



CANADA 150



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

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SAGE

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are changing how we
think about aging

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The healing power
of gardens

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Celebrating the 150th
with Parks Canada

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THE VALUE OF ONE. THE POWER OF MANY.

JEAN-GUY SOULIÈRE

Imagine a world without volunteers. Imagine your community hospital without volunteers ... or your schools, or your children's amateur sports teams. Imagine the National Association of Federal Retirees without volunteers!

Our Association would not survive without volunteers at all levels of the organization. Getting people to volunteer, however, is one of our major challenges. This situation applies not only to our organization but to most organizations that depend on volunteers.

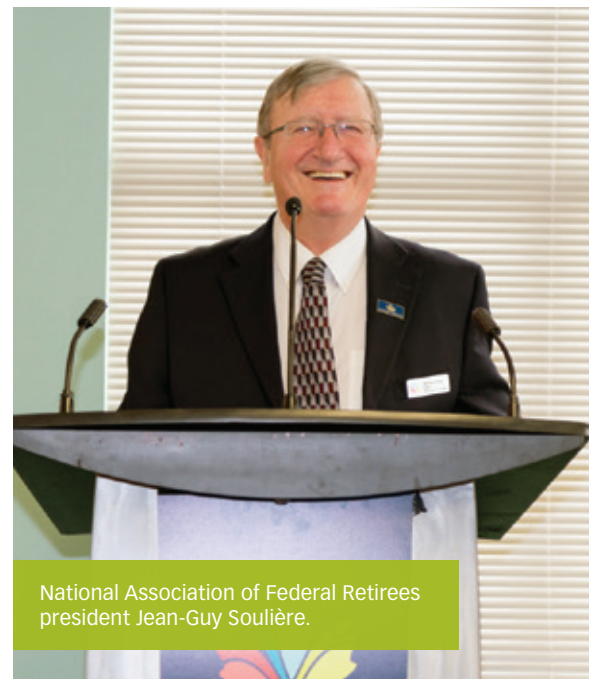
So why does the Association have difficulty recruiting volunteers? How can we encourage you to become more involved in the protection of your benefits by volunteering a bit of your time to the Association?

I was the chair of the National Seniors Council of Canada from 2007 to 2013. The Council conducted a study — the Report of the National Seniors Council on Volunteering Among Seniors and Positive and Active Aging. (The report can be found on the National Seniors Council's website at www.canada.ca/en/national-seniors-council). This report makes the link between volunteering and positive and active aging. People who volunteer, in other words, are usually healthier and have an active lifestyle.

The report contains lots of statistical information about volunteering in Canada and cites an interesting fact: "In general, the likelihood of volunteering tends to decrease with age, while the number of hours tends to increase." So that may be a reason for our difficulty in recruiting volunteers.

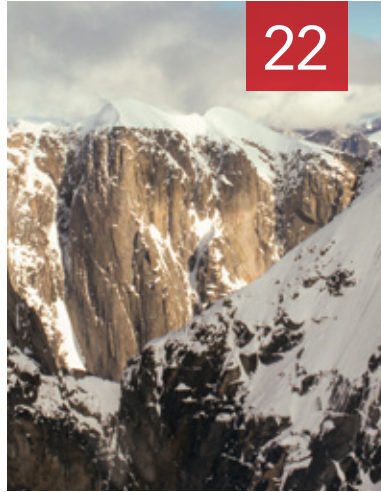
The benefits of volunteering, especially as we age, are many and well-documented. One of the benefits is the acquisition of new skills. The report mentioned above says that volunteering provides volunteers with new interpersonal skills and knowledge about specific subjects that are important to older Canadians. Federal Retirees volunteers, for example, know a lot about benefits like the Public Service Health Care Plan, our pension plan and dental plan. Our volunteers also use that knowledge. We're better at protecting these benefits when we understand them.

In June, the Association holds its Annual Members Meeting (AMM). All of the delegates and observers are volunteers (members of the board of directors, branch presidents, advocacy program officers, branch services coordinators, members) with the organization. They represent the real strength of our organization. They have decided to play the game, rather than sitting on the sidelines. One of the highlights of the AMM is our Volunteer Recognition Awards dinner, where the Association recognizes and celebrates the achievements of certain volunteers. These recipients are an inspiration to those interested in becoming an Association volunteer.



The year 2001 was declared the International Year of Volunteers. Our Association, then known as FSNA, held a Triennial Convention that year and each participant received a briefcase. On the briefcase was printed this message: "I volunteer ... The value of one ... The power of many". I invite you to think about it.

I must close on a sad note. The national board of directors lost a long-time volunteer and advocate when Joe Sanderson, district director of the Prairies and N.W.T. since 2008, died suddenly on March 30. We at Federal Retirees extend our heartfelt sympathies to his family. We are grateful for his many years of service to our Association and others. He will be missed. ■



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COVER PHOTO Carol LaFayette Boyd in her running gear. Credit: Naomi Harris



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DEAR SAGE

Keep those letters and emails coming, folks.
Our mailing address is:

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In your article 'The Changing Face of Retirement', I can't believe that someone would argue that those in the federal government's public service retirement plan "... aren't paying the full price for the security those plans provide ...". In my opinion, the full price has already been paid. It was Finance Minister Paul Martin who removed thirty billion dollars from the fund for his purposes. Furthermore, I heard that the interest paid by the government on money borrowed from the fund over many years was minimal. Changing the plan in 2000 did not negate the long-term effects of these actions. It is annoying to hear claims that the federal pensions are, or will be, a burden on the taxpayer. I think it is the other way around.

— J. S. Ford

Letters have been edited for length.

I would like to congratulate you on the excellent article 'The Siege Generation' (Winter 2016/17) which so articulately covered so many of the problems in our current health care funding systems. A copy of your article should be directed toward every candidate running for the Conservative leadership with a request for a response before the May 27 convention. Many thanks for the great work.

— Raymond Foote, Ottawa

(Thanks for the praise!)

It appears to me that your editor doesn't do enough background-checking on articles. This article (Veterans' Corner, Spring 2017) states that the transfer of CAF pensions plans to PSPC was going to be the best thing since sliced bread and bring us into the 21st century.

In truth, it has been a fiasco, rivaling the Phoenix pay system as an unmitigated disaster.

Military retirees are waiting months to get their pensions sorted out, having to live on personal credit, lose homes, go on welfare, etc. because of the incompetence.

Personally, I applied last May to purchase a pension for my new wife (married after I was 60). It took this fantastic new system from May to November to process one piece of paper and even that they didn't get correct.

If this is what the 21st century looks like, time-teleport me back to the 1900s.

— Patrick Gregory, LCdr (R'td), Newport, Nova Scotia

(An excellent point, one we've addressed in this issue's Veterans' Corner. Turn to page 31 to learn more.)

As I read through the most recent issue, enjoying and appreciating the information shared in each article, I eventually came to the "article" of serious concern to me, and hopefully others who trust Sage to be informative, scrupulously accurate and intentionally transparent. As I read the "article" I began to notice blatant and significant bias and factual inaccuracies.

I looked at the formatting and I looked for the author. The heading "Financial" is in the same font and page location as, for instance, "Association" or "Feature" and in the "Table of Contents". Then I saw there was no credit given to an author.

At the end of the "article" I found that the material was provided by Tradex. And the "article" was casually followed by a quarter-page advertisement for Tradex.

I appreciate your role to ensure we can continue to receive Sage at such a reasonable cost. But I cannot accept that it need be at the expense of transparency and objectivity. Other publications using the same "article" style of advertising have taken reasonable steps to separate legitimate content from advertising through use of formatting and disclaimer. Sage has chosen in this case to at least confuse the two, if not attempt to disguise one as being the other. Please hold yourselves to the same high standard as I hold your publication.

— Curt Tugnum, Tobiano, B.C.

(Good point, Curt. We think you'll find changes to the formatting of this issue of Sage that address the problem.)

Re., Letters to the editor, spring 2017:

I would like my many friends to know that I am not your correspondent, R. Grainger, who belongs to two dating sites in Ottawa. I am still happily married to Joy and we will celebrate our 56th wedding anniversary in September.

— Rod Grainger, Ottawa, Ontario



NATURE AND NURTURE

The healing power of gardens.

KIM COVERT

In a time when machines dispensing sanitizing hand gel are more ubiquitous than water fountains, one of the great pleasures in life remains getting your hands dirty.

Ask gardeners what they enjoy most about the process and inevitably they'll talk about how good it feels to "get your hands in the soil." They'll also mention the meditative nature of gardening — the relaxing aspects of weeding and dead-heading, how pushing

a mower across an acre of grass helps them focus. If you go into a garden in a bad mood, you tend to leave it behind.

And if you talk to people with backgrounds in psychology and training in horticultural therapy, they'll tell you that gardening has healing qualities. Just experiencing the sensory imprint of plant life — the colours, the smells, the textures and sounds — stimulates the brain, lowering anxiety and stress. It also can help in the treatment of illnesses such as depression, PTSD, eating disorders, even Alzheimer's and dementia.

“Working with plants allows people to make connections to what is magical and mystical within their personal frame, and beyond easy explanation,” says Ann Kent of Vancouver, one of two HTMs (master-level horticultural therapists) in Canada. “They will often seek to learn more about the science of something they are doing or seeing but still say, ‘You know, even now that I understand how that works, I still feel when I put my hands in the warm soil and tuck in that seedling, I am part of something bigger that I cannot explain.’”

So what is it about a garden?

Ontario’s Mitchell Hewson was the first registered horticultural therapist to practise in Canada, and the only other HTM in the country. Though the field is established in places like Japan and the U.K., it’s still finding its footing in Canada.

Hewson earned his degree in the U.S. after being trained in landscape technology and was hired at Homewood Health Centre, a psychiatric hospital in Guelph. But he says he already knew as a child, on his grandparents’ farm in southern Ontario, that there is something powerful in gardens.

“I knew, picking apples under the fall sky and cutting asparagus in the spring under the sun rising in the morning, that there was something magical there,” says Hewson, who developed the first and largest horticultural therapy program in Canada. “I realized when I went to university that we walk on (plants), we eat them, we smell them, we breathe from them ... Why can’t they be used as therapy? And they are.”

Retired now after 40 years working in a clinical setting, Hewson is still active in the field — he’s working with a hospice in Collingwood, Ont., to design a therapeutic green space, and he still offers courses online and lectures wherever he’s invited.

Horticultural therapy is what’s known as a “living” therapy (pet therapy and equine therapy would be other examples) in which someone derives a healing benefit from

interaction with living things. Horticultural therapists facilitate access to the garden or plants, or develop plant-based activities as part of an overall treatment program.

Plants are used as a tool to develop a patient’s cognitive, physical, social and spiritual functioning, says Hewson. The therapy can involve anything from just getting outside and smelling fresh air to creating a terrarium to working with pressed flowers. Whether you’re planting seedlings in a container garden or seeds in a bed in the yard, gardening provides meaningful activity — not just busy work — for people in a clinical setting. It stimulates the brain, producing dopamine, which creates pleasurable feelings. “The smell of a rose or the touch of lamb’s ear, or to hear rustling grass or the wind soft in the pines,” says Hewson. “All those things alter negative thought patterns and give you a sense of validation, guided imagery and staying in the moment.”

Removing people from the land triggers a sense of depression, says Hewson. Working with seniors, he liked to get them outside without shoes and socks so that they could feel the grass on their feet, the way children do. “When the feet touch the grass it stimulates nerve endings in the feet and the brain and they absolutely love it. How often do elderly people get to walk on grass in their bare feet?”

Hewson’s own garden is all in containers. His rule is that everything he plants must have five uses: “It has to be culinary, something I can press, something I can use for scent, something for aromatherapy (he’s a registered aromatherapist as well, and has used it to help treat soldiers with PTSD) and something that’s therapeutic.”

Kent, whose background is in teaching and counselling, earned her master-level designation in horticultural therapy in 2006, but says she’s been using plants in one context or another for nearly 50 years.

There are a number of reasons why horticultural therapy helps people



Mitchell Hewson at work.

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“I knew, picking apples under the fall sky and cutting asparagus in the spring under the sun rising in the morning, that there was something magical there.”

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suffering from PTSD or dementia, says Kent. First of all, it reduces stress because it’s all between the patient and the plant; the patient isn’t worried about having to please another person. In a therapeutic setting, everything from the soil to the container to the activity itself is geared to the patient’s own abilities — again, reducing stress and increasing the chance of success.

And then there’s the effect of plants themselves. “Whether it’s seeds going into starter trays, layers of greenery going into a vase, or dried materials being incorporated into a collage, plant parts and forms have an intrinsic sense of mystery and promise, and reference the seasons as symbols of times of passage,” says Kent. “People often offer comments, ask questions, or reminisce or volunteer stories about themselves while quietly working on a plant-based task that would never emerge so easily, if at all, in a face-to-face traditional therapy session.”

The garden is a place of sustenance and healing, and also can be a place of spiritual renewal, says Kent, whose own garden is home to apple and magnolia trees, ferns and hostas, and plays host to some 30 species of small songbirds. “I don’t believe in God,” one client told her, “but when I am puttering in my garden I think it is OK to feel that something I can’t explain is making me feel better.”

Kent says gardening keeps her strong and limber. Christina Klein says gardening helped her keep her sanity when she was involved in an abusive relationship.

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Just experiencing the sensory imprint of plant life — the colours, the smells, the textures and sounds — stimulates the brain, lowering anxiety and stress. It also can help in the treatment of illnesses such as depression, PTSD, eating disorders, even Alzheimer’s and dementia.

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Anne Maurais at the Experimental Farm gardens in Ottawa.

Gardening works as therapy in part because it is a nurturing act, says Klein, chair of the Canadian Horticultural Therapy Association. By planting seeds and giving them the care they need to become strong and healthy plants, you’re helping to create something beautiful — something alive. That can be strong medicine for a soldier, for example, who has seen a lot of death — or for someone who sees no way out of a bad relationship.

“When you’re working with the plants and you’re working with your hands in the soil and you’re outside ... I think all of that together is very healing,” says Klein. “You’ve got the seed and you’re looking at how it’s going to go from the seed to something else. That’s kind of hopeful.”

The Canadian Horticultural Therapy Association is celebrating its 30th anniversary this year. Klein admits there’s a bit of a New-Age feel to the whole idea of horticultural therapy (she even went back to school and got a degree in psychology to help get her past what she calls the “Birkenstock-y” aspect). She works with Schlegel Villages, owned by Homewood, which provides retirement living and long-term care across southern Ontario.

“Where I work it’s more, ‘She’s the gardener’ than, ‘She’s the therapist.’”

Hobby gardening can be every bit as restorative and therapeutic in its own way, says Kent, listing just some of the benefits:

- better physical fitness, stronger bones and more flexibility;
- better cognitive health in old age — gardening requires a lot of thinking and decision-making as well as physical exertion;
- better social connectivity — especially where people have joined a local garden club or share space at a community garden;
- stimulation of appetite or touch, improved spatial awareness and balance;

- a sense of serenity and solace — the security that comes from knowing that a quiet, green space is available for escape or stress reduction.

Ann Maurais, a former IT project manager with the federal government, enjoys both the solitude and the social aspects of gardening. Her home garden is taking over her 100x60-foot lot, and she also volunteers with Friends of the Central Experimental Farm, which looks after the gardens at the government’s urban farm in Ottawa. Her job there is basically dead-heading and pulling weeds, but she says it’s very satisfying.

“Part of the satisfaction is there’s a core group that comes, maybe eight or 10 people come every week, and it’s just nice to see each other every week. It is a social occasion.”

At home, she’s set up bird feeders around the house so there are lots of birds to watch, and a gurgling fountain attracts other wildlife, creating a stimulating yet relaxing environment. “I’ll go out and I’ll sit in the garden and listen to the birds and see the animals and get my hands in the dirt.”

Karen McCullagh started gardening in 1981 when she and her former husband bought their first house. But since she retired from her executive-level position with the federal government, gardening has become almost a second (unpaid) career.

As she was preparing to retire in 2011 she learned that the City of Ottawa was looking for a volunteer gardener to work at the Peter D. Clark Centre, a long-term care facility for people with dementia. This will be her sixth season helping to plant the centre’s gardens, keeping them fresh for the residents to enjoy.

“Gardening to me is a fascinating pastime, like many other pastimes, perhaps, in that you’re always learning. There’s always something more to learn that’s really exciting and interesting. It never gets stale,



Submitted photo

Ann Kent in the garden. “Working with plants allows people to make connections to what is magical and mystical.”



Source: Matthew Usherwood

Jamie Robertson checking out the shrubbery at the Arboretum at the Central Experimental Farm in Ottawa.

never gets old,” she says. “I think that’s good for people of any age, but especially people who are retired because then there’s stimulation to keep you on your toes, anticipating and adapting to the growing conditions.”

Jamie Robertson, who retired six months ago from his job as a lawyer with the Library of Parliament, is looking forward to rejuvenating his “out of control” backyard garden in town — which suffered from benign neglect while he was working — and the three-acre summer property he owns with his partner in the Ottawa Valley.

“The nice thing about gardening is that you can get outside and get fresh air but also learn to focus on what you’re doing, whether it’s weeding or mowing the lawn. You’re really going into a zen state at times,” says Robertson. “I don’t think you can be outside for a few hours working in the garden and come (back) in a bad mood.”

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Whether you’re planting seedlings in a container garden or seeds in a bed in the yard, gardening provides meaningful activity — not just busy work — for people in a clinical setting. It stimulates the brain, producing dopamine, which creates pleasurable feelings.

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Gardening isn’t always calming for the control freak — it’s susceptible to so many things that are not under the gardener’s control, such as bad weather and pests. Fortunately — as Hewson likes to say — plants give you lots of opportunities for second, third and fourth chances.

“No matter how smart you are, or how educated you are, or how far you went in your career, gardening can humble you,” says McCullagh. “It can

throw you for a loop, no matter. Mother Nature is very wise that way ...

“You have to have an optimistic heart to go into this hobby. You have to keep adjusting. You don’t have to be an expert. You just have to really love it for all of its ups and downs and twists and turns.” ■

For more information on plant therapy, you can contact the Canadian Horticultural Therapy Association at www.chta.ca

A silhouette of a person's legs in mid-stride, wearing athletic shorts and sneakers, set against a vibrant sunset background with a bright sun low on the horizon. The overall mood is energetic and inspiring.

MASTER CLASS

Older athletes are setting records —
and toppling clichés about aging.

HOLLY LAKE

You might find Christa Bortignon in any number of places on any given day. A rocking chair isn't one of them.

You'd have better luck looking well beyond her West Vancouver porch, as she travels a dozen times a year to compete in track and field meets all over the world. She's just back from competing in South Korea — in the World Masters Athletics Indoor Championships.

"It beats sitting at home watching TV or playing bingo," says the great-grandmother and Federal Retirees member.

Competing at the international level at age 80 is impressive on its own — more so when you consider Bortignon only took up track and field when she was 72, after arthritis in her wrists had put an end to her competitive tennis game. Her interest was piqued after seeing an article in a local newspaper about Olga Kotelko, the Canadian woman who became famous around the world as a record-holding track and field athlete, competing well into her 90s.

"I just called her up and asked her how to get into this," Bortignon recalls. "Olga said, 'I'll be at the high school track in half an hour, meet me there.'"

A few weeks later, Kotelko was urging Bortignon to head to the Canadian championships in Kamloops. Although she'd been active growing up in Germany, Bortignon hadn't done track and field in 55 years. "So I said I'd think about it."

Kotelko wouldn't let up and, before long, Bortignon found herself on the starting line, next to the guy with the starter pistol.

"I asked him how far we had to go," she recalls with a laugh. "He looked at me as if I were crazy. Then he put his two hands apart and said, 'This is one metre. You have to do 100 of them.'"

By the time the competition was over she had a medal for the 100m race and another for the long jump.

"From there I was hooked."

Today, nearly 450 medals hang in Bortignon's front hall. She's set 15 world records in the years since and still holds eight of those in indoor hurdles, indoor pentathlon, the outdoor 400m, triple jump, short hurdles, long hurdles, pentathlon and heptathlon. In 2013 she was named the World Masters Athletics Female Athlete of the Year.

"I'm the only Canadian woman to ever do that," she says proudly.

Joe Baker, a sport scientist at York University whose research focuses on masters athletes, says super-seniors like Bortignon are challenging the prevailing thinking on how we age.

One aspect of his team's work is studying what older people are capable of — and how much of their performance and decline is being driven by stereotypes.

"We know our beliefs about aging are predominately negative," Baker says, noting many older adults — convinced their bodies can't handle what they once could — feel they should slow down.

"If you believe that's true, it probably becomes your experience."

There's been much debate about whether aging or lifestyle drives decline as we age. More and more researchers point to lifestyle as the root of age-linked health problems such as high blood pressure, diabetes and heart disease.

In 2009, Baker and his team worked with colleagues at the University of Windsor to pull together all the research on athletic seniors from across disciplines. The key finding of their book — *The Masters Athlete: Understanding the Role of Sport and Exercise in Optimizing Aging* — is that these super-seniors aren't 'super' at all. Rather, they represent a new normal — an ideal that can be attained by almost everyone.

"The overwhelming conclusion of the last three decades of research is that we are more powerful determiners of our fate than we thought we were when it comes to controlling decline," Baker says. "One of the big things we've learned is that if we can change people's attitudes as they age, we can see tangible results in how they function and perform."

The evidence is in the growing number of participants in the world masters games.

"It's the largest sporting event in the world — five times bigger than the Olympics," says Baker. "What we're seeing is that the quality of participation is increasing as well."

Ottawa's Serge Faucher loves defying the stereotype. "I love being 52 and having a six pack," he says. "I've always been fit, but now I'm fitter than most 20-year-olds out there."

.....

"One of the big things we've learned is that if we can change people's attitudes as they age, we can see tangible results in how they function and perform."

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Faucher retired from the Canadian military last year after 34 years as an aerospace engineer and avionics technician; he now works as a reservist in the same role. He's always been active, but it wasn't until he was 45 that he started competing as a masters athlete in track and field.

His younger brother Claude, also in the military, is a sprinter. They've competed (and medalled) all over the world and were the only two members of the military competing in South Korea recently.

Ever the engineer, Serge Faucher is methodical and analytical with his training,

writing everything down. He thrives on the structure and treats his body as a machine, always looking at what it needs to boost performance. Everything is built around a goal; every workout has a purpose.

Faucher's been getting faster every year, inching closer to other racers at the top of their game. Highly competitive, he gets great satisfaction from improving, but knows a plateau is coming soon. When he reaches it, he says, he'll focus on strength and maintenance. He has no plans to stop.

"I'll go straight from the track to six feet under," he says, laughing.

A growing body of research is showing the relationship between activity and better health outcomes for older people, says Clara Fitzgerald, director of the Canadian Centre for Activity and Aging at Western University, which translates its own research and the work of others into meaningful, outcome-based activity programs for older people. The centre certifies instructors to deliver those programs across Canada and also does individual fitness appraisals.

"More and more we're seeing the value of physical activity and exercise," she says, noting that after the age of 25, inactive men and women lose one per cent of their cardio, strength, balance and flexibility every year.

"It doesn't take long to do the math and see that as we get closer to middle age, we're functioning at half the potential we had when we were younger."

The only way to curb that is through exercise. "Activity is not going to reverse the clock, but it will help the body function at a much younger age," Fitzgerald says.

She points to people like Ed Whitlock, the first person over age 70 to run a marathon in under three hours. He was 86 when he died in March — with the body of a 50-year-old.

"Age is just a number. It tells us less and less," she says.

"The good news is that if your functional age is older than your chronological age, we can get you on a program to get you to a better level of fitness. It's never too late to start."

In Kingston, Steve Boyd has seen that work first-hand. A masters athlete who has been running and competing for more than 30 years, he's also the head coach at Queen's University and coaches nearly a dozen masters runners. Every day he's surprised by how well they do and by their ability to get better — even well past the point when he thought they'd start to decline.

There's been much debate about whether aging or lifestyle drives decline as we age. More and more researchers point to lifestyle as the root of age-linked health problems such as high blood pressure, diabetes and heart disease.



Serge Faucher competes at the World Masters Championships in Lyon, France, in 2015.

"I've learned that you're capable of more than you think you are. They've taught me not to concede much to your age. It's incredible what you can maintain," he says.

Fitness (coupled with a desire to fit into a bikini on her trips to Hawaii) was Carol LaFayette-Boyd's initial motivation to get moving in her late 40s. She and her husband started by trying to run a mile. Then in 1991, when she was 50, she heard the Canadian Masters Games were going to be held in her hometown of Regina. She'd always loved track and field, so she contacted her high school teacher for training advice.

LaFayette-Boyd feared looking like a fool at the games. She needn't have worried; she's been breaking records and collecting medals ever since — so many that she doesn't even count them anymore. She's also been inducted into the Canadian Masters' Hall of Fame and the Regina Sports Hall of Fame.

"I feel better now than I did when I was 35," she says. "This keeps me healthy and it keeps me strong, so I'm sticking with it. I tell people I'm in until I'm 100, but now I think I have to go to 104 because I've seen people that age competing."

Fitzgerald knows many older people who are fitter now than they've ever been. She says she couldn't even guess the ages of some of her clients at the centre.

On the flip side, she's seeing a growing number of younger people coming through her door with inactivity-related chronic conditions. Research shows people can realize a 30 to 60 per cent reduction in the risk of developing chronic diseases simply by incorporating cardio and strength training into their lives. But far too many people aren't doing that; the average Canadian age 85 and over spends about 85 per cent of the average day sitting.

"When we're not moving, we don't even realize how much muscle wasting

is happening. That, coupled with the physiological, functional decline, presents challenges for seniors."

In 2011, her centre reviewed existing literature while revising the national physical activity guidelines for older adults for the Public Health Agency of Canada. Those guidelines say that people over 65 should do 150 minutes of cardio weekly, in 10-minute bursts if need be. To glean the benefits, the intensity must be moderate to vigorous. Strength training twice a week is also key.

The most recent stats show that among those aged 60-79, only 12 per cent of men and women meet those guidelines. Many don't value physical activity for its health benefits — they see it as a leisure activity. The centre wants to push the message that doing something is always better than doing nothing.

"It has to become a habit," Fitzgerald says. "How many days can you go without eating? Sleep? You either need to make time for your health or you need to make time for illness."

And the benefits of staying active late in life go well beyond the body alone. There's a cognitive component to physical training that helps the mind as well. And taking part in amateur sport means being part of a community — which can reduce the sense of isolation that can lead to depression.

For Jack Judge, that sense of community is a big part of what's been drawing him back to compete in the Haliburton Forest 100 every fall since 2005. The 66-year-old Kingston-based ultra-marathoner spends a good part of the run talking to other runners and says his life would be emptier without that experience.

"I keep going because I like the feeling of going out and running through the woods. And the people at the races and in the running community, they're absolutely wonderful."



Carol LaFayette-Boyd poses with some of her medals. 'I feel better now than I did when I was 35.'



Sport scientist Joe Baker: 'We are more powerful determiners of our fate than we thought we were.'

For him, running is a meditative act — a way of cutting himself off from the stresses and strains of daily life.

"It's very nice to enter a state where you don't have a lot of thoughts popping into your head. I just cruise along and enjoy my surroundings," he says.

"Instead of being tied to a chair in extended care, why not go out and enjoy yourself?"



Christa Bortignon competes: 'Most people don't think I'm 80.'

Competing at the international level at age 80 is impressive on its own — more so when you consider Bortignon only took up track and field when she was 72, after arthritis in her wrists had put an end to her competitive tennis game.

A former federal public servant, Bortignon managed public housing for seniors when she retired.

"A lot of those people were younger than I was and they didn't do anything. They were lonely and I could see that took a toll."

She knows that when many people hit a certain age, they convince themselves that they're over the hill and have nothing left to do but wait to die.

"You can't sit at home. I think it's like anything else — you lose it if you don't

use it. I love to run because it makes me feel good and keeps me young.

"Most people don't think I'm 80," she says, pointing out her lack of grey hair. "I always told my husband I didn't want to be a little old lady." ■

To find a certified activity program, become a trainer or have a fitness appraisal, contact The Canadian Centre for Activity and Aging at www.uwo.ca/ccaa



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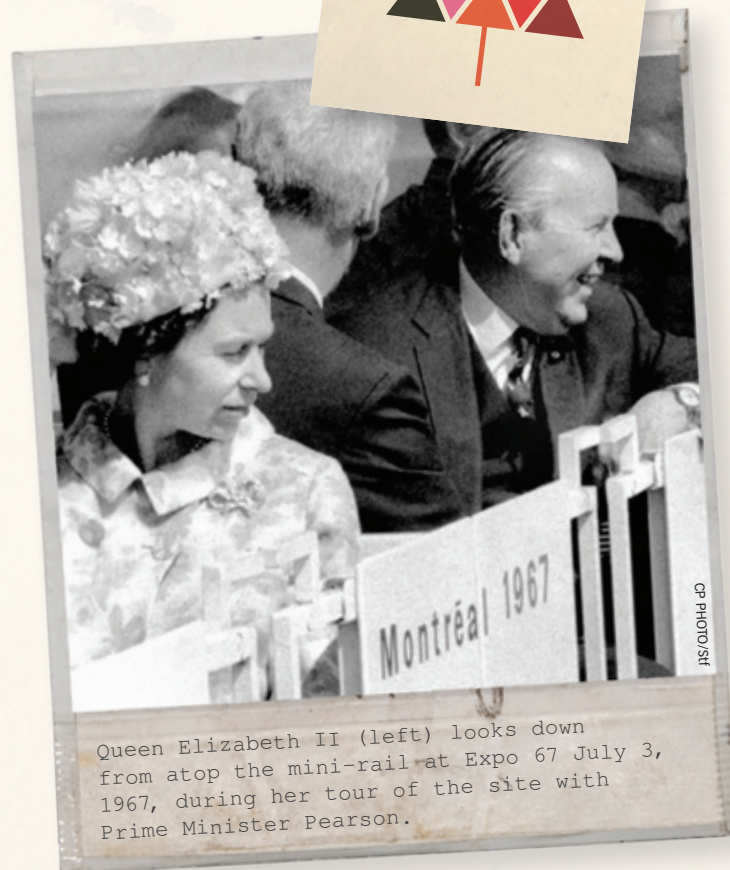
Prime Minister Lester B. Pearson watches as the Centennial Flame is lit for the first time early the morning of Jan. 1, 1967.



OUR FAVOURITE YEAR

As Canada's 150th birthday year heats up, we talk to the people behind the memorable 1967 Centennial.

BEATRICE BRITNEFF



GP PHOTO/STF

Queen Elizabeth II (left) looks down from atop the mini-rail at Expo 67 July 3, 1967, during her tour of the site with Prime Minister Pearson.

Ottawa resident Gordon Ball vividly remembers the night Prime Minister Lester B. Pearson lit the eternal flame at the base of Parliament Hill for the first time.

Ball, a 21-year-old co-op student at the time, had read about the event in the papers and decided to head up to Parliament Hill to witness it. It was New Year’s Eve, hours away from the first day of 1967.

“At about midnight or so, some of the politicians made speeches and when the time was right, Lester Pearson held a torch to the Centennial Flame and the gas burst into flame,” Ball, a retired Transport Canada engineer and Federal Retirees member, recalls.

That moment of heat and light in the midst of Ottawa’s midwinter gloom kicked off what would become a year-long celebration of Canada’s 100th birthday.

Many remember Canada’s Centennial year as an exciting — even euphoric — time for the country. It was a busy 12 months filled with special activities and events that served to promote Canada’s history and culture, and connect Canadians across the country.

None of those special programs and projects would have seen the light of day without the enormous efforts of a dedicated army of public servants, many of whom worked for the old Canadian Government Exhibition Commission (CGEC).

It was a mammoth, collective undertaking that began months — and in some cases, years — before that crisp, snowy morning of Jan. 1, 1967.

THE NEW FLAG

Much of the planning for Canada’s 100th birthday began in 1963 with the creation of the federal Centennial Commission, a group responsible for organizing all the events and programs of 1967 and new monuments to be unveiled that same year.

After Pearson won the 1963 election, the commission found itself with a new project on its hands. It was one of Pearson’s major campaign promises: a new national flag for Canada by 1965 that would replace the old Red Ensign.

By the end of 1964, work on the new design had become a source of much political tension and 14 days of heated debate in Parliament. A special parliamentary committee had recommended a design with a single maple leaf; Pearson had wanted three. Using closure, the Pearson Liberals forced a vote; on Dec. 15, 1964 — at 2:15 a.m., after the Commons had heard 270 speeches on the subject — the single-leaf flag was approved by a vote of 163 to 78.

Weeks before, on Nov. 6, 1964, Pearson had asked the CGEC team to come up with a prototype of the single-leaf flag to be ready to be flown for inspection the next day. What happened next was a last-minute miracle. The CGEC team finalized the design in a hurry — a single maple leaf with 11 points — and got their hands on some bunting. However, they still needed someone to sew the flag once the material was silk-screened.

That was how Ottawa resident Joan O’Malley, the daughter of a CGEC purchasing agent, came to sew the first version of the Canadian flag we all know today. As a favour to her father, O’Malley drove out to the CGEC workshop on Kaladar Ave. with her Singer sewing machine after 10 p.m. and worked all night to finish the job.

O’Malley says the new flag truly added to the excitement and pride of the Centennial year.

“It was a really, really good decision to make,” she says. “It was a symbol of unity, it was clean and it was recognizable.”

HISTORY IN MOTION

In the summer of 1966, John Hutchison — a 27-year-old tradesman working for CGEC — found himself gutting a number of rail coach cars at the Ottawa train yards.

It was a mammoth, collective undertaking that began months — and in some cases, years — before that crisp, snowy morning of Jan. 1, 1967.

It was the first step in constructing one of the most popular Centennial attractions: the Confederation Train.

The train was to be a series of exhibitions on wheels that would bring key chapters of the country’s history to Canadians as it travelled the country from west to east. “You’ll see Canada as you’ve never seen it before,” the newspapers promised on Jan. 1, 1967.

The train, along with other projects CGEC employees tackled concurrently, demanded long hours and seven-day work weeks, Hutchison says — but it was exciting and challenging work.

“Working on (exhibits) and displays was something new every time,” Hutchison, 76, recalls with a smile.



The Centennial Train next to the Algoma Central Railway Station, Sault Ste. Marie, 1967.

Building the Confederation Train took a number of steps. The seats had to be wrenched out, the walls erected and the plywood laid. Afterwards, another team came in to prime and paint all the surfaces. Once the paint was dry, it was Viviane Villeneuve's turn.

Villeneuve, a junior graphic designer in her early twenties, had recently graduated from art college and landed a job at CGEC. She and her team were assigned to work on the "finishing touches" — the murals, dioramas and artifacts inside the Confederation Train's six exhibition cars.

Villeneuve worked in the train yards for four months and put in a lot of overtime as the Jan. 1, 1967, deadline loomed closer.

"If you had to work overnight, you worked overnight," Villeneuve, 72, says. "It had to get done because the thing was taking off!"

Former CGEC employees like Hutchison and Villeneuve take pride in how they frequently worked under impossible deadlines and met them every time, despite the odds. The Confederation Train departed from Ottawa's Union Station on schedule, at 3:25 p.m. on New Year's Day, and headed west. Neither

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Many remember Canada's Centennial year as an exciting — even euphoric — time for the country. It was a busy 12 months filled with special activities and events that served to promote Canada's history and culture, and connect Canadians across the country.

.....

Villeneuve nor Hutchison watched it leave; they'd already moved on to other projects.

Donna Wood, a Federal Retirees member who also worked at CGEC briefly during her career in the public service, says staffers typically worked flat-out on projects before taking a short breather and moving on to the next one.

"These folks would work 24/7 mentally and physically on a project, have a couple days to recover and be onto the next challenge," says Wood, who is planning a big reunion for CGEC alumni in Ottawa for June 11, 2017. "You didn't have a lot of time to look at what was accomplished."

The finished train had two locomotives, numbered 1867 and 1967, that bookended six exhibition cars, a couple of generators and several passenger-carrying cars. The train's exterior was painted purple, turquoise and black, and the 1867 locomotive was fitted with a horn that played the opening bars of O Canada whenever the train arrived or departed.

The train began its journey east from Victoria, B.C., on Jan. 9, 1967. It reached Nova Scotia in October and ended its trek in Montreal, Que., on Dec. 5 after having stopped in 63 municipalities and hosting more than 2.5 million visitors.

In addition to the train, Hutchison had a hand in building two other Centennial projects that visited smaller and more remote communities in Canada not covered by rail service. One project was the Centennial Caravans — a series of 18-wheeler tractor-trailers that carried exhibits similar to the ones on the train.

And for those living in the Northwest Territories, there was the lesser-known, sparsely-photographed MacKenzie River Centennial Barge.

CENTENNIAL IN THE NORTH

Jim Whelly, a newspaper editor in Yellowknife at the time, came up with the idea for the barge, but it was Ottawa resident Alan Todd who designed it. Todd, an adventurous 23-year-old fresh out of



Photo by Yvon Bellavance
One of the Centennial Caravans.



Source: Beatrice Britneff
Don McGregor, one of the people behind the Expo 67 Canada Pavilion. 'We were too stupid to know we couldn't do it, so we just went ahead and did it.'

college, knew he wanted to work on the project from the moment he saw the listing.

"I bugged my design chief (at CGEC) ... until he couldn't stand it anymore," Todd says, laughing.

What Whelly envisioned, and Todd delivered, was a floating entertainment centre that would travel northwest along the MacKenzie River — from Hay River to Inuvik — teaching the 10 or so communities along the way about life on the other side of the 60th parallel. One of the barge's most popular features was its free telephone service — a "big deal" in those days, Todd says.

At the same time, Whelly also wanted to bring a party to the communities along the river — and so, at his insistence, Todd worked a ferris wheel into the barge.

"I was frightened by the idea ... but he was trying to create this kind of festive



The Maple Leaf flag flies for the first time, in front of the Peace Tower on Parliament Hill in Ottawa, Feb. 15, 1965.

Source: Beatrice Brineff

Viviane Villeneuve and John Hutchison reminisce over drinks in Ottawa.



... celebration, party environment," Todd recalls. The exhibition was built in early 1967 in Ontario and then air-transported to Hay River, on the shores of Great Slave Lake, where it was installed on a Northern Transportation barge.

Once the Centennial Barge launched in Hay River in April, Todd believed his work was done — but within a day of returning to Ottawa, he received a telephone call. The original plan had gone awry and they needed an administrator to travel with the barge, emcee the entertainment show and also photograph and film the journey. Todd jumped at the chance; he still has fond memories of the barge presentations that turned into late-night concerts and celebrations.

"I was totally over the moon about this opportunity ... particularly doing something that offers people the opportunity to

celebrate and become part of a national expression," Todd says.

"It was work for the nation. I was very proud of that."

'SOME OF MY HAPPIEST DAYS'

On the heels of the Hay River launch came the 1967 World's Fair in Montreal — better known as Expo 67 — where Gordon Ball says he spent some of the happiest days of his life. He would take a special bus from the Ottawa bus terminal to the Expo parking lot on Saturdays and spend the day exploring the numerous pavilions.

"I did this for a number of weekends," Ball, 71, says. "There was a lot of euphoria about the Centennial ... Expo 67 was part of it."

One of the principle brains behind the Canadian Pavilion at Expo 67 was Don

McGregor, now a retired public servant, writer and professor who lives in Ottawa.

In 1964, McGregor was winding up coursework for his master's degree in Canadian Studies when he interviewed at CGEC for the position of the pavilion's "theme coordinator" and got the job.

It was a colossal, daunting project. The event did not have a tremendous amount of political support and the Canadian Pavilion, a massive structure shaped like an inverted pyramid, was to be the biggest pavilion at Expo 67.

"We shouldn't have been able to do it," McGregor says, laughing. "We were too stupid to know we couldn't do it, so we just went ahead and did it."

McGregor's job involved three years of research, writing and producing content that would inform and shape the exhibits



The 'People Tree' at the entrance to the main exhibit area of the Canadian pavilion at Expo 67. The 'leaves' of the tree were flag-sized nylon panels featuring reproductions of pictures of Canadian life.

on energy, transportation, and communications — among others — inside the Canadian Pavilion.

He dealt with the big-picture issues (the ideas they wanted to convey, how best to convey them), right down to writing the copy that visitors would read in each exhibit. That text remained a work in progress even after opening day in April 1967. McGregor, now 80, would go out into the crowds and observe how visitors interacted with the exhibits.

"I was watching people's eye movements to see if they were reading the text, if they were confused," he says. "We didn't have to change a lot but we did change some stuff."

More than 50 million people ultimately visited Expo 67 and McGregor estimates that about 45 million of them passed through the Canadian Pavilion. Fittingly, the pavilion experienced its highest single-day attendance on Canada Day.

The work that CGEC folks put in not only produced world-class exhibits, but lifelong friendships as well. Hutchison, Villeneuve, Todd, McGregor and Wood are all part of a group of former employees who keep in touch regularly, even now that they're long retired. They have monthly lunch dates and look back on their careers with fondness.

Wood doesn't hesitate to say that the group acts and feels like a family.

"There was definitely a camaraderie," she says. "There was a pride in the work and in being a public servant." ■

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150 YEARS OF BEAUTY

The federal government has some lovely plans to celebrate the sesquicentennial.

JAMES MUNSON



In any ordinary year, Auyuittuq National Park would be an unreal place for a vacation.

Mount Thor has the highest uninterrupted cliff face — over a kilometre high — in the world (making it a popular spot for illegal BASE jumping). Mount Asgard, with its two strange, flat-topped peaks, is the sort of scene mountaineers dream about. Crater Lake, a circular pool of bright emerald water carved by glaciers, looks perfect enough to be fake.

For Canada’s 150th birthday, Parks Canada is taking those brave enough to fly to the Arctic Circle and visit Auyuittuq (pronounced ‘ow-you-we-took’) even further. The park’s guided snowmobile tour, which includes a stop at Crater Lake and a glimpse of Mount Thor, will for the first time include an outfitter-led trip to the edge of an ice floe in Cumberland Sound to watch bowhead whales and walrus feed.

“The floe edge is generally the place of life out on the ice,” says Karen Petkau, visitor experience manager with Parks’ northern unit. “It’s pretty exciting. Depending on the day, there’s usually quite a few whales, belugas, seals and potentially polar bears.”

The country’s national parks, historic sites and marine conservation areas are easier to reach than ever this year, thanks to Parks Canada waiving admission fees during the sesquicentennial. Auyuittuq is situated on Baffin Island, 430 kilometres north of Nunavut’s capital Iqaluit — so it may not be everyone’s idea of a hike. The birthplace of Confederation, Charlottetown, is offering something a little more comfortable for the 150th — also featuring Nunavut wildlife.

Fourteen animal skulls will be placed inside a giant, 28-foot-diameter dreamcatcher that Mi’kmaq artist Nick Huard is making for the Confederation Centre in Charlottetown, the home of special Canada 150 events while

Prince Edward Island’s Province House undergoes repairs. The centre houses a replica of the meeting room where the Fathers of Confederation first met to talk about uniting the colonies in 1864.

Instead of looking to the past, the dreamcatcher is pointed toward the future. The massive structure of hoops, sinew and animal parts — which Huard says will set a world record for size — actually will be made of hundreds of smaller dreamcatchers created by children in workshops held this year across the country.



The country’s national parks, historic sites and marine conservation areas are easier to reach than ever this year, thanks to Parks Canada waiving admission fees during the sesquicentennial.



The animal skulls will be placed inside thirteen large hoops — one for each province and territory — with a beaver skull to represent Canada in the fourteenth and largest one. For Nunavut, Huard will hang a muskox skull. The dreamcatcher will be unveiled on June 21 — National Aboriginal Day — along with a concert by Canadian artists.

Dreamcatchers are meant to help people sleep by connecting them with a protective animal, says Huard. This national dreamcatcher, which Huard wants to see hanging one day on Parliament Hill, is meant to inspire people to dream about the kind of Canada we would build if we were just getting started today.

“Every time you look at a dreamcatcher, it reminds (you) to pursue the dreams the Creator put in your heart,” says Huard. “If you look at the paintings that were done of the Fathers of Confederation, it’s a whole bunch of white guys. There’s not a woman in there, there’s no natives, there’s not a child. So personally I would like that to be rewritten to be inclusive and to be respectful of those who were here before they showed up.”

Alberta’s Rocky Mountain House National Historic Site, which celebrates the country’s early trading posts in Western Canada, will also draw attention to the first encounters between Europeans and Indigenous Peoples this summer.

The 2017 Voyageurs Rendezvous, a 1,600-km canoe race from the foothills of the Rockies to The Pas in Manitoba, is actually a re-enactment of a race that went

even further — the 5,283-km Centennial Voyageur Pageant from Rocky Mountain House to Montreal in 1967.

Vic Maxwell, a paddler in the 1967 race now in his 80s, remembers when the cross-country race between provincial and territorial teams that he and some friends were promoting caught the eye of John Fisher, Canada’s centennial commissioner.

Fisher wanted the race to happen in period-accurate canoes, but the biggest canoe the centennial organizers could find was too wide and sank too low to race quickly. “It was more of a washtub than a canoe,” says Maxwell.

So using journals written by explorers and images from history books, Maxwell sent specs of the traditional *canot du nord* used by the North West Company to the Chestnut Canoe Company in Fredericton. Chestnut made eleven 25-foot-long, 48-inch-wide canoes for the 1967 race.

The canoeists held races in British Columbia and another from Montreal to New York City to build excitement in the run-up to the big race. When the winning Manitoba team pulled up on Île Sainte-Hélène at Expo 67, its total elapsed time was 532 hours, says Maxwell.

Maxwell, who was on the Alberta team, came in second.

He’s now organizing this summer’s reenactment, which will take one month and travel along the North Saskatchewan River. There are prizes, totalling \$160,000, for races being held in towns along the way as well as for the total elapsed time, says Maxwell. Special commemorative stamps will also travel with the paddlers, he says. Rocky Mountain House will host the race’s kick-off on July 1.

(An interesting detail: Those canoes from the 1967 race were later used as templates to make more *canot du nord* replicas, which are used today in events like dragon boat races, says Maxwell.

A Parks Canada Bioblitz birding class.



Source: Parks Canada



Photo supplied by Confederation Centre of the Arts

Nick Huard works with a young artist at a workshop at the Mi'kmaw Native Friendship Centre in Halifax in early March.



Mortuary poles at Gwaii Haanas.

Source: Parks Canada

“There isn’t a weekend that goes by that those big canoes are not on the river. That canoe was already an icon, but it’s more of an icon now.”)

Parks Canada also is using the 150 celebrations to remind Canadians that saving species from extinction is still a big part of its mandate. In parks across the country this year, the agency is expanding a citizen science program for youth called Bioblitz.

In Alberta’s Wood Buffalo National Park, kids can joins parks scientists in a special Bioblitz event for spotting and counting birds. The Bay of Fundy National Park in New Brunswick is hosting another one in June, this time focused on finding threatened species like the Canada Warbler, the Olive-sided Flycatcher and the Eastern Wood-Pewee.

The Bioblitz in Gwaii Haanas National Park Reserve, on the southern end of the Haida

Parks Canada also is using the 150 celebrations to remind Canadians that saving species from extinction is still a big part of its mandate.

Gwaii archipelago in British Columbia, is still being planned, says Natalie Fournier, marketing officer with the park. But the park’s famed hot springs, which were destroyed during an earthquake in October 2012, will be back in time for Canada’s sesquicentennial, she promises.

The park’s unique management — it’s run by the Archipelago Management Board, which is jointly managed by Canada and

the Haida Nation — makes it home to environmental and cultural experiences not found in any other park.

The Haida Gwaii Watchmen, who were originally assembled to stop the plundering of Haida artifacts from abandoned village sites, now take visitors to those same villages along the archipelago, says Fournier, herself a member of the Haida Nation.

Visitors often rank the experience of Haida history and customs as their favourite part of visiting the park, she says. The park’s shared management, and the Watchmen’s intimate tours of Haida history, show how the natural world can build relationships among Canadians and reshape the country, she says.

“It’s different from a packaged interpretation program. It’s like a personal exchange. A lot of times, people go away feeling like they’re friends.” ■

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Paul Takala, chair of the Canadian Urban Library Council and CEO of the Hamilton Public Library, says e-reader technology has improved quite a bit since it first appeared in Canada years ago.

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The screens and interfaces have improved, and the number and range of books available for download continues to increase in stores, in libraries and online.

One major advantage e-readers have over physical books is convenience; avid readers don't have to fill a suitcase with books when going on holiday. A single e-reader weighs less than 200 grams and can store thousands of volumes. In a recent survey, 62 per cent of Federal Retirees members cited reading as their primary hobby; cost and ease of use matter a lot to them.

"You can get free books from your library," says Takala. "Most libraries have free e-book access. But if you're buying books, they tend to be cheaper for an e-book reader."

Many e-readers allow you to customize the font style and size — a handy feature for older readers accustomed to large print. (Some devices are more flexible than others on this feature, so be sure to ask a salesperson when shopping around.)

Takala says the key things to keep in mind when searching for an e-reader or tablet are screen size and weight.

Measured diagonally, e-reader screen sizes can range from around five to 10 inches or more, although the most common ones you'll find are between 6 and 8 inches. Many now come with touch screens.

Anything from a desktop computer to a smartphone can read an e-book, but for a dedicated reading device you can choose between an all-purpose tablet — like an Apple iPad or a Samsung Galaxy — or an e-reader like Amazon’s Kindle, the Kobo (made by Kobo Inc., based out of Toronto) or Barnes and Noble’s Samsung Nook.

“The costs are pretty reasonable, in general,” Takala says. “The price-point [for an e-reader] is basically \$80 to \$300 ... although you might spend more for a tablet that also becomes a multipurpose device where you might use it for other things.”

Tablets are also somewhat easier to find in larger screen sizes and can handle many of the things a modern desktop computer can, such as email and video.

E-readers use monochrome ‘e-ink’ for rendering text and images on the screen. It looks different from a backlit screen — more like a printed book — which means it’s easier on the eyes and can be read outside in bright sunlight.

“Say someone has a place down south and they’re spending a lot of time outside,” Takala says. “They’re not going to want to rely on a tablet.”

Newer e-readers have crisper text and better display and touch-screen interfaces, although some models also come with page-turn buttons. While some have front-lit screens for reading in the dark, many still need a separate source of reading light.

E-readers also tend to use much less battery power than tablets do, allowing you to get lost in a story for longer without recharging.

Newer e-readers allow you to download books from a wifi link or a mobile network straight into the device, without the need for a physical link to a computer.

E-books come in different formats, both proprietary and open ones. The kind you’ll use depends on the type of reader you’ve got, and where you’d like to source your books.

E-readers use different formats, depending on the device, but the standard format is called ‘ePub’ and is used by many libraries. Some

e-readers, like many Kindles, still don’t read that format, so check the format type before buying if you want to take out library books.

Many books are available to read directly online through a format such as Google Play Books. There are also apps available for reading books on mobile devices (touch-screen phones, iPads and other tablets).

The great thing about e-readers is the vast body of work they can access without a fee. Any classic with an expired copyright — from *Don Quixote* to *The Adventures of Sherlock Holmes* — is available for free downloading.

Project Gutenberg (gutenberg.org) boasts a fantastic selection of over 53,000 free e-books. Other sites worth browsing are free-ebooks.net, OpenLibrary.org and the free section in the Google eBookstore at Google Play Books.

Amazon also offers a ‘cheap reads’ section for Kindle, and Chapters offers some low-cost downloads for Kobo users. If you plan on buying through an e-reader’s own online store, it’s worth checking first to see what the site offers in terms of pricing and selection.

Local public libraries now offer wide selections of downloads. Bonus: No more worrying about late fees, because when the book is due for return, it simply disappears from the e-reader.

If all of that seems complicated, Takala says most libraries have assistance available to help readers load books onto their devices.

And try before you buy; Takala suggests taking a test-run before committing to a particular e-reader or tablet, to make sure it’s easy to use. ■



Journalists and guests test drive a new Kobo e-reader.

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E-readers use monochrome ‘e-ink’ for rendering text and images on the screen. It looks different from a backlit screen — more like a printed book — which means it’s easier on the eyes and can be read outside in bright sunlight.

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Making a deal in a SELLER'S MARKET

Having an understanding of the current real estate market conditions in your neighbourhood can help you determine how best to list, market, sell and buy real estate.



Right now, most major urban centres in Canada are either in a seller's market or a balanced market. (The current exception is in the Atlantic provinces, a buyer's market.) A seller's market is defined in part by low inventory and lots of buyers. The Canadian Real Estate Association (CREA) noted that the months-of-inventory (MOI) measure has been trending lower since early 2015, "reflecting increasingly tighter housing markets." When the MOI ratio shows less than six months of inventory, this strongly suggests a seller's market.

For the seller: Low inventory can be a great motivation to sell — because your home likely will be on the market for less time, and because you can fetch a much higher price. Here's a seller's to-do list:

- **Prepare the home for sale.** This may involve home staging, but it absolutely *should* include cleaning the home from top to bottom. Buyers will overlook small defects in a seller's market.
- **Limit showings.** People tend to want what they're told they can't have. Restrict the hours and the days. This will force some buyers

to tour when other buyers are also present, which can spark a competitive climate.

- **Lower the sales price.** If you set the price a hair under market value, this will attract more buyers.
- **Set a time for offer presentation.** Let buyers know that you will review all offers on a certain day at a certain time.

For the buyer: Time is of the essence. Multiple offers happen with more regularity in a seller's market. You likely will not be the only buyer.

- **Be on call.** It's important in a seller's market not to delay a viewing as there is greater potential for multiple showings and offers.
- **Know how to write an offer.** Looking strong in a seller's market means considering each aspect of your offer very carefully. You need to shape it to the desires and concerns of the seller. Put your best foot forward on the initial offer; you may not get a second chance. Sellers fielding 15 offers aren't going to go back and forth with every one of them. If you're not in the top two or three from the start, don't expect to be considered.
- **Don't offer below list.** When most people see the listing price of a home, they naturally wonder if they can go lower. Price is not always the most important factor — but don't offer less than list in a seller's market. You may need to offer more than the seller is asking for.
- **Don't ask for extras.** This is not the time to ask the seller to give you the appliances or paint the front door.
- **Delay possession.** Give the seller a few extra days to move. Sellers will look more kindly upon an offer that lets them move at leisure.
- **Submit preapproval and proof of funds documentation.** Match your preapproval letter to your sales price and date it the same day as your offer.

In the end, all real estate is local, and realtors remain your best source for information about sales and listings in your market. As well, consider consulting a reputable relocation company; their expertise can prove invaluable during any transition. ■

This article is provided by Relocation Services. Sources: Toronto Real Estate Board, Saskatoon Canadian Real Estate Association, thebalance.com, MoneySense.ca



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TAKING THE HASSLE OUT OF TRAVEL



For many Canadians, summer means travel. And whether you're planning a long trip or just a long weekend away, you'll enjoy it a lot more if you're ready for anything. So to help you leave your worries on the doorstep, here are some tips to make your next trip stress-free.

Buy insurance

Purchasing adequate travel medical insurance will give you the peace of mind and protection you need when travelling. Take note of the insurer's important toll-free numbers and take them with you, in case you need to call for service or file a claim during your trip.



Make sure someone knows where you are

Always leave a copy of your itinerary with reliable friends and family members, along with addresses and phone numbers where you can be reached while away.

Check your passport

... especially if you haven't dusted it off in a while. Make sure your passport is valid and current. It's a good idea to make sure that your passport expiry date falls several months after you intend to leave the country you're visiting; in fact, some countries require it. If you need to apply for a new passport, or renew your old one in a hurry, Passport Canada offers an expedited service.

Do your research

Before you leave, check to see if there are any official government travel advisories, new visa requirements or other bits of useful advice related to the country you're visiting. You can find it all at www.travel.gc.ca/travelling/advisories.

Travel-proof your home

- Make sure your home alarm system is working and monitored.
- If you're going to be away for more than a few days in a row, ask a family member or a friend to check on your

home daily. This can discourage burglars or help identify a problem — like a plumbing leak — before significant damage is done.

- Install light timers to make your home look occupied.
- Don't let your mail pile up. Have a neighbour pick it up regularly for you. Or stop delivery of your newspaper and ask that your incoming mail be held at the post office.
- If you plan on being gone for a couple of weeks or more, empty and unplug your refrigerator and leave the refrigerator doors open to prevent odour and mildew.
- Don't communicate your travel dates on social networking sites. You never know who might be watching.

Protect your health

- Visit a clinic to get any required vaccinations if you're going abroad.
- Renew your prescriptions and make sure you take an extra supply in case you're delayed. Take medications in your carry-on baggage rather than in checked suitcases in case your luggage gets lost.
- Take a written list of your important prescriptions and any other relevant information on your medical history, in case of an emergency. ■

Article courtesy of Johnson Insurance. Johnson is an insurance provider specializing in home, auto and travel insurance, as well as group benefits. Learn about Johnson at www.johnson.ca.

VETERANS' CORNER

Military says it's making progress on pension backlog.

JANICE DICKSON

There's a bottleneck in the Canadian Forces' pension pipeline.

CF Ombudsman Gary Walbourne says his office has been tracking delays in the delivery of military pensions and severance pay since 2007. During that time, his office has received roughly 1,300 complaints.

"We continue to receive an average of two new complaints each day about pensions," he wrote in an email, adding the delays impose an "unacceptable burden" on "Canadian Armed Forces members and their families across the country."

And this isn't a problem you can pin on Phoenix, the federal government's accident-prone pay processing system. CF spokesperson Maj. Alexandre Munoz says the backlog is a hangover from National Defence's own pension services section — which he says relied on outdated technology, and which merged with Public Services and Procurement Canada (PSPC) in July, 2016. All existing and future CF pension files are now the responsibility of PSPC.

Munoz says the CF's release process is being streamlined for regular and reserve force personnel and the remaining backlog — 5,000 unprocessed pension and severance files as of early March — should be cleared up by December. He adds PSPC inherited a backlog of roughly 13,000 pension cases from National Defence, which has since been reduced by about 61 per cent.

That's progress, but it's not happening fast enough for Walbourne's satisfaction. He says the delays have put many veterans in a serious financial bind.

Few retiring soldiers, sailors and aviators have savings set aside to handle months of delays before they start receiving retirement income, says Walbourne. Some have been unable to pay their mortgages or rent while waiting for their pension cheques to arrive. Some have been evicted from their homes and left to rely on not-for-profit organizations or family members for shelter.

Walbourne says he knows of one member who had to pay \$12,000 out of pocket while waiting for his pension and family medical coverage to begin. He credits media coverage for forcing DND to move on the file.

While everyone's waiting for the system to catch up, Walbourne wants Minister of National Defence Harjit Sajjan to accept his recommendation to delay releasing CF members from the service until all their benefits and services — including those from Veterans Affairs — are in place.

Munoz, meanwhile, says PSPC pays pension benefits within 45 days of a CF member's release, or within 30 days of receipt of all required documentation. Since October 2016, he adds, 96 per cent of retired CF members have received their first pension payments within this benchmark period.

A CF member eligible for severance pay should expect to receive a payment within three to four months of release. He adds the CF is working towards processing these payments sooner, to prevent future backlogs. ■



THE CANADIAN PRESS/Sean Kilpatrick

Canadian Forces ombudsman Gary Walbourne appears at a Senate veterans affairs committee in Ottawa on Wednesday, May 4, 2016.

HEALTH CHECK

LOUISE BERGERON

Choosing Wisely Canada is a campaign to help clinicians and patients engage in conversations about unnecessary tests, treatments and procedures. The campaign, started by the American Board of Internal Medicine (ABIM) in 2012, was introduced in Canada two years ago and has spread to more than 15 countries.

The National Association of Federal Retirees has been working with this organization and others to encourage our members to have good conversations with care providers. Choosing Wisely's 'More is Not Always Better' campaign urges health care providers and patients to make informed choices to ensure high-quality care and end unnecessary procedures. Care providers need to listen to patients, and patients need to ask themselves some questions: *Do I really need this test or treatment? Are there simpler, safer options? What happens if I do nothing?*

The Association considers Choosing Wisely Canada a solid resource for its members. With the help of Canadian national health

societies, Choosing Wisely Canada is assembling lists of tests and treatments commonly conducted but not supported by evidence. Tests like these could expose patients to unnecessary harm. (More information can be found on the website www.choosingwiselycanada.org)

The Canadian Medical Association's Forum on General and Family Practice Issues and the College of Family Physicians of Canada recommend, for example, that doctors *not* do annual physical exams on adults with no significant risk factors and showing no symptoms.

Periodic physical examinations are good for you, but annual checkups can miss many chronic illnesses that take more

than a year to develop. Preventive health checks should instead be done at intervals recommended by guidelines like those drafted by the Canadian Task Force on Preventative Health Care.

Although annual physicals are no longer recommended, you may need a checkup when you're sick, displaying a symptom, managing chronic conditions or tracking the effects of a new medicine, or to help with risk factors like smoking or obesity.

Some suggest Choosing Wisely is colluding with governments to save money by suppressing tests and treatments, so it's important to note that it always directly involves physicians at every stage of its policy development. Although cutting down on unnecessary procedures can save money, that's not the goal here. Unnecessary procedures can expose patients to harm, and to false positives that create stress.

Choosing Wisely's Manitoba chapter rolled out successful province-wide campaigns to reduce unnecessary Vitamin D and pre-operative testing; the money saved has gone to other areas of health care. We expect to see Choosing Wisely continue to improve public health care in Canada. ■

- Thirty per cent of health care services are unnecessary — and tests are not free of risks. The amount of radiation from one full-body CT scan is equal to 200,000 airport scans.
- Superbugs are on the rise because of antibiotic overuse. Half of all antibiotics prescribed are unnecessary.
- More than 30 per cent of long-term care residents are receiving anti-psychotics with no psychosis diagnosis.
- Seventy per cent of diagnoses can be done on health history alone, without further tests.
- False-positive blood tests can lead to biopsies.
- An electrocardiogram (ECG) that is not interpreted correctly can lead to another test that exposes a patient to radiation, or to a procedure that comes with additional risks.

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Louise Bergeron is advocacy and policy officer-health at the National Association of Federal Retirees. Choosing Wisely Canada's policies are meant to be used as tools to help patients better communicate with their physicians, and are not meant to replace physicians' advice.

FROM THE PENSION DESK

Goodbye, Canada Savings Bonds.

PATRICK IMBEAU



Buried in the splashy declarations of the 2017 federal budget — the creation of the National Housing Strategy, investments in skills training, \$20-billion-plus deficits over the next few years — was a single page announcing the end of Canada Savings Bonds (CSBs).

As of November 2017, there will be no new CSBs. What led to this decision?

Savings Bonds first made their appearance in Canada as Victory Bonds, a way to fund the war effort during the First and Second World Wars. Posters of soldiers were splashed with patriotic slogans like “Do Your Share!” and “Come On! Let’s finish the Job!”. Victory Bonds were incredibly successful, the first drive bringing in \$100 million (not adjusted for inflation) — twice the initial estimate — on bonds with interest rates of 5.5 per cent on terms of up to 20 years. During the Second World War, Canadians bought \$2 billion in bonds. By 1945 Canadians had purchased more than \$12 billion in Victory Bonds.

To recreate that success, the Canadian government introduced Canada Savings Bonds in 1946 and the Payroll Program, through which CSBs could be purchased via payroll deductions. Employers took part in droves, with up to 16,000 taking part in the program.

The bonds gave Canadians an opportunity to invest in their country through a safe savings vehicle with interest. Government debt was placed in the hands of ordinary Canadians, providing cost-effective funding.

The program continued to grow until 1976, at which point it reached its peak of total marketable debt outstanding (45 per cent). In 1988 it would reach its peak in terms of total amount of retail debt outstanding — nearly \$55 billion.

However, the past decades have seen a rapid decline. In 2000, CSBs represented \$26.5 billion; by 2011 they had dropped even more, to \$11 billion. Even with the substantial proposed deficits in 2017’s federal budget, only a small fraction (1 per cent, or \$5 billion) of total federal market debt is represented by CSBs.

With historically low interest rates (0.5 per cent in 2017), CSBs have been a hard sell, particularly given the proliferation of higher-yielding alternatives, including guaranteed investment certificates (GICs) which are insured by the Government of Canada. At this point, the cost of administering the program is considered too high to justify issuing new bonds. All outstanding retail debt will be honoured; unmatured CSBs and Canada Premium Bonds (CPB) will be honoured until the time of redemption or maturity.

Overall, it’s a sad end to a historic program that helped many Canadians achieve their personal financial goals while helping to build our country.

The Government of Canada’s CSB Program website (www.csb.gc.ca) encourages bond owners to consult their questions-and-answers section to find out what the end of the program means for them. ■

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Patrick Imbeau is advocacy and policy officer-pensions for the National Association of Federal Retirees.

ADVOCACY IN ACTION

Where we're taking ADVOCACY IN 2017

SAYWARD MONTAGUE

The battle over C-27

The year 2017 is shaping up to be a big one for Federal Retirees advocacy, with Association president Jean-Guy Soulière leading the effort.

Soulière and volunteers with our branches across Canada met with members of Parliament throughout the first half of this year, focusing primarily on Bill C-27.

C-27 was introduced by federal Finance Minister Bill Morneau in October 2016. The bill would amend the Pension Benefits Standards Act to make possible target benefit pension plans for federally-regulated and Crown corporation employers.

Target benefit plans, also known as 'shared risk plans', shift the risk in pension plans to employees. In tough times, target plan benefits can be cut, leading to reduced income security for participants. This is particularly bad for retirees.

C-27 wouldn't alter benefits for federal employees or retirees, but it could be the start of a worrying pension trend that could come to affect our members.

The bill essentially would enable some defined benefit plan sponsors to approach pension plan members and ask them to "surrender and exchange" their defined benefit pensions for target benefit pensions.

Government MPs and staff have said the bill is meant to improve Canadians' retirement security. They have called C-27 a "voluntary, sustainable and flexible pension option" and have said that defined benefit pension plan members may be asked to "surrender" their membership in "exchange" for a target benefit plan.

But Federal Retirees believes there's more to it. We're concerned that this legislation might result in weakened defined benefit plans and pose a risk

to people who do not agree to surrender their defined benefit pensions. Defined benefit plans are strongest when there is robust plan membership. Pensions are complex, and retirees already have worked for them.

Improving retirement security is going to require action on several fronts: making defined benefit pensions stronger and protecting the defined benefit pensions millions of Canadians have already worked for; ensuring Canadians with defined contributions and Registered

Finance Minister Bill Morneau.



Credit: Canadian Press

Retirement Savings Plans (RRSPs) get the best bang for their buck; and continuously working to ensure programs like the Canada Pension Plan and Old Age Security meet the needs of those who need them most.

C-27 can be improved by amending it to permit target benefit plans as a new plan design option on a go-forward basis only. It should not allow already-accrued defined benefit pensions to be changed into target benefit plans.

Our efforts have resulted in solid working relationships with MPs of all stripes, ensuring our members' concerns about target benefit plans — specifically about this legislation — are heard. And you, our members, have sent thousands of messages to MPs and Finance Minister Morneau voicing your worry about the federal target benefit framework under consideration.

(If you missed the postcard we sent in the last edition of *Sage*, go to www.federalretirees.ca/BillC27 to send your MP and Minister Morneau a message today.)

At press time, Bill C-27 is still a live issue; many of its finer details, we're told, will be resolved in the regulations that are to be drafted after the bill has passed. Federal Retirees has submitted a formal brief to Minister Morneau outlining our concerns with C-27 and how this government is implementing target benefit pension plans.

Health and a national seniors strategy

We're also focused on other issues that are very important to our members: health care and seniors' needs.

Since late 2016, the federal and most provincial governments have been finalizing multi-year health care agreements that include funding for priority issues like home care and mental health.

The federal/provincial health agreements were included in the 2017 federal budget, but what's still missing is a national seniors strategy that brings together all the pieces essential to healthy aging — something our members have been calling for since before the 2015 federal election. A national seniors strategy could help more Canadians age with dignity, better health and security. Such a strategy should cover primary care, pharmacare, homecare, long-term and palliative care, and all stages in between.

That's why we were interested in learning more about a private members' motion tabled by Member of Parliament and Chair of the Northern Ontario Liberal Caucus Marc Serré. His motion, M-106, calls for recognition of the growing seniors' demographic and its needs, a committee study and report on key issues for older Canadians and a broader mandate for the National Seniors Council to allow it to undertake its own studies and provide advice on implementing a national seniors strategy. Twenty members of Parliament have jointly seconded the motion — a formal way of offering their support on this important issue.

Soulière sat down for a conversation with Serré in April 2017, noting the positive first steps this motion could offer for Canadian seniors, now and in the future — but adding that a dedicated voice for seniors at the cabinet table is still needed.

"Our members would also like to see a dedicated minister for seniors in this federal government," said Soulière. "With our seniors population projected to increase every year for the next several decades, older Canadians' needs are increasingly important to consider in many policy decisions. We need a voice in cabinet that is dedicated specifically to seniors, and someone to lead the way on a national seniors strategy."

The next steps for Serré's motion include another hour of debate slated

for early May 2017. The motion is expected to be referred to the House of Commons Standing Committee on Human Resources, Skills and Social Development for study. A report will likely follow.

What's next

In addition to keeping tabs on all our efforts to date and the issues that are still front-and-centre, over the coming months our members, volunteers and staff will look toward 2018. We'll be preparing the Association's 2018 pre-budget brief to the federal government, and we'll be watching with interest for any developments on the promises made in the 2017 federal budget on veterans' benefits — including the re-introduction in some form of lifelong pensions, and the reference to survivor pensions for veterans who have married after age 60. This government is nearing the half-way point of its mandate and Federal Retirees looks forward to continuing to be a force influencing how federal policies affect our members.

Pensions and benefits: the landscapes

Federal Retirees staff experts on retirement security and health are always watching out for new trends and developments that may change Canada's retirement and healthcare landscapes, and come to affect our members.

Head over to www.federalretirees.ca/windsofchange to preview excerpts of our team's regular monitoring reports, and log in to your profile at federalretirees.ca to download the full documents. Be sure to check back regularly for our updates. ■

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Sayward Montague is director of advocacy for the National Association of Federal Retirees.

WHY WE'RE FIGHTING C-27 AND WHY WE NEED YOUR HELP

JEAN-GUY SOULIÈRE

When the National Association of Federal Retirees' national office informed branches of our decision on Bill C-27 — a bill that would permit the establishment of target benefit pension plans in federally regulated organizations — I received a number of emails asking why the Association took the position of opposing the bill when it would not apply to our own superannuation plans.

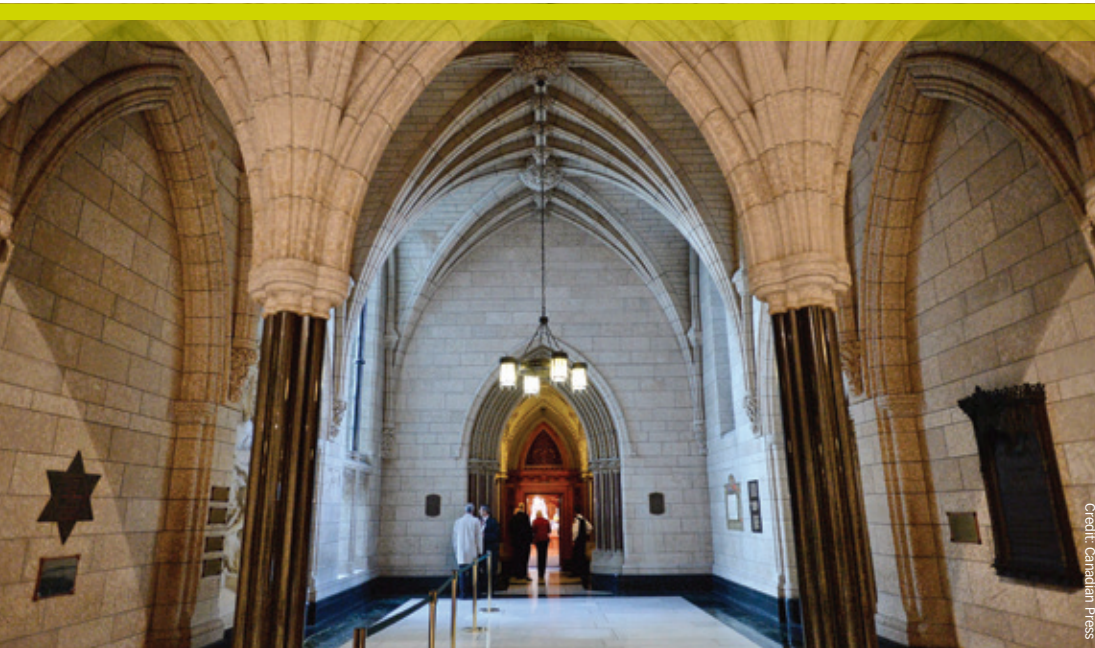
(23 years in varying capacities) that, with most issues we have to deal with, our members — because of their backgrounds and experience — have a variety of views on any given topic. That's the challenge: How, given all these varying views, does Federal Retirees develop a position and promulgate it?

Let's use the example of Bill C-27 to describe our process for arriving at a position, and explain the need for a common front once that decision has been made.

It's the responsibility of the national board of directors to decide which position Federal Retirees will take. Those board members reflect pretty well the diversity of the wider membership. It's the responsibility of the national office to develop and implement the strategy to pursue that position.

Our first consideration — before any discussion on any issue occurs — is whether the issue is 'covered' in our strategic plan. What C-27 proposes is very much something that falls under our strategic plan, which has the protection of our pension benefits from direct or indirect threats as one of its key objectives.

The second consideration is ensuring that board members have a thorough understanding of the issue before they sit down to debate it. In the case of C-27, we hired an expert in the field of pensions to provide a detailed professional analysis of the bill, and of the pros and cons of target benefit plans. (The board also drew on the



I received a greater number of emails complaining that Federal Retirees was late in announcing its opposition to Bill C-27 and that we should have made our position known as soon as the bill was tabled on Oct. 19, 2016. And therein lies the challenge in making decisions that will best represent the interests of our members.

Our membership consists of retired unionized employees, former union leaders, public service senior managers, Canadian Forces other ranks and officers, retired members of the Royal Canadian Mounted Police and retired federally-appointed judges. It has been my experience during my long association with Federal Retirees

advice of a member of Federal Retirees who is a retired expert in the field of pensions.) Based on this information, the advocacy committee of the board reviewed all of the information and made a recommendation to the board at its November 2016 meeting.

The board had a very lengthy discussion and reviewed all sides of the issue. Members of the board wanted to ensure that the final position would be clear, so they decided to postpone a decision until they had more time to consider it. A subsequent webinar meeting was held in January 2017 and Federal Retirees' position was decided.

Here are our main reasons for opposing Bill C-27:

- The position reflects the objectives of our strategic plan.
- Board members see Bill C-27 as the first step in an attempt to change Canada's pension landscape, which

eventually could lead to changing our superannuation plans.

- Our organization heads up the Canadian Coalition for Retirement Security, which consists of groups directly affected by Bill C-27. We must show a common front in fighting C-27.
- There are many aspects of C-27 that could introduce very negative precedents, such as a lack of protection for accrued benefits rights that could be introduced in future legislation.
- C-27 was introduced without any consultation with stakeholders.
- Federal Retirees' position remains that defined benefit pension plans are the best protection for retirees and that well-managed defined benefit plans are sustainable.

Once we came to a decision on our position, the strategy to implement it

was communicated to all branches and announced on our website.

You can rest assured that all the dimensions of the issue were considered and debated by the members of the board of directors. As I've said, Federal Retirees members come from a variety of backgrounds — so our position may not reflect your individual viewpoint. Nevertheless, it is the official position of Federal Retirees and it was arrived at through a very deliberative and timely process in the circumstances.

For those involved in the implementation of this advocacy initiative, especially at the branch level, it is essential that we demonstrate solidarity with Federal Retirees' official position. If not, we will never be successful in our advocacy efforts. ■

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Jean-Guy Soulière is president of the **National Association of Federal Retirees.**



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National Association
of Federal Retirees

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des retraités fédéraux

FEDERAL RETIRES NEWS

Rest in peace, Joe Sanderson

It is with a heavy heart that Federal Retirees announces the death of Prairies and N.W.T. district director Joe Sanderson, 71, who died suddenly on March 30 while in Ottawa to attend the Association's quarterly board of directors meetings.

Born and raised in Winnipeg, Sanderson spent most of his working life as a social worker with the Department of Indian and Northern Affairs. He was also active

with the Professional Institute of the Public Service, serving as a steward, a member of the Social Work Group Executive and chair of the Santé-Health Group bargaining team. A past-president of the Royal Canadian Legion's Prince Edward Branch #81, Sanderson also served as chairman of the branch and Zone 64 Commander. He joined Federal Retirees after his retirement in 2001, began serving on the executive of the Winnipeg and District Branch in 2006 and joined the national board of directors in 2008.

We extend our heartfelt condolences to the Sanderson family.

Volunteers awards

The 2017 Volunteer Recognition Awards for Individual Excellence were announced in March. Former Winnipeg branch president Pat Jarrett is the recipient of the Claude Edwards Leadership Award, Serge Boisseau of the Quebec branch took home the Collaboration Award and Shirley Tolhurst of Nova Scotia Central won the Volunteerism Award.

All recipients will be honoured at the 2017 Volunteer Recognition Awards Dinner in Ottawa on June 16.

Edwards honoured with building dedication

Federal Retirees honoured one of its most esteemed members when it formally re-named its national office

headquarters the Claude A. Edwards building at a breakfast event on March 29. President Jean-Guy Soulière welcomed Claude Edwards' son, Bob Edwards, and his wife Pamela for the ceremonial unveiling of a plaque to mark the occasion.

Claude Edwards served as Federal Retirees' president from 1989 to 1999. He was a veteran of the Second World War and had a long and distinguished career, first in the Public Service of Canada and then as a union leader.

Thank you to Preferred Partners Johnson Insurance, HearingLife Canada and Via Rail Canada for their generous support in sponsoring the event.

Renewed partnerships

We're pleased to announce that GoodLife Fitness, Relocation Services and Collette have renewed their affinity agreements with the Association. Visit federalretirees.ca/en/At-a-Glance/Preferred-Partners for details.



Mentoring update

Our mentorship program with the Treasury Board Secretariat quietly commenced in April, with 290 volunteer mentors committed to participate. An official launch will take place in the coming months.



Submitted photo

Joe Sanderson, 1945-2017.

Bob Edwards and his wife, Pamela.



The Mentorship Partnership is one of Federal Retirees' signature events for celebrating Canada's 150th anniversary. The original objective was to identify 150 potential mentors from within Federal Retirees' membership to pass along their legacy of learning and experience to the next generation of public servants. The enthusiasm from our members has enabled us to almost double that number! Thank you for your participation.

50 over 50

The WISE 50 Over 50 Awards program, which recognizes and celebrates 50 Canadian entrepreneurs over the age of 50, is accepting submissions for its inaugural showcase until June 30.

Canadians over 50 are the fastest growing segment of the business start-up population. There's no better time than Canada's 150th birthday

to recognize and celebrate the accomplishments of people who are harnessing the power of experience to make an idea or a long-held dream a reality.

Open to Canadian residents who started their business after turning 50, the award's submission deadline is June 30. Applications and more information may be found on the WISE website: wise-seniorsinbusiness.com.

Correction

In our *Veterans' Corner* article on page 31 of our 2017 spring edition of *Sage*, we stated that Legion "service" officers are former members of the Canadian Armed Forces, the Royal Canadian Mounted Police and Veterans Affairs Canada (VAC), with extensive time and experience with the Service Bureau Network. Their correct title is Legion *command* service officers. Not

all Legion service officers are former members of the CAF, RCMP and VAC, although they do play an essential role in supporting veterans.

Court challenge update

A hearing was held on April 10 and 11 in response to Federal Retirees' application to declare unlawful the Government of Canada's actions in unilaterally changing the Public Service Health Care Plan (PSHCP) cost-sharing formula for federal public sector retirees. The Honourable Ann Marie McDonald heard the case at the Federal Court in Ottawa and reserved her decision. The parties to the proceeding — Federal Retirees and the Attorney General of Canada — will be informed of the decision in writing in due course. We'll share this information when available on our website and in this publication.

Reminder: Update your member profile

Have you recently moved or changed your email address? Make sure you visit www.federalretirees.ca and log on to your member profile to update your contact information and preferences. If you need assistance, contact our national office membership services team at 1-855-304-4700 (toll free). They will be pleased to help you Monday to Friday, from 8:30 a.m. to 4:30 p.m. EDT.

Canada 150 events and activities

Is your local branch doing something special to celebrate Canada 150? Are you and your family planning an activity to celebrate, such as a family reunion or barbecue? Email communications@federalretirees.ca and let us know about it so we can help get the word out. ■

Visit **Federalretirees.ca**

Your one-stop shop for member news and information



Easy access to:

- Upcoming events
- Tools and resources on finance and health
- Travel articles
- Advocacy updates
- Preferred Partners and member benefits
- Branch pages
- Online renewal
- Members-only information

Login and create a profile to access members-only information and manage your communications preferences.



If you need assistance, call us at 1-855-304-4700. We will be pleased to serve you.



National Association of Federal Retirees / Association nationale des retraités fédéraux

BRANCH ANNOUNCEMENTS

BRITISH COLUMBIA

BC01 CENTRAL FRASER VALLEY

May 11, 1:30 p.m. to 3 p.m.: Regular meeting in the APA Church Fireside Room, 3145 Gladwin Rd., Abbotsford. An address by an informative speaker is planned, followed by a short business meeting. Refreshments provided. Free parking, handicap-accessible.

June 1, noon to 2 p.m.: Spring luncheon at Rancho Catering, 35110 Delair Rd., Abbotsford. Tickets \$10, available at any branch meeting.

For more information please contact branch president Randie Scott at 778-344-6499. If you have not yet shared your email with the branch or have updated your email address, please contact us at nafrbc1@yahoo.com.

We are looking for a member willing to work with our primary Health Benefits Officer Jerry Stenstrom (604-850-7310) as backup. Training and access to resource material will be provided. A successful police record check is required as per Vulnerable Sector Regulations.

We have a number of ad-hoc positions open from time to time. If you'd like to help, contact Randie Scott at 778-344-6499 or nafrbc1@yahoo.com.

BC 02 CHILLIWACK

May 11, 10 a.m. to noon: Regular meeting at Senior Centre, 9400 College St., Chilliwack. Guest speaker, refreshments and 50/50 draw. Tickets for the June 13 annual dinner — \$15 for members — will be available.

May 24-26: BC Regional Conference, RCMP – PRTC. Branch executive members plan to attend.

June 13, 6 p.m.: Our annual dinner and a celebration of Canada's 150th birthday at RCMP-PRTC complex, 1100-45337 Calais

Cres., Chilliwack. The lounge (bar) opens at 6 p.m., dinner served at 7 p.m. Tickets \$15 per member, on sale until June 5. Free parking, live entertainment and prizes!

Sept. 14, 10 a.m. to noon: Regular meeting, Senior Centre, 9400 College St., Chilliwack. Guest speaker, refreshments and 50/50 draw.

Branch office hours are 10 a.m. to noon, Mondays, Tuesdays and Wednesdays, 9400 College St., Chilliwack, 604-795-6011. Volunteers are required for the office, communication (telephone callers), etc.

BC03 DUNCAN

July 20: Annual picnic, place and details to be confirmed; we are trying to minimize costs for our membership. We are open to suggestions.

Sept. 14: Meeting at the Duncan Ramada Inn. Lunch will be soup (not spicy), green salad, assorted sandwiches on fresh baguettes, squares and cookies as voted by the members. Jane Hope from Nanaimo Alzheimer Society will give a talk on dementia.

We need to replace some of the volunteer executive members, hopefully during the April meeting. Please consider volunteering.

The Duncan and District Branch extends its sincere sympathies to the families, friends and loved ones of members who have passed away recently.

BC04 FRASER VALLEY WEST

July 13, 11 a.m.: Annual barbecue and general meeting, Peace Arch Provincial Park, rain or shine. Doors open at 11 a.m., meeting at 11:30 a.m., followed by a barbecue chicken luncheon (a full meal deal). Cost \$15 per person, payable at the door. RSVP required by July 5 to

Charles at cherbert42@hotmail.com, or call 778-235-7040.

Sept. 21: Preferred Partners exposition, timing/location to be confirmed. RSVP required by Sept. 13 to Sharon at slriches@me.com, or call 604-946-2434.

First Thursday of every month, 2 p.m.: Meet & Chat at Ricky's Country Restaurant, 2160 King George Blvd., (near 22nd Ave.) S. Surrey.

Have a health/pension/benefit question? Contact Thelma at graham_tm@msn.com or call 604-309-2538.

Haven't heard from us lately by email? Please advise Steve of any email address changes s.sawchuk@shaw.ca.

We welcome all volunteers to participate in branch activities. Find current branch news, events and contact information at www.nafrfraservalleywest.ca.

Hope to see you this summer!

BC05 NANAIMO

May 11: Volunteer luncheon at Legion 257 in Lantzville, B.C.

June 21: The next general meeting will be held on June 21, venue TBA.

Third Thursday each month, 10 a.m. to noon: Board meeting in Lantzville at St. Philips By The Sea Anglican Church, 7113 Lantzville Rd., Lantzville, B.C. We are always looking for volunteers, both for phone duties and for our board. You are welcome to join us at our board meetings for more information.

Our AGM was held March 23 at the Quality Resort Bayside in Parksville, B.C. We had a speaker on social media and seniors, followed by a hot lunch enjoyed by all.

For further information, please contact branch president Ken Jones at 250-586-7718 or Kenjonesbc@shaw.ca.

BC06 JOHN FINN-NORTH ISLAND

June 1: Luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Ave., Courtenay. Luncheon will be a summer barbecue buffet. RSVP by May 31 to Norma Dean at 250-890-1218 or email at n-ad-2@hotmail.com. Guests will be announced in our local newsletter closer to the meeting date.

Sept. 13: Luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Ave., in Courtenay. Luncheon will be a pork tenderloin buffet. RSVP by Aug. 30 to Norma Dean at 250-890-1218 or email at n-ad-2@hotmail.com. Cost \$18 per person. Guests will be announced in our local newsletter closer to the meeting date.

BC07 CENTRAL OKANAGAN

Your board and other volunteers held two planning days to determine how best to meet the needs of the members. We have determined that we will hold two Learning Experiences, a golf tournament in June and a summer picnic. We will host welcome gatherings for new members and work with local government departments to recruit members who are getting ready for retirement. We really need team members to make these events happen. If you are interested in helping co-ordinate any one of these events, please contact cjuba@shaw.ca.

Watch your email, our website www.federalretirees-kelowna.com and the Central Okanagan Federal Retirees FaceBook page for announcements pertaining to these and other events.

BC08 VANCOUVER

June 29, 11:30 a.m.: Canada's 150th anniversary meeting and luncheon at Broadway Church, 2700 E. Broadway, Vancouver. Speaker TBA. Free luncheon: sandwiches, salads, cake and beverages. RSVP to 604-681-4742 or fsnavan@shaw.ca by June 21.

We are seeking volunteers to staff our office one or more days per month from

10 a.m. to 2 p.m. to provide information and referral service to members and potential members. Training is provided. Contact our office at 604-681-4742 or fsnavan@shaw.ca to learn more.

BC09 VICTORIA-FRED WHITEHOUSE

Sept. 12, 10 a.m.: Meeting at Trafalgar/Pro Patria Branch #292, Royal Canadian Legion, 411 Gorge Rd. E., Victoria. A guest from Victoria Hospice will speak on "Giving to The Victoria Hospice." www.federalretireesvictoria.ca/meetings

Don't forget, if we don't have your email address, you won't be hearing from us — electronically, that is!

BC10 SOUTH OKANAGAN

June 20: Summerland Ornamental Gardens. Keep the date open for a self-catered picnic lunch, followed by a guided tour of the gardens conducted by a friend of the gardens.

July 13, noon to 2 p.m.: Annual picnic at Skaha Lake Pavilion. Bring a lawn chair and a sunhat, and enjoy a barbecue lunch hosted by the branch.

Details of both events to follow. Contact us at FedRetirees@telus.net or leave a message at 250-493-6799.

BC11 OKANAGAN

June 25, noon: Meeting and spring luncheon at the Elk's Hall, 3103 30th St., Vernon, B.C. Doors open at noon, short meeting starts at 1 p.m. An excellent performer will be attending this luncheon — this is one person no one wants to miss.

Sept. 14, 10 a.m.: Regular meeting at the Elk's Hall.

Nov. 9, 10 a.m.: Regular meeting at the Elk's Hall. Tickets will be on sale for the Christmas party.

Dec. 10, noon: Christmas party at the Elk's hall. Doors open at noon, short meeting at 1 p.m.

Our branch needs a member to volunteer as secretary.

We regret to report the passing on Feb. 23 of Garry Hill, who was president of FSNA/NAFR for 14 years.

BC12 KAMLOOPS

July 12, 10 a.m.: Annual summer picnic at the west end of Riverside Park on the bank of the Thompson River. Lots of parking available and shady trees. Games begin at 10 a.m., including beanbag baseball. Trophy and prizes for teams. Enjoy lunch and dessert hosted by your local branch — and a rousing game of bocce for those who still have energy. Members attend free, \$10 each for family, friends and visitors — the more the merrier! Bring your lawn chair and water.

Sept. 20, 11 a.m.: Lunch and general members meeting at North Shore Community Centre, 730 Cottonwood Ave., Kamloops, B.C. Park on the west side. Coffee is on at 11 a.m. Lunch is \$10. RSVP by Sept. 14 to kamloopsoffice@gmail.com or leave a voice message at 250-571-5007.

Kindly let us know of the passing of our members so that we can amend our records and express condolences.

ALBERTA

AB16 CALGARY AND DISTRICT

Sept. 22, 10:30 a.m.: Short business meeting followed by a guest speaker, a representative from our Preferred Partner MEDOC (our emergency medical travel insurance), who will review coverage offered. Remember to reserve a seat by calling the office at 403-265-0773 two to three weeks before the function. Please remember our veterans; food donations much appreciated. As part of our Canada 150 Project the meal will only cost \$15 (the remaining cost will be subsidized by this branch).

Please check out our National Association of Federal Retirees websites:
National: www.federalretirees.ca
Calgary & District Branch: nafrcgyc.ca

Okotoks/Foothills Coffee Sessions

Sept. 21: Coffee session at the Foothills Centennial Centre, Okotoks. A representative from Johnson Insurance will make a presentation on MEDOC, the comprehensive travel insurance plan available to Association members. Details will be in the email invitation coming in early September. For more information, call Michelle Luchia at 403-938-7397 or Doug Raynor at 403-995-1786.

Camrose Coffee Sessions

Please contact Jette Finsborg at 403-609-0598 or jfinsborg@gmail.com for information.

We are seeking volunteers to work in the office, open Monday to Friday 10 a.m. to noon. Duties include processing receipts for payment of membership fees, providing contact information for pensions and benefits, referrals to the HBO and following up on general membership inquiries. Call 403-265-0773 or send an email to fsnacal@telus.net.

AB17 EDMONTON

July 1: Please join us as we celebrate Canada's 150th anniversary at the Kingsway Legion. Details of free activities, free eats and free refreshments will be announced at our May 3 meeting and posted on our website (see below) when the information is available.

Rick Brick (branch first vice-president) has kindly agreed to stand for election to the Association's national board of directors. The election will be held in June at our national meeting in Ottawa.

For any branch concerns or questions, call 780-413-4687 or toll free 1-855-376-2336 or email fснаedm@gmail.com. Please visit our website: www.nafredm.ca; we would also appreciate feedback on the website.

AB18 SOUTHERN ALBERTA

Oct. 13: Fall general meeting and lunch. More information to follow.

AB92 LAKELAND

May 23, 11 a.m.: General members meeting at Royal Canadian Air Force 784 Wing, 5319 – 48th Ave. S., Cold Lake. Cost for luncheon is \$10; RSVP by May 19. Contact Ethel at 780-594-3961 or ethellou@telus.net

We are seeking volunteers for vice-president and a director's position; if you are interested please contact Lou at 780-594-3961, louethel@telusplanet.net.

We are also seeking volunteers for the phone committee; if you are interested please contact Ethel at 780-594-3961, ethellou@telus.net.

SASKATCHEWAN**SK24 REGINA AND AREA**

Sept. 11, 6 p.m.: Annual fall supper at All Saint's Anglican Church, 142 Massey Rd., Regina. Cost \$12 for members, \$24 for guests. Enjoy a great meal and entertainment. Contact the branch office with questions or to RSVP at 306-359-3762 or fsna@sasktel.net by Sept. 1.

SK25 SASKATOON

June 7, noon: Members barbecue at Floral Community Centre. No cost to members.

Sept. 13, noon: Member's Corn Boil at Floral Community Centre. No cost to members (\$5 per guest).

RSVP to Loretta Reiter at 306-374-5450 or Leslie John at 306-373-5812.

SK26 PRINCE ALBERT

June 7, at noon: Annual branch picnic at the Prince Albert Penitentiary. Bring your own drinks, and a salad or dessert to share. The branch will look after burgers and condiments. Signs will be posted at venue to guide you.

MANITOBA**MB30 WESTERN MANITOBA**

Oct. 10, 11:30 a.m.: Fall Meeting at Seniors for Seniors, 311 Park Ave. E., Brandon. This date is tentative; date will be confirmed in the fall edition of *Sage*.

MB31 WINNIPEG

May 10: One-day speaker series at the Eastern Star. Topics include:

- the effects of stress on health;
- prescription medications;
- heart disease and how it presents differently in men and women.

A lunch will be provided to those attending all three sessions. Members will receive an invitation describing further details and how to register.

Aug. 15: Annual branch golf tournament at Scotswood Links in Elm Creek. If you can help organize this event, please contact Jim Jarrett at jimjarrett@mymts.net or phone the branch.

Sept. 19 and Nov. 7, noon: General meetings at the Army, Navy, Airforce Veterans Branch 283, 3584 Portage Ave., Winnipeg. Free lunch at noon, followed by meeting and guest speaker. Members must call or email the branch to register no later than one week prior to the meeting. More information about speakers can be found on our branch website, in the Growing Older column in the *Winnipeg Free Press* and in our summer/fall newsletter.

It is our branch's 50th anniversary this year and we would like suggestions on how we can celebrate. Email your ideas to nafrwpg@mymts.net or call 204-989-2061.

We will be offering tours of our local Preferred Partners residences in May and June. Please watch for dates and details in your inbox and on our branch website at federalretirees.ca/en/Branches/Welcome.

Our branch is fortunate that we have a full slate of dedicated board members.

However, from time to time we need help with short-term projects. Call or email the branch if you are willing to serve.

MB91 EASTERN MANITOBA

We are seeking telephone volunteers to remind members of meetings (twice a year). In particular, we need those who live in the Beausejour and Winnipeg areas, but we welcome volunteers from any other areas. We are also seeking nominations and volunteers for members-at-large to serve on the branch board. If you are willing to serve, or know of someone who might be interested, please contact Peter Baumgartner at 204-753-8270 or baumgarp@mts.net.

ONTARIO

ON33 ALGONQUIN VALLEY

July 18, 11:30 a.m.: "Tidying Up Your Personal and Financial Affairs" Lunch and Learn Workshop at Danny's Restaurant, 3432 Petawawa Blvd., Petawawa. Free for members, \$10 for guests. RSVP by July 11. Membership secretary Leo Buckley will discuss how to use the Association's You and Your Survivors workbook. Contact Paul Ballantyne with questions or to RSVP at 613-687-2259 or avb.on33@gmail.com.

Aug. 20, 11:30 a.m.: Annual branch picnic social at Jubilee Lodge, Garrison Petawawa. Complimentary barbecue lunch for members; \$10 for guests; RSVP by Aug. 15. Update on branch activities by executive. Contact Ken Philipose with questions or to RSVP at 613-584-2002 or avb.on33@gmail.com.

September, 11:30 a.m.: Lunch and Learn Workshop — 'Estate Planning — Arranging your Affairs, Wills, Trusts & Probate'. Date and address in Pembroke to be determined. Free for members, \$10 for guests. RSVP will be required for lunch. Membership secretary Leo Buckley will discuss wills, trusts and probate.

The Algonquin Valley branch is seeking a volunteer to manage the branch website.

If you are interested in assisting, please call Michael Stephens at 613-584-9210 or mestephens9210@outlook.com.

ON36 BLUEWATER

June 14: Rum Runners Tour — Windsor, A Great Canadian Holidays Tour, will depart from Royal Canadian Naval Assoc., 1420 Lougar Ave., Sarnia. Reservations required by May 20. Contact Mary Ann Burgess at 519-524-6981 with questions or to reserve your spot. Cost is \$101 for members and \$110 for non-members. More information is available on the Bluewater Branch website at www.federalretirees.ca/en/Branches/Ontario/Bluewater.

Sept. 13: General meeting and luncheon in Goderich (exact location is to be determined). Confirm your attendance by Sept. 8. Contact Pat Mason at 519-524-6981 or fsna.bluewater@gmail.com to confirm your attendance. Cost to be determined. More information is/will be available on the Bluewater Branch website at www.federalretirees.ca/en/Branches/Ontario/Bluewater.

ON38 KINGSTON AND DISTRICT

May 23: A reminder on the Canadian War Museum Bus Tour. Bus trip and guided tour is \$15 per person. Museum entry fee is an additional \$11.85 (free for veterans and guests with applicable ID or CF1 card). On-site cafeteria is available. Registration deadline was April 28. As there may be last-minute cancellations, please call the number below if you wish to attend.

Sept. 12: Luncheon Cruise by Gananoque Boat Lines. Departure at 1 p.m., duration about 2 1/2 hours. Cost is \$20 per person. Buffet lunch to be served immediately upon departure. Please RSVP by Sept. 5.

For more info on these events, please consult our website at www.federalretirees.ca and select "Branches" to find Kingston & District Branch-specific information, or call 613-542-9832 or 1-866-729-3762.

We are seeking telephone volunteers. A commitment of only a few hours from your home is required. If interested, please call Marilyn Quick at 613-634-1652.

ON40 LONDON

May 16, 1 p.m.: Membership meeting at the Victory Legion Branch, 311 Oakland Ave., London. Coffee at 1 p.m. Meeting starts at 1:30. Guest speaker TBA. Light snacks to follow.

We need volunteers to help our telephone committee and serve on the branch executive. The time commitment is minimal and we have a good time. Please consider and contact any member of the executive, or call the branch at 519-439-3762.

ON41 NIAGARA PENINSULA

Niagara Peninsula Branch, ON41 meets for lunch at the Holiday Inn Hotel and Suites, 327 Ontario St., St. Catharines, on the third Wednesday of every month except June, July and August. Cost for lunch is \$17 for members and \$19 for non-members.

The last meeting of the Niagara Peninsula Branch before summer arrives is May 17. It is an evening dinner meeting at which our volunteers are honoured and thanked. The doors open at 5 p.m. and the cost is \$19. Entertainment is an Elvis impersonator, so we should all be able to sing along.

We will begin our lunch meetings again in the fall, so please note the following dates: Sept. 20, Oct. 18, Nov. 15 and Dec. 20. Speakers for these meetings will be announced at a later date.

If you would like more information, please contact Nola M. Brown, secretary, at nolambrown@hotmail.com, 905-646-5006 or Fred Milligan, president, at stella-artois@cogeco.ca, 905-358-9453.

ON42 OSHAWA AND DISTRICT

June 6, 11:30 a.m.: Spring/summer luncheon. Location and cost TBA.

ON46 QUINTRENT

June 14, noon: Annual spring barbecue at the Royal Canadian Legion, Trenton. Meet & Greet at noon followed by lunch at 1 p.m. Cost is \$15 for members and \$20 for non-members, 150 tickets available. There will be three \$30 draws for members in attendance.

ON 49 WINDSOR

Our branch is in urgent need of volunteers; we only have four people on our board. We are planning an outing this summer, we will let you know when and where. Have a wonderful summer and see you in the fall.

QUEBEC**QC61 MAURICIE**

June 14, 9 a.m.: Monthly breakfast at Le Brunch restaurant, 4485, Gene-H. Kruger Blvd., Trois-Rivières.

Aug. 9, 9 a.m.: Monthly breakfast at Chez Auger restaurant, 493, 5th De La Pointe St., Shawinigan.

Sept. 13, 9 a.m.: Monthly breakfast at Le Brunch restaurant, 4485, Gene-H. Kruger Blvd., Trois-Rivières.

For information: Claude Rochette
819-694-4287.

NEW BRUNSWICK**NB62 FREDERICTON AND DISTRICT**

June 6, 9:30 a.m.: Information session on wills, estate planning and powers of attorney at Day's Inn, Oromocto, 60 Brayson Blvd. (off Black Watch Avenue). Arrive at 9:30 a.m. for registration and coffee; session begins promptly at 10 a.m. and will finish around noon. The presentation will be by one of our partners, Robert Stoney of Loyalist Law. Pre-registration is required: e-mail fsna2.fred@nb.aibn.com or register by phone at 451-2111. No cost to attend.

Watch for additional information sessions to be announced via website, email and Phonevite.

We will be offering prizes from our business partners to members who surf our branch website. Just click on the seasonal prompt (a picture of the sun), somewhere on the website before June 1, and follow the prompts to be automatically entered. Our web address is www.federalretirees.ca/en/Branches/New-Brunswick/Fredericton-and-District

Members are reminded that cheques forwarded to the local branch must be made payable to 'The National Association of Federal Retirees' or to 'Fredericton and District Branch NB 62' to be honoured at our financial institution.

NB64 SOUTH-EAST NEW BRUNSWICK

June 5, 6 p.m.: Annual banquet at Four Points Sheraton Mapleton Rd., Moncton. Tickets are \$15 for members and \$45 for non-members. Guest speaker is the Hon. Lisa Harris, minister of Seniors and Long-Term Care and minister responsible for Celtic affairs for the province. Doors open 5 p.m. Call 506-854-8336 for tickets.

Sept. 29, 10 a.m.: General meeting at the Royal Canadian Legion Branch #6, War Veterans Ave., Moncton. Tickets will be available for the Nov. 24, Feb. 23 and April 27 luncheon meetings. Call 506-855-8349 or 506-386-5836 for tickets.

Keep informed about branch activities by accessing the branch website at www.federalretirees.ca, branch tab, New Brunswick South-East N.B.

NOVA SCOTIA**NS73 NOVA SCOTIA CENTRAL**

June 3: Veterans parade and Canada 150 celebration hosted by the Village on Main in Dartmouth, starts at Stephens

Road Baptist Church and ends in the Sobeys parking lot on Tacoma Dr. Family activities follow the parade. Members interested in participating in the parade may contact the office at 902-463-1431 for more details.

Oct. 25, 11:30 a.m. to 2 p.m.: Come celebrate Canada's 150th birthday at the fall social and luncheon at Best Western Plus, 15 Spectacle Lake Dr. (Burnside), Dartmouth. Tickets \$15, may be purchased at Suite 503, 73 Tacoma Dr., no later than Oct. 18. Office phone number: 902-463-1431.

Events are posted on the federalretirees.ca NS Central webpage. You also may locate our events in dropdown section of News & Views.

This spring, members of your board of directors met with local members of Parliament to discuss Association concerns with respect to the tabling of Bill C-27. The fall branch bulletin will provide additional details.

Volunteers are needed to participate on the board of directors. We meet the afternoon of the third Tuesday of the month. We would like to draft a list of individuals interested in helping out with special events and/or committee work. Please contact the branch with questions.

NS77 CAPE BRETON

Oct. 20, 2 p.m.: October meeting at Steelworkers' and Pensioners Hall, corner of Prince and Inglis Streets, Sydney. Guest speaker TBA. Meal \$10 per person (hot turkey dinner). Contact branch office at 902-539-4465. Meals must be ordered and paid for in advance. There will be no dinner tickets sold at the door. Please send cheque for payment by Oct. 10 to Cape Breton Branch NAFR/FSNA, PO Box 785, Sydney, N.S., B1P 6J1.

We're developing a database of members' email addresses so that we can notify members of important and timely

information and events. The email list will not be shared with anyone outside of our organization. Members with email addresses are asked to forward them to our branch office at fsnacb@eastlink.ca for our records.

Members are encouraged to access the branch website at www.federalretirees.ca. Simply click on Branches, then Nova Scotia, then Cape Breton branch to access our page.

NEWFOUNDLAND AND LABRADOR

NL85 WESTERN NEWFOUNDLAND AND LABRADOR

June 7, 12:30 p.m.: Branch general meeting at Hotel Port aux Basques, 2 Grand Bay Rd., Port aux Basques. Cost \$5 for members. Contact Winston Childs at 709-394-0101 or wdchilds@nl.rogers.com by June 5.

Sept. 21, 12:30 p.m. Executive meeting at Pizza Delight, Murphy Square, Corner Brook.

PRINCE EDWARD ISLAND

PE82 CHARLOTTETOWN

July 18, noon: Don't miss the annual barbecue and strawberry social, which will be held rain or shine at the Farm Centre on University Avenue. No charge for members and there will be a limited amount of gluten-free products.

IN MEMORIAM

The Association and all of its 81 branches extend their most sincere sympathies to the families, friends and loved ones of members who have recently passed away.

BC01 Central Fraser Valley

Helen Collins
Bob Cummings
Ceilia Jones
Ina Reid

BC02 Chilliwack

Linda Burchell
Helene Denes
Marilyn Moth
William (Bill) Pearson
Alfred Schuh

BC08 Vancouver

Noreen Adolph
Olga Boytzun
Warren Dean
Margaret Dray
Iris Elliott
Stephen Hopkins
Edward Humphrey
Peter Jordan
Arvid Kautz
Audrey LaBrash
Mella Langevin
Bob Saunders
Gary Semenoff
Hectorine Street
Paulette Westlake

BC09 Victoria

John Abbott
Barbara Brown
William Brown
Edward Chadwick
Ralph Clowater

Walter Curry

John Day
Frank Degruchy
Kathleen Feyer
Noesje Fisher
Horst Habicht

Anthony Hemming
Jean Hodgkinson
A. Keeler

Horace H. Kempster
Bohdan Kostiuk
Bruce Lund

Stefania McFarlane
Denham Meek
Sylvia Montgomery
Margaret Muir
Patrick Mulvey
John Paul

Alexander Piercy
Margaret I. Pike
Alan Protor

Alex Reid
Joe Schembri
Lawrence Smith
Lucille Smith
Hanitjo Soebagio
Jean Taggart
Gordon Tufford
Joyce Wheeler
Margaret Wright

BC11 Okanagan

Garry Hill

BC14 Sidney

Gordon Grenier

Doris Lindsay
Ian Lindsay
Dorothy Lugg
John (Jack) McIlwraith
Dorothy Oklovick
Joanne Poulsen
Alexander Reid
William Southworth
William Van Horne

SK25 Saskatoon

John (Jack) Afseth
Solange Bedier
Elizabeth Mae Saunders

MB31 Winnipeg

R. Arcand
Henrietta Arnold
C. E. Asher
K. J. Atkins
Doreen Baddon
Kenneth G. Banfield
Bruce Barton
William Borcik
Lawrence S. Burns
M. Chipka
N. P. Cockriell
Lorna Curtis-Howell
Edward Czarnecki
C. John Dempster
Barry M. Dewar
T. F. Docker
Isabel J. Dowbiggin
Edgar T. Duffy
Patricia M. Dyck
Richard Dyck
Phyllis Edwards
Joyce Ewashko
Donald Farysey
Priscilla D. Fowler
Madge L. Gardner
Alex R. Gilchrist

Shirley Goerzen
Kathryn Gore
Norbert Grift
Laurel Hammond-Tyler
Jean Harris
William C. Haufschild
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Ruth Hicks
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