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Pensioner News

**CANADIAN PACIFIC**

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# Pensioner News

January 2013

## NOTIFICATION TO ALL PENSIONERS/SURVIVORS

On September 9, 2012, Henry Thiessen passed away. Henry had been the Pensioner Representative on the Pension Committee for the last 16 years. Effective October 2012, Robert Cameron became the Pensioner Representative.

### Message from Robert (Bob) Cameron

I retired on July 31, 2004 as a Locomotive Engineer for CP. I was the Secretary-Treasurer of the General Committee of Adjustments of the BLE for Western Canada for over 18 years also serving as Local Chairman and Secretary-Treasurer for our Local in Revelstoke for over 10 years.

I am looking forward to my position on the Pension Committee and representing all Pensioners from CP. My goal is to assist and inform them with any questions, concerns or problems they may have.

Robert Cameron  
Pensioner Representative  
Canadian Pacific Pension Committee

Phone # 250-837-4248  
Fax # 250-837-4220  
e-mail [rjc48@telus.net](mailto:rjc48@telus.net)  
P.O. Box 885  
Revelstoke B.C. V0E 2S0

### Your 2012 Income Tax Receipts

#### CP pensioners/survivors yearly tax receipts - are you planning to move?

Sometimes pensioners and survivors do not advise Pension Services of their new home address, especially if their bank address is not changing. In these circumstances, delivery of year-end tax receipts and other important communications is usually delayed. Please advise us as soon as possible of any change in your home address, giving details and the effective date. If the change is only temporary, please let us know the period involved.





### **Income tax receipts**

Tax form T4/T4A Supplementary (Federal) and Revenue Québec Relevé 1/2 (for Québec residents), covering your 2012 Canadian Pacific pension payments, will be mailed to you by the end of February 2013.

### **Income tax return - important things to keep in mind\***

In completing your Federal Income Tax return, you may be entitled to claim a Pension Income Deduction which is the lesser of \$2,000 or the amount appearing on your T4A Box A. Québec residents can also claim a similar deduction (\$1,000) on their Provincial Income Tax return.

If you paid premiums to the CP Pensioners' Blue Cross of Canada Health Care Plan, these premiums are eligible for the Medical Expense Deductions on both your Federal and Provincial tax returns.

The total amount you paid appears on your T4A and, where applicable, Revenu Québec Form Relevé 2. Please consult the information booklets supplied with your income tax return for further details.

Please note that if there is any change in your personal circumstances – for example, a change in your marital status, you are required to advise Pension Services in writing. You can complete and send to us a new Federal Personal Tax Credit Return TD1 and a Québec Source Deduction Return TP-1 01 5.3 (Québec pensioners only), or send us an email at [pension@cpr.ca](mailto:pension@cpr.ca).

Copies of the TD1 and TP-1 01 5.3 are available from your local income tax office.

### **Pension income splitting**

Pensioners have the option of splitting their pension income with their spouse. If you choose to do this, you may be able to transfer fifty percent of your pension income (reported on your Federal tax return on line 115 or line 129) to your spouse which will result in a tax advantage. If further information is required, please contact the Government of Canada Revenue Agency Service at 1-800-267-6999.

### **Tax Free Savings Account**

Pensioners and survivors with a valid social insurance number (SIN) are eligible to contribute up to \$5,500 annually to a Tax Free Savings Account effective January 1, 2013.

The initial amount contributed as well as the income earned in the account (for example, investment income and capital gains) is tax-free, even when it is withdrawn.

For more information visit the Canada Revenue Agency website [www.cra.gc.ca](http://www.cra.gc.ca) or contact your financial institution.

### **Non-Taxable amounts affect the amount reported on your tax receipts**

If you (or your late spouse) made contributions to the Pension Plan before 1946, a part of your pension is not subject to income tax. As we are required to report only the taxable portion, any difference between the amount shown on the tax form(s) and the total pension you received during the year represents the portion which is not taxable.

### **Pension contribution arrears**

If pension contribution arrears were deducted from your pension during the year 2012, this may be reported in Box 32 on your T4A Form. This amount may be claimed as a deduction (Registered Pension Plan Contributions) on your income tax return.

Québec Residents: this amount will be shown in Box A of your Revenu Québec Form Relevé 2.

### **Separation allowance**

If you have received separation allowance payments during 2012, the total paid will be reflected in Box 26 and/or 27 (Retiring Allowances) on Form T4A and in Box O (Autres revenus) on Revenu Québec Form Relevé 1.

### **Taxable benefits - province other than Quebec**

Just a reminder that the amount for post-retirement life insurance is included in Box 28 – Other Income of the T4A. For those pensioners who have extended life insurance with Manulife, the taxable benefit will also be reported in Box 28 – Other Income of the T4A.

*\* As Canadian tax laws are complex and subject to change, you may wish to get professional tax advice at your own cost.*



## Personal Changes

If you are a pensioner in receipt of a monthly pension and should you pre-decease your spouse, the survivor monthly pension payable would be based on the pension you had elected at the time of your retirement. The survivor monthly pension will continue for the remainder of the spouse's lifetime after which no further monthly pension would be payable.

If at the time of your retirement on pension you are single, or if after retirement your spouse pre-deceased you, and you have a post-retirement spouse, the survivor monthly pension will be either 50% or 55% of your pension depending on your situation.



### Taxable benefits – Québec residents

The company-paid portion of our pensioners' Blue Cross health care plan is a taxable benefit. The Health Spending Account and post-retirement life insurance are also considered taxable benefits. These amounts will appear on your Relevé 1 in Box A. These taxable benefits will also be shown separately on the Relevé 1 – health care benefits will be shown in Box J – Private Health Insurance, and the post-retirement life insurance will be in Box L – Other Benefit.

For those pensioners who have extended life insurance and health care with Manulife, the taxable benefits will be reported on a Relevé 1 in Box A. These taxable benefits will also be shown separately on the Relevé 1 – health care benefits will be shown in Box J – Private Health Insurance, and the life insurance will be in Box L – Other Benefit.

### T4As and revenu Québec form relevé 2 for deceased pensioners

These forms will be mailed to the executors of the estate. Please note that, in some cases, this means that the forms will be sent in c/o the Notary or Lawyer who was handling the estate. Inquiries concerning these forms and requests for duplicates should be directed to Pension Services.

### Direct bank deposit

If you are a pensioner or survivor who has not taken advantage of having your pension payment deposited directly into your bank account, please consider how you could benefit from this service. Having your pension payment deposited directly into your bank account will eliminate any inconvenience which could be caused by postal disruptions, or lost or stolen cheques. You have the assurance that your pension payment will be in your bank account on the last business day of each month. There are currently 98% of our pensioners and survivors who have elected to have their pension payment directly deposited into their bank account. Please contact Pension Services for further information.

### Change of marital status

If you recently had a change in your marital status, such as the death of your spouse or a separation or divorce, please inform Pension Services as soon as possible. If you are a survivor who has remarried, please notify us so we may amend our records. Your survivor pension continues upon remarriage and will only cease on the date you pass away.

### Power of attorney

We will require a Power of Attorney document when the time comes that you need someone to handle your affairs with Pension Services. Without one, we will not be able to speak to anyone on your behalf.

## Annual audit

Every year, CP Pension Services audits a sample of our pension population to ensure continued eligibility to receive pension benefits. We target a sample of approximately 5,000 pensioners annually and send them a report to complete. It is very important that pensioners, survivors of pensioners and/or Power of Attorneys complete and return this report to Pension Services. If we do not receive a completed report when requested, Pension Services will hold pension payments "in trust" until we can confirm eligibility.

## Employee Family Assistance Program (EFAP)

The EFAP is available to pensioners who may need help with their personal issues. There are no costs associated with speaking to an EFAP agent. The phone number for EFAP is 1-800-735-0286.

## Solium

If you are a shareholder, and you have changed your address or require further information, please contact Solium Capital of Canada at their toll-free number 1-877-380-7793.

## Year 2013 personal tax exemption amounts are changing

Both the Federal and, for Quebec residents, the Quebec provincial income tax authorities, increased the amount of the basic personal tax exemptions used to calculate monthly tax deductions from your pension payments. These revised tax exemption amounts were applied to your January 2013 payments. This revised tax exemption means your tax deductions may change slightly.

## Change of address

To ensure you receive your tax slip(s), please make sure you advise us of any change of address. If you are a member of our pensioners' health care plan we will also report your address change to Blue Cross or ClaimSecure. You must personally notify your pensioner association of any change of address.

## Email IDs

Communicating through email is a faster and greener way than using Canada Post. If you have a personal email ID, please give Pension Services a call or email us at [pension@cpr.ca](mailto:pension@cpr.ca) and we will record this information on your file for future communication opportunities.



## Canadian Pacific's 2013 calendar

The calendar showcases the work of both professional and amateur photographers. The cost of the calendar is \$11.50 each plus shipping and applicable taxes and they can be ordered by calling (403) 452-7908 or by emailing [cpcalendarorders@thecrngr.com](mailto:cpcalendarorders@thecrngr.com).



### **Blue Cross travel insurance**

The Canadian Pacific Pensioners National Council negotiated a special rate in relation to the Blue Cross travel insurance for pensioners. If you wish to take advantage of this special offer – you will have to call Blue Cross directly to receive an exclusive 10% discount at 1-866-544-7720.

### **Moving expenses – special rates**

Pensioners can benefit from preferred rates offered by Westmount Moving for long distance moves. In addition they will offer 10% off of regular rates for local moves. Please contact Westmount Moving in Montreal, Quebec at 1-800-465-6588 for further details.

### **Reduced rates at Fairmont Hotels & Resorts**

Pensioners and survivors can benefit on a special rate at the Fairmont Hotels. If you are interested in staying at a Fairmont Hotel, please call them directly at 1-800-257-7544.

## **Blue Cross Plan and Health Spending Account (HSA)**

### **Health Spending Account – CAW pensioners**

Effective January 1, 2013, the annual amount of the health spending account will be based on \$37 per year of active service.

### **Blue Cross duplicate ID cards**

Pensioners and survivors are reminded that requests for duplicate ID cards, claim forms inquiries concerning the status of claims and questions concerning benefits provided, should be directed to Blue Cross by calling the following toll-free number: Blue Cross 1-888-873-9200.

### **Blue Cross Rates for 2013**

Pensioners and Survivors who pay for coverage will receive a letter from Blue Cross regarding premiums for 2013.

### **Blue Cross claims**

If you are holding on to any Blue Cross receipts for 2012, this is a reminder that you have until March 31, 2013, to claim for these expenses. Please also note that Blue Cross offers direct deposit to your personal bank account for payment of your claims. If you are interested in having direct deposit, just submit a void cheque to Blue Cross along with your next claim.

### **Health spending account**

ClaimSecure is responsible for the administration of the Health Spending Account (HSA) for pensioners and survivors with this benefit. All 2012 claims must be submitted to ClaimSecure prior to March 31, 2013. Any claims received after this date will not be paid. If you have questions regarding your HSA, please contact ClaimSecure toll free at 1-888-513-4464.

### **Post-retirement life insurance - running trades**

Running Trade employees who retired on pension prior to August 1994 and who were eligible for a paid-up life insurance policy have coverage with Industrial Alliance (previously held by National Life). If you wish to change your beneficiary, or require assistance with your paid-up policy, please contact Industrial Alliance at 1-877-422-6487. You will be required to choose option 1 for plan member and then option 2 for life and disability coverage.

### **Post-retirement life insurance - all unions (except running trades)**

If you retired on pension prior to August 1994, you may be eligible for a paid-up life insurance policy with Sun Life of Canada. To contact Sun Life of Canada, please call them on their toll free number at 1-800-361-2128 ext. 5906.

### **Post-retirement death benefit - all unions (including running trades)**

If you retired after August 1st, 1994, pensioners eligible for a death benefit have coverage with Canadian Pacific.

### **Death Benefit – CAW pensioners on a disability pension**

Effective January 1, 2013, a death benefit will be payable to the estate of CAW pensioners on a disability pension who pass away on or after that date.

### **Post-retirement life insurance - non-union**

Pensioners eligible for post retirement life insurance of \$10,000.00 or under have coverage with Canadian Pacific. Pensioners eligible for post retirement life insurance over \$10,000.00 have coverage with Manulife and as this is a taxable benefit it will appear on your tax slip.

If you are not sure of the amount of your post-retirement life insurance, please contact Pension Services. Also, Pension Services must be contacted to report a death of a pensioner. A copy of the death certificate is required in order to pay the post-retirement life insurance and to close our file. Information will then be sent to the spouse or estate regarding the post-retirement life insurance.

### **Privacy legislation**

Due to the privacy legislation that was implemented by the Canadian Government, we require consent from you to release your address to your Pensioner Association. In the event your Pensioner Association asks for a listing of pensioners, and you would like to be on that list, please contact us. You can also call us at any time to have your name removed from the list.

### **Your pensioner representative on the Canadian Pacific pension committee**

Robert (Bob) Cameron.  
P.O. Box 885  
Revelstoke B.C. V0E 2S0  
Phone: 250-837-4248  
Fax: 250-837-4220  
Email: rjc48@telus.net

### **President of the National Council of Canadian Pacific Pensioners**

Mr. Lyle Berge  
12212 Lake Waterton Way SE  
Calgary, AB T2J 2M4  
403-271-3604  
llvb@shaw.ca

### **Contact Information for Pension Services**

Human Resources - Pension Services  
6th Floor, Gulf Canada Square  
401 - 9th Avenue SW  
Calgary, Alberta  
T2P-4Z4

Toll-free 1-888-511-7557  
Calgary 403-319-3035  
Fax 403-319-3669  
EMAIL Pension@cpr.ca  
Office hours are Monday to Friday, 7:00 - 4:00 pm MST

# Canadian Pacific Pensioner Associations

The following is a list of your Pensioner Associations and who to contact for further information, east to west.

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## New Brunswick

Mr. Hollis Grant  
89 Hillcrest Drive  
Saint John, NB E2M 4C2

## Québec

Mr. Rae Leduc  
401-4445 Boul. Saint Jean  
Dollard des Ormeaux QC H9H 2A4

Mr. G. Mady  
#10 – 350 St. Pierre  
Farnham QC J2N 2C4

Mr. P. Tremblay  
159 Fraser Ave  
Lorraine QC J6Z 3B2

Mr. B. Taupier  
1664 rue Giguère  
Magog QC J1X 7S3

Mr. Wally Gregory  
CP Pioneers  
Suite V17, Windsor Station  
P.O. Box 6042, Station Centre Ville  
Montreal, QC H3C 3E4

Mr. B.J. Lewis  
536 rue Menard  
St.Jean sur Richelieu QC J3B 1E2

Ms. C. Rocheleau  
#2116 – 2975 Laviolette Blvd.  
Trois-Rivieres, QC G8Z 1E8

## Ontario

Mr. H. Ernie Richards  
313 Primrose Lane  
Newmarket, ON L3Y 5Z1

Mr. M. Joncas  
310 Roxdale Ave  
Orleans ON K1E 1T8

Mr. Ronald Blais  
P.O. Box 1227  
Chapleau ON P0M IK0

Mr. Cas Stewart  
3233 Aurora Drive  
Windsor ON N8R 1Y9

Mr. Peter Landry  
#503 – 225 Bamburgh Circle  
Scarborough ON M1W 3X9

Mr. Jim Harris  
51 – 325 Lighthouse Road  
London ON N6M 1H8

Mrs. Mary-Fay Green  
#1103 – 300 North Centre Road  
London ON N6G 5H2

Mr. R.H. Overland  
60 Clearbrooke Circle  
Etobicoke ON M9W 2E5

Mr. J. Tilburg  
516 Wiltshire Crescent  
Thunder Bay, ON P7C 4N1

Mrs. Joyce Warttig  
#201 – 338 Second Avenue E  
Kenora ON P9N 4G9

Mr. C. Lohan  
4352 Gerard Court  
Hanmer ON P3P 1C6

## Manitoba

Mr. L. Peterson  
29 Elderwood Drive  
Brandon MB R7A 2J3

Mr. A. Denton  
39 Dundurn Place  
Winnipeg MB R3G 1C1

Mr. Ron Hinkle  
#415 - 919 Ste. Annes Road  
Winnipeg, MB R2N 4K8

## Saskatchewan

Mr. Barry McLafferty  
1153 Grafton Ave.  
Moose Jaw, SK S6H 3S4

## Alberta

Mr. George Hucker  
86 Duncan Crescent  
Red Deer AB T4R 2C1

Mr. Ralph Carson  
1226-24th St. S.E.  
Medicine Hat, AB T1B 1V9

Mr. K. Arychuk  
836 12C Street N  
Lethbridge AB T1H 2P1

Miss Irna Wiebe  
CP Pensioners Association  
PL 1-140 – 10th Avenue S.W.  
Calgary AB T2R 0A3

Mr. Don Hoare  
8948 – 48th Ave. N.W.  
Calgary AB T3B 2B2

Mr. Don Jennings  
4422 57th Avenue  
Barrhead, AB T7N-1K2

## British Columbia

Mrs. Francis P. Allen  
704 – 8th Street South  
Cranbrook BC V1C 1P4

Mrs. Louise McMasters  
317 Gleneagles Drive  
Kamloops BC V2E 1Z5

Mrs. Lenore Hackh  
2115 Audrey Drive  
Port Coquitlam BC V3C 1G9

Mr. W. Basil  
#301 – 1157 Nelson Street  
Vancouver BC V6E 1J3

Mr. G. Lancaster  
1817 Mount Connell Crescent  
Cranbrook BC V1C 6B8

Mrs. Sylvia Kelly  
#302 – 490 Marsett Place  
Victoria BC V8Z 7J1

Mr. C.L. Larsen  
46238 Britton Avenue  
Chilliwack BC V2R 4C9



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