

Message from CEO Robert Byers



Happy New Year! I hope that all of you were able to enjoy a happy and restful holiday season. At Namerind, we've started gearing up for another busy year full of exciting and innovative projects - stay tuned for announcements in our upcoming newsletters. Before the holiday break, we organized our Holiday Hamper campaign again and were able to help several of our tenant families make the holidays that much brighter in their homes. At a time when there was so much turmoil going on in the world, it gave us great pleasure to be able to support our community and give back. Read on for more information on this annual program.

Namerind was formed in 1977 to serve a need for affordable housing in Regina but has evolved in recent years to become a real source of ideas, training and opportunity for the Aboriginal community. We continue to strive towards our goal of becoming a self-sustaining not-for-profit organization and have made great strides this past year in that area. All of us are looking forward to another great year in 2013 and we wish the same for you and your families.

Recent Announcements

Namerind Holiday Hamper Program Supports 25 Families in 2012

Beginning in 2007, Namerind has annually organized a Holiday Hamper campaign, funded by employees and the companies that Namerind works with throughout the year. The program emerged from a collective effort by the staff to organize a way to help those less fortunate in the community over the holidays.

Judith Langen, who oversees the campaign at Namerind, explained, "We wanted to provide not just the holiday meal, but also a way for families to spend time together at this time of year. Each of the hampers includes the turkey, ham, vegetables and everything needed for dinner, but also board games, baking ingredients and family activities to help everyone come together."

Instead of packing the items into boxes, everything is delivered to the door of Namerind's tenant families in a laundry hamper. Namerind helps as many families as possible each year - in 2012, 25 hampers were delivered - and recipient families rotate each year.

"The hampers are delivered entirely by surprise - it's very unexpected and really

wonderful, especially for the kids who get so excited", said Crystal McDonald, whose family received a hamper last year. "It makes such a difference at Christmas and really raises everyone's spirits at what can be a difficult time of year."

For photos of the campaign, please visit www.namerindhousing.ca.



Our warm thanks

This year, we had many generous contractors and suppliers support our holiday hamper campaign. Due to their donations, we were able to give a truly happy holiday to 25 families this year. We also donated approximately \$500 worth of gloves, mittens, toques, scarves and socks to Carmichael Outreach in Regina. We would like to thank:

Acme Renovations
Allan Plumbing & Heating
Bald Eagle Construction
Brian Wood Design Studio
Cobra Installs
Electric Effects
Graham's Thermal Windows
Larry Unick
Linka Howe Law Office
Namerind Cleaning Crew
Namerind Staff and Board of Directors
Phil Robertson
Poise Communications
Print It Centre
Regina Geothermal
Rolan Renovations
TAS P/H/Mr. Rooter
The Painted Chair

Ask the Expert

Ian Wallace is a Partner at Mintz & Wallace Chartered Accountants, LLP and has been working with Namerind since 1998.

Q: Tax season will soon be upon us. How important is it to file one's personal income tax on time?

A: Canada Revenue Agency (CRA) is not very forgiving to people who don't file their income taxes on time. This is particularly true where there are taxes owing. In addition to the income taxes that must be paid, CRA will add interest on the outstanding taxes and any penalties if you do not either mail in or e-file your taxes by April 30th each year. Penalties for the first time you fail to file on time are 5% of taxes owing (the next day) plus 1% per month or part month (to a maximum of 12 months) until you pay the remaining balance. If you are concerned about the amount owing, it is still advisable to file your return on time. You can then contact CRA to set up a payment arrangement that works for you.

Q: Do you have any tips on how people can be best prepared for tax time?

A: The best way to organize yourself so that filing your taxes doesn't catch you by surprise is to gather information throughout the year. A good idea is to begin each year with a simple envelope that is labeled "20XX income tax". Receipts such as babysitting, children's

activities and charitable contributions can come throughout the year. As receipts are collected, place them in the envelope and then filing your taxes will take very little time, unlike if you have to find all your receipts and records come April. Above all, do not ignore correspondence from CRA. We often see unopened letters in year-end records and on some occasions, the opportunity to respond without penalty has passed.

Q: What are some of the benefits to filing personal income tax?

A: Many tax credit benefits, both federal and provincial, rely on the filing of returns – often from both spouses (if that applies). Common federal tax credits like the GST Credit and the Canada Child Tax Benefit are based on personal/family income and a return must be filed in order to access them. In addition to avoiding penalties, there are times when a refund is waiting and CRA has a policy of not refunding any amount if tax returns are not filed on time.

Also, a person's ability to borrow or develop a credit rating can come from a financial institution requirement to have proof of an earning history. Tax returns and the Notice of Assessment that CRA issues in the wake of filing a return provide documentary evidence of an earning history and can be important when conducting other financial transactions.

CONTACT

Namerind Housing Corporation
1121 Winnipeg Street Regina, Saskatchewan S4R 1J5
Phone: 306 525-0147 • Fax: 306 525-0111 • www.namerindhousing.ca

Meet our Staff



Name:

Lyle Parisian

Position:

Maintenance Supervisor

Describe a typical day for you at Namerind:

We really treat our Namerind houses like assets, so it is important to us that they be kept in the best possible state of repair. Our maintenance crew doesn't provide a band-aid service, we hold our work to a high standard that we can all be proud of. On a given day, I might be working on renovating a house that someone has recently moved out of and installing flooring, patching walls, installing new kitchens and bathrooms, or I might be booking and supervising trades on our various job sites.

What is your favourite thing about working at Namerind?

I consider myself very fortunate. I really enjoy working with the team here and I love what I do, so it's great to come to work every day. Our management takes the approach that when we go to do a project, we fix everything at once, instead of just doing small repairs here and there to extend the problem. It's nice to leave work every day being proud of what you've accomplished.

Outside of work, what are some of your favourite ways to spend time?

I have three kids and two of them own their own houses, so I keep quite busy helping them out with projects around their places, along with my own home. When I'm not with my kids, I spend weekends helping friends with renovation projects. I guess you could say that I'm always working, but it's what I love to do, so it really doesn't feel that way.

Lyle is Namerind's longest serving employee, having been with the organization since 1999.