

After Work

For retired members of the IWA-Forest Industry Pension Plan

February 2001

A new look for a familiar newsletter

Welcome to *AfterWork* ... the new, revitalized version of the familiar newsletter published for years by the IWA-Forest Industry Pension Plan.

We've changed with the times! *AfterWork* is aimed at retired members to bring them current news about the Plan, new

Calling all newshounds!

Have you attended any events, got any photos, stories, or other news you would like to share with your fellow forest industry retirees?

We want to hear from you!

We'd like to establish a network of "reporters" to send us news of retirees for publication in *AfterWork*. If you'd like to help, please e-mail us at afterwork@iwafibp.bc.ca or call toll-free at 1-800-663-4384.

20 years ago in *AfterWork*

The original *AfterWork* was launched 20 years ago this month. We found this "statement of purpose" in the inaugural issue:

"We hope you enjoy this first issue, and that its content is of interest and value to you. Our sole purpose in publishing is to provide a service to Plan members: if you have any ideas about how we could make our newspaper more interesting and useful, we would like to hear from you."

The same idea is as true today as it was in February 1981!

developments and useful tips about how to make the most out of your Pension Plan. We also intend to bring you news and updates about fellow members — both retired and active.

AfterWork is part of a communications plan designed by the IWA-Forest Industry Pension and LTD Plans to improve two-way communication with our constituents — including employers, members and you, our retirees.

For example, in this issue you'll see an appeal to tell us what you'd like to see on our Web site and a simple, "plain-English" description of your T4A or NR4.

We hope you'll find the new *AfterWork* useful and enjoyable. We'd also like to hear from you. Tell us what you think by writing the *AfterWork* editor, c/o IWA-Forest Industry Pension Plan, #900-5945 Kathleen Avenue, Burnaby, B.C. V5H 4J7 or e-mail afterwork@iwafibp.bc.ca.

Help us build our Web site!

We're going on-line!

The IWA-Forest Industry Pension Plan is in the planning stages of building its first Web site designed to inform our many constituents, including our retired members, participating employers and their employees.

We want our future site to serve all our groups and at this early stage, we want your feedback.

Enclosed is a Business Reply Card. Please take a few moments to answer the questions, then pop it in the mailbox. No postage required!

Current surveys show that more and more retirees are using the internet because computers are more affordable and it is an easy way to keep in touch with people and events around the world.

The Plan is following the route of almost all businesses in

venturing on-line. The internet is not only an opportunity to provide information to our members, but a chance for our members to interact with us.

What would you like to see on our Web site? What would be helpful or of interest to you? The possibilities are endless!

Moving? Just fill out a handy on-line form with your new address and click the send button to submit the change to our office. Changing a beneficiary? No problem! Use the future site to request a change in beneficiary form.

Through our Web site, you could read our annual report, issues of *AfterWork* and other newsletters, or the most current news about the Pension Plan.

We're looking forward to launching the site later this year.

Your pension tax forms explained

Enclosed with this issue of *AfterWork* is a copy of your T4A or NR4 form that you will need for filling out your 2000 Canada Customs and Revenue Agency Income Tax Return. The boxes in these forms contain important information about the monies paid out by the IWA-Forest Industry Pension Plan.

If you are a resident or a "deemed resident" of Canada, you will have been sent the T4A form. Non-residents of Canada will receive the NR4 form.

What does it all mean? It's really quite simple. Below is an illustration of the T4A form, which most of our readers will receive. All the information you will likely need for tax purposes is contained in three boxes.

The simpler NR4 form contains similar information as that of the T4A.

If you have questions about the amounts shown on this form, please contact us at the numbers shown below.

Box 16 - Pension or Superannuation

The amount displayed is the taxable amount of pension you received through monthly payments. On the NR4, this amount is reported in **Box 16 - Gross Income**.

Box 18 - Lump-sum Payments

This represents the taxable amount of a single payment out of the Pension Plan as a result of a termination or death of a Plan member.

Canada Customs and Revenue Agency		STATEMENT OF PENSION, RETIREMENT, ANNUITY, AND OTHER INCOME						T4A - 2000 Supplementary	
16 Pension or superannuation	18 Lump-sum payments	20 Self-employed contributions	22 Income tax deducted	24 Annuities	26 Right to return allowances	28 Sick leave allowances	30 Other income	32 Foreign allowances	34 Registered pension plan contributions (past service)
36 Other income	38 Foreign allowances	40 Registered pension plan contributions (past service)	42 Pension adjustment	44 Pension plan registration number	46 RRSP accumulated	48 RRSP educational	40 Charitable donations	42 Social Insurance number	44 Foreign code
123-456-789		46 Government pension	48 Pension plan number	50 Business number	Recipient's name and address				
JOHN Vancouver, BC V1B 3M1		DOE		IWA - FOREST INDUSTRY PENSION PLAN					
T4A (50)		For recipient - Attach to your income tax return		2					

Box 22 - Income Tax Deducted

This represents the total federal and provincial taxes deducted and remitted by the IWA-Forest Industry Pension Plan to Canada Customs and Revenue Agency. On the NR4, this amount is reported in **Box 17 - Non-Resident Tax Withheld**.