy what you have now, together.

*BCRTA Well-Being Committee*

# News

## FROM AROUND THE BCRTA

### FINANCE NEWS

Good news! The BCTF approved our office renovation plan and informed us that they would cover the cost of building updates. Renovations began during spring break, and our staff have been able to keep working despite the disruptions. When renovations are complete, there will be an updated reception area, a new office for our Executive Director and a work/meeting area for directors. We are grateful to the BCTF for moving quickly to get this project underway and for bearing the cost of the renovations.

The BCRTA continues to grow its membership. Between our January and March meeting we signed up 76 members.

COSCO (Council of Senior Citizens' Organizations) is in the early stages of organizing for their 2020 conference. This conference, "A Seniors Strategy for the 21st Century", is scheduled to follow the BCRTA AGM. COSCO requested and the Board agreed to contribute \$10,000 towards this event. Up to six (6) members approved by the Board will be funded to attend. Conference details and the process for member application to this conference will be available in the spring of 2020.

The Finance Committee reviewed our budget setting process. We are looking to structure our budget in a manner that better reflects how our committee expenditures relate to BCRTA goals.

*Grace Wilson*  
1st VP and Treasurer

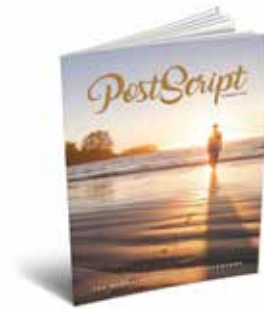


### BCRTA BRANCHES ONLINE

Several branches are using the BCRTA platform to provide information for their local members. The latest to join are:

Richmond: [www.bcrta.ca/richmond](http://www.bcrta.ca/richmond)

Central Okanagan: [www.bcrta.ca/corta](http://www.bcrta.ca/corta)



### BCRTA MEMBERS ACTIVE IN PUBLICATIONS

A recent survey of publications for retirees across Canada showed BCRTA as being particularly strong in member participation in creating content for our publications, including this newsletter and our flagship lifestyle magazine, PostScript.

In addition to the great travel articles submitted by members, our well-being committee contributes several articles for each issue.

PostScript's entertaining crossword is created by BCRTA member David Squance of Victoria.

Thanks to all contributors for a job well done!

**ADVANTAGE TIP FOR SUPER-SAVERS**



**Endless Savings & More (ESM) Discounts on your Smart Phone for BCRTA Members**

Download the BCRTA version of the ESM App and save on everyday purchases from hundreds of businesses including national chain retailers, service and travel providers.

To get the ESM App, go to your app store (Google or Apple). When you first download the ESM App, you will be asked for the “organization code” for BCRTA. It is: **bcrt**a

For complete details, view the [BCRTA Welcome Letter](http://www.esmobileapp.com/files/WelcmeBCRTA.pdf) (<http://www.esmobileapp.com/files/WelcmeBCRTA.pdf>)

**BCRTA ADVANTAGE PROGRAM**

**NEW AND IMPROVED**

BCRTA ADVANTAGE PROGRAM has a renewed agreement with STAPLES PRINT AND COPY. All BCRTA members receive a discount for copying and print services. See the ad below.

*(Note: Print and copy area only, this does not yet apply to other retail products, we’re working on it!)*

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Contact Laurie Boyd at the BCRTA Office  
at [laurie@bcrt.ca](mailto:laurie@bcrt.ca) or 604-871-2260**





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BC Retired Teachers' Association