

WINTER 2016/17
PRICE: \$4.95



National Association
of Federal Retirees
Association nationale
des retraités fédéraux

SAGE

Holiday wishes from
war zones **PAGE 20**

A new passage to India
PAGE 24

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE



The siege generation

Elder care and the cracks in
Canada's health system

PAGE 7

'Used and abused'

Veterans are losing patience with
the Trudeau government

PAGE 14



You **DESERVE MORE**

For over 50 years Johnson has been helping members of preferred groups and associations get more from their home and auto insurance coverage. As a member of the **National Association of Federal Retirees** you'll get access to additional savings and discounts, extensive coverage, AIR MILES® reward miles, 24/7 claims service, and so much more. It's just our way of showing you how much you mean to us.

Call today to get your quote. (Mention your Group ID Code: F5)

 **1-877-742-7490** | www.johnson.ca/federalretirees



JOHNSON 

HOME + AUTO INSURANCE

HERE'S TO A CHALLENGING 2017

JEAN-GUY SOULIÈRE

It has been six months now since the 2016 Annual Members Meeting and the election of a new president, vice-president and three new directors. Our Board now has six new members — three of them women (two new directors for the Ottawa/Nunavut District were appointed after the AMM).

I encourage you to visit our website and read the biographies of our board members. I think you'll agree that the wealth of experience, knowledge and expertise they bring to the table is second to none in the not-for-profit world. It's both a pleasure and an honour to work with them.

Since the AMM, the board has met three times face-to-face and once through a webinar meeting. At our September meeting I stated as Chair that we would have transparent, open and frank meetings and make use of the expertise we have on the board. Our board members also are all very committed to living up to members' expectations on prudent financial management and control, as expressed at the AMM. I am pleased to report that, as a result of decisions taken at the September meeting, the Association is well on its way to a balanced budget.

Meanwhile, board committees (Planning, Advocacy, Nominations, Finance, Audit, Governance, Risk Management and Sage Editorial Consultation) are all very active. Most of these committees include members who are not Board members.

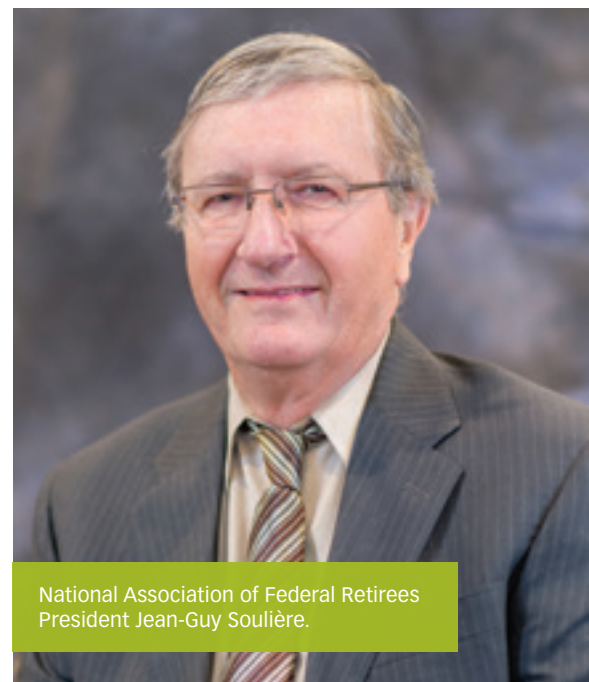
The fundamental job of our Association is to advocate for the protection and enhancement of our benefits as federal

retirees and surviving spouses. And the work has been keeping us very busy.

We're continuing our court action on the Public Service Health Care Plan. We're very involved in the federal/provincial/territorial deliberations on the development of a new health care accord. We're partnering with the Canadian Medical Association in holding town hall meetings in locations across the country on the subject of developing a seniors strategy. We're monitoring developments relating to CPP expansion to ensure that there are no negative effects for pensioners. We're keeping a close watch on the growing threat to defined benefit pension plans and the impact of Bill C-27, which would open the door to the introduction of target benefit pension plans.

We're keeping our members informed on all these issues through monthly e-messages. Members also have an opportunity to comment on these and other issues through membership and volunteers surveys that were launched in November.

The Association's governance is built on three pillars: the board of directors, the branches and the National Office. It is very important to strike the right balance among these three pillars, and to make



National Association of Federal Retirees
President Jean-Guy Soulière.

sure that their roles and responsibilities are clearly defined. Without volunteers at the board and branch levels, this Association could not survive — and the organization is facing serious difficulties in the recruitment of volunteers. (That's going to be the subject of my next message to you.)

Finally, it's the holiday season again — and this issue of Sage brings us a moving and thought-provoking piece on how Canadians serving overseas during the holidays cope with being separated from the people they love. It's a timely reminder of the value — and the personal cost — of 'public service'.

On behalf of the board of directors, I want to express our very best wishes to all of you for a happy and prosperous 2017. ■



SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

Sage is the voice of Federal Retirees.

PUBLISHER

Andrew McGillivray,
Director, Communications and Marketing

EDITOR

Doug Beazley

CFO

John Butterfield

EDITORIAL COORDINATORS

Karen Ruttan and Angela Johnston

CREATIVE CONSULTANT

Sally Douglas

CONTRIBUTORS

Sharon Kirkey, Michael Petrou, Kim Covert,
Louise Bergeron, Patrick Imbeau,
Szu-Yu Tina Chen, Dr. Paul Blackburn,
Robert Todd, Sayward Montague

TRANSLATION SERVICES

Annie Bourret, Angélique Bernard,
Sandra Pronovost and Claire Garvey

GRAPHIC DESIGN

The Blondes – Branding & Design

COVER ART

Matthew Usherwood

PRINTING

St. Joseph Print Group

CONTENTS

- 3 PRESIDENT'S MESSAGE**
- 5 DEAR SAGE**
- 7 THE SIEGE GENERATION**
Canadians caught between caring for ailing parents and looking after kids and jobs are begging the health system for help. Who's listening? **SHARON KIRKEY**
- 14 'USED AND ABUSED'**
Trudeau promised veterans a new deal in 2015. Some of them are losing patience. **MICHAEL PETROU**
- 20 SEASON'S GREETINGS FROM THE FRONT**
Cut off by conflict from the people they love, Canadians learn to lean on each other. **KIM COVERT**
- 24 A NEW PASSAGE TO INDIA**
Your bucket-list guide to the most amazing place on earth.
- 29 WIRELESS THE EASY WAY — WELCOME TO SIMPLYCONNECT**
- 30 FLYING WITH GIFTS**
- 33 HEALTH CHECK**
Building a better Public Service Health Care Plan. **LOUISE BERGERON**
- 34 FROM THE PENSION DESK**
The longevity gamble. **PATRICK IMBEAU**
- 35 A DARKER SHADE OF WINTER**
Know the warning signs of seasonal depression.
SZU-YU TINA CHEN, UBC FACULTY OF MEDICINE, 2018 DR. PAUL BLACKBURN, MD, FRCPC
- 37 GETTING THE MOST (FOR THE LEAST) OUT OF YOUR INVESTMENTS**
ROBERT TODD
- 38 ADVOCACY IN ACTION**
The Health Accord and seniors.
SAYWARD MONTAGUE
- 40 ASSOCIATION NEWS**
- 42 BRANCH ANNOUNCEMENTS**
- 46 IN MEMORIAM**

Letters to the Editor or to contact the National Association of Federal Retirees:

613.745.2559 (toll-free 1.855.304.4700)
865 Shefford Road, Ottawa, ON K1J 1H9
sage@federalretirees.ca

Sage Magazine is produced under license.
Publication # 40065047 ISSN 2292-7166

Return undeliverable copies to:
Sage Magazine, 17 York Street, Suite 201
Ottawa ON K1N 9J6

For information on advertising in Sage,
please contact Don Turner at 613.789.2772

To become a preferred partner of the National Association of Federal Retirees, contact Andrew McGillivray at 613.745.2559, or toll-free at 855.304.4700

Cover price \$4.95 per issue
Member subscription is \$5.40 per year, included in Association membership
Non-member subscription is \$14.80 per year
Non-members contact National Association of Federal Retirees for subscriptions



DEAR SAGE

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

National Association of Federal Retirees,
865 Shefford Road, Ottawa, ON, K1J 1H9

Or you can email us at
sage@federalretirees.ca

Imagine my delight to open the Fall 2016 issue of *Sage* to see your new appointment. Congratulations, Jean-Guy. You may not remember me from HR in Transport in the 90s and my career-long membership in CPPMA and then IPMA-Canada, but we met on several occasions in our public service days and it was you who first mentioned 'FSNA' and got me interested in joining the Association.

I am glad that you are at the helm in these critical days. It is clear that an ever-watchful eye must be kept on the feds to keep their greedy hands off our hard-earned pensions.

Cheers!

Brian Preston, Portland, Ontario

Hello. I always look forward to receiving my magazine, with interesting, new and updated information for retirees. I was extremely interested in the article "Wired at Home". How can one get in touch with Care Link Advantage? I would like to learn more about this wireless application.

With thanks,
Margaret McLean

(Glad you enjoy the magazine, Margaret. You can find out more about the Care Link Advantage service through the company's website — carelinkadvantage.ca — or call toll-free 866-876-7401)

Dear Sage,

I generally enjoy the magazine but your fall 2016 edition made me laugh when I read the article about the University of Toronto researcher and Ed the robot.

While visiting my mother at her Kingston nursing home recently, I went to make us a cup of tea. I was advised that the electric tea kettles had been removed from the 'family rooms' due to an incident — for safety reasons, I would assume. Please pass this information on to the robot researchers. Thanks.

P.S. There is nothing like human contact to stimulate seniors living alone or in nursing homes. A robot could never replace human contact!

Fran Psutka

(You're so right, Fran. Sorry, Ed.)

ENJOY

2500

PLUM® POINTS

*when you spend \$25 or more in-store**

MAKE -it- MERRY

FROM DECEMBER 15-24, 2016



PRESENT COUPON AT TIME OF PURCHASE

Indigo

Chapters

Coles

indigo.ca

*One-time offer. Offer valid December 15, 2016 – December 24, 2016 in-store (excluding kiosk orders) with a purchase of \$25.00 or more on eligible in-stock product(s) in a single transaction, before taxes and after applicable discounts and plum points redemptions, using a valid plum rewards membership and upon presentation of a valid promotional barcode. Excludes eBooks, electronics and related accessories, rewards memberships, gift cards, Love of Reading products and donations, American Girl® services and shipping costs. Not valid on previous purchases or in conjunction with other plum offers. Offer cannot be transferred or reproduced. Please allow up to 1-2 weeks for bonus points to be applied to your account.

Help your family save and stay safe with the new Family Program

\$30 PER
SUBSCRIPTION



Exclusive for National Association of Federal Retirees members

When you purchase a Family Program subscription*, your family members' access many of the same discounts you enjoy on pet and travel insurance, hotels, vacations, car rentals and more with our Preferred Partners.

*One subscription covers one family member



Members get a complimentary enrolment in **YouRNurse** when they purchase a subscription

YouRNurse is a toll-free, one-stop service that provides access to expert help with health and caregiving challenges when you need it.

Visit www.yournurse.ca for more details.

*Limit one enrolment per Association member

Buy a Family Program subscription today!
Visit www.familyprogram.ca or call 1-855-304-4700



National Association
of Federal Retirees Association nationale
des retraités fédéraux



THE [SIEGE] GENERATION

Canadians caught between caring for ailing parents
and looking after kids and jobs are begging the
health system for help. Who's listening?

SHARON KIRKEY

PHOTO: Jim Marshall (centre) watches the sun set with his daughters Lori Kartes (left) and Wendy Marshall. Source: Matthew Usherwood

Wendy Marshall could feel the hallmark symptoms of acute stress ramping up — the trouble focusing, the racing thoughts. It felt as if her emotions were “right there, at the surface.”

“I know this stuff. I *teach* people this stuff,” the Ottawa diabetes nurse educator remembers thinking before calling her doctor, worried she was coming completely undone.

Her mother, Meryl, had recently died in hospital, aged 78, from a flu bug that turned into pneumonia. Wendy and her sister Lori were at Meryl’s bedside when she passed. Jim, their then 84-year-old father, couldn’t be there. He was in another bed on another floor. Jim had caught the same bug, and the first day he was finally well enough to

visit Meryl in hospital, he slipped on ice in his driveway after Lori dropped him back home, smashing his hip.

A long-time emphysema sufferer, Meryl had lived on home oxygen for more than 20 years, but she and Jim had always managed on their combined strength. She had pulled through so many close calls, Wendy says, “we thought she would carry on forever”.

His hip still healing and his knees shot through with osteoarthritis, Jim was moved to a retirement residence. The girls had to sell the family home to pay the \$3,000 monthly rent for what was a basic bachelor apartment. Despite the efforts of staff, Jim dreaded the place. He hated not being able to make his own meals. He felt cut off from the world — and the cost was a huge source of anxiety and stress. He had lost his wife, his home and his independence, along with his driver’s licence.

For Wendy, 46, the gut-wrenching decision to “relocate” her father and the stress of managing her family’s sudden losses and upheaval were threatening to overwhelm her. One day she sat down and wrote out a list of “everything that was circulating in my brain, all the things that needed doing.”

She stopped at 49.

Wendy and Lori both work full-time jobs and are raising families of their own. They represent a widening fault line in Canada’s health care landscape — middle-aged adults caught in a wicked bind between caring for their own children and looking after ailing parents. It’s a crisis that many say can only be addressed by an injection of public funds into home and long term care.

Leading the charge on this front is the Canadian Medical Association, the most powerful doctors’ lobby in the country.

.....

Hospital beds are spilling over with seniors who need home or long-term care — but have no place to go. Home support for seniors has decreased in many regions, despite higher demand, while families face the daunting challenge of navigating a system that is often fragmented, under-resourced and overly bureaucratic.

.....



Dr. Samir Sinha, left, and then-Ontario Health Minister Deb Matthews visit patient Lola Glodblum at Mount Sinai Hospital in Toronto on Thursday May 24, 2012.

THE CANADIAN PRESS/Aaron Vincent Elkaim

As negotiations continue on a new federal-provincial-territorial health accord — a funding deal that will shape public health care in this country for years to come — the CMA, with the support of the National Association of Federal Retirees and other organizations, is urging the Trudeau Liberals to make seniors' care *the* priority in the new funding agreement.

The CMA's rallying cry is simple: Fix the system for seniors, and everyone wins.

"If it's done well, we'll reduce costs overall," says Dr. Granger Avery, 70, the CMA's new president. The recently retired rural doctor spent four decades tending to generations of families in Port McNeill, B.C.

Due to expire in April, the current accord was Prime Minister Paul Martin's "fix for a generation" — a plan he promised Canadians would lead to a stronger, more efficient and responsive system.

So, where do we sit now, more than a decade out?

In 2014, Canada ranked 10th out of 11 countries in the Commonwealth Fund's rating of health systems. Only the U.S. system scored lower.

Hospital beds are spilling over with seniors who need home or long-term care — but have no place to go. Home support for seniors has decreased in many regions, despite higher demand, while families face the daunting challenge of navigating a system that is often fragmented, under-resourced and overly bureaucratic.

The problem lies with a health system that still functions much the way it did when it was getting started in the 1960s, when the average Canadian was 27, healthy and raising children. The system's design focus was on the needs of doctors and hospitals; public health care was *acute* care.

Half a century later, we're facing a growing population of seniors with not one, but

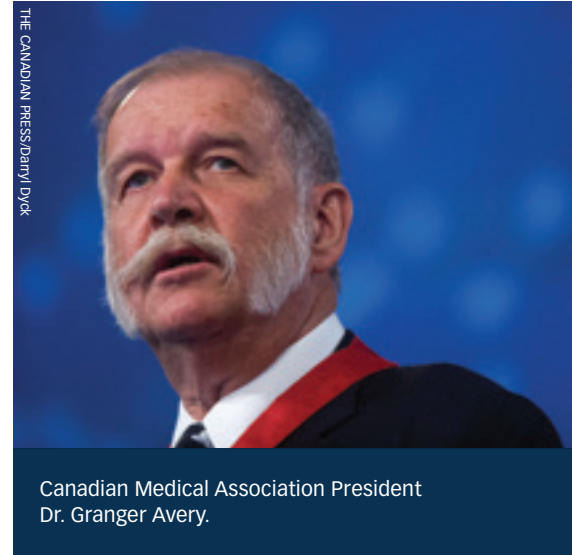
multiple chronic conditions — a population the system was never designed to cope with. And while there are pockets of excellence and innovation out there, "we haven't fundamentally restructured a system that incents us to create patients out of people," says Dr. Chris Simpson, chief of cardiology at Queen's University in Kingston and a past president of the CMA.

The CMA is urging federal action on several critical fronts. Among other things, it's calling for:

- a new demographic top-up to the Canada Health Transfer to help provinces with older populations, as an alternative to a funding formula based purely on population. For fiscal year 2017-18, that would amount to a \$1.6 billion federal investment.
- federal funding for catastrophic prescription drug coverage as the first step toward a wider national drug plan.
- a new targeted homecare and palliative care fund that would deliver \$3 billion over four years, renovate and retrofit long-term care homes (where wait times can now stretch 230 days) and deliver more support for Canada's army of unpaid caregivers in the form of refundable tax credits.

"How the federal and provincial governments play out the negotiations is up to them," Avery says. "We're concerned with having the patients in the forefront of those conversations."

Federal Health Minister Jane Philpott has indicated the federal government has every intention of meeting the \$3 billion commitment for homecare. Prime Minister Justin Trudeau has hinted at a five-year accord — not the 10-year financial deal struck in 2004 by Paul Martin. There is every indication the Liberals will hold increases in annual transfers to the maximum three per cent unilaterally imposed by the previous Conservative government — half of



Once admitted, many seniors find it hard to go home after the acute part of their illness is resolved because of a lack of community or home care support.

what was negotiated in the old accord. The provinces are warning already that holding the escalator to three per cent would effectively mean a freeze in health spending. The situation, says Quebec Health Minister Gaetan Barrette (a doctor himself), will be "scary."

Part of the problem is a health system that seems designed to put hospital emergency rooms under maximum stress. Canada has one of the highest emergency department occupancy rates among comparable nations.

Simpson describes an all-too-common scenario: A senior with congestive heart failure suddenly accumulates a bit more fluid and feels short of

Federal Health Minister Jane Philpott speaks during a federal, provincial and territorial health ministers' meeting in Toronto on Tuesday, October 18, 2016.

THE CANADIAN PRESS/CHRISTOPHER KATSAPOV



Part of the problem is a health system that seems designed to put hospital emergency rooms under maximum stress. Canada has one of the highest emergency department occupancy rates among comparable nations.

breath. It's Friday night. His doctor's office doesn't provide after-hours care. So he's taken to emergency, where the only thing staff members know, says Simpson, is "here's a patient with heart failure."

"Suddenly you've got a patient in hospital on a Friday night. They're left in bed all weekend, because that's what we do in hospitals — we put them to bed," Simpson says.

By Monday morning, that senior's muscles have become so de-conditioned by his enforced idleness, he falls the first time he tries to get out of bed.

Once admitted, many seniors find it hard to go home after the acute part of their illness is resolved because of a lack of community or home care support. Some seniors are losing publicly funded services they once had, and caregivers are taking on an ever-growing and increasingly complex range of tasks, "from preparing scrambled eggs to home chemotherapy and everything in between," Shirlee Sharkey, president and chief executive officer of Saint Elizabeth, one of Canada's largest non-profit social enterprises, said at the recent Canada 2020 Health Summit.

Eligibility requirements for homecare are constantly changing; there's more talk about co-payments and "it shakes everyone's confidence in the homecare system," Sharkey said. One million Canadians are now augmenting homecare services out of pocket, she said. "Another million are expressing they have unmet needs," she added.

What do seniors do when they don't have the supports they need? They take risks, says Sue Walker, executive director of Olde Forge Community Resource Centre in Ottawa. She's seen cases of seniors climbing on chairs to change a light bulb because they can't afford to call someone, then falling and shattering a hip. "They have no family close by. They're in their apartment days on end and nobody finds them because they don't have family support."

For some clients, "homecare" amounts to one bath a week. Others who are confined to wheelchairs or beds have a personal support worker who helps them get up and dressed in the morning and then returns at night to help put them to bed, says Walker, "and nobody else during the day." Home support costs \$20 an hour, "and they just don't have the money."

If they try to get up to use the toilet themselves, they have an 80 to 100 per cent risk of falling, Walker says.

The CMA's own polling shows most Canadians are deeply anxious about health care in their so-called "golden years." Provinces like New Brunswick offer an alarming preview of what's happening to the entire health system. About 20 per cent of New Brunswick's population is 65 or older, compared to 16 per cent of Canada as a whole. New Brunswick's death rate "is now greater than our birth rate," says John McGarry, president and CEO of Horizon Health Network, the largest health care organization in Atlantic Canada.

About a quarter of Horizon's 1,600 hospital beds are occupied by elderly patients awaiting placement somewhere else.

"To me, it just doesn't make any sense that there isn't some component of the (Canada Health Transfer) funding formula that would take into account the age of the population being served," says McGarry.

A demographic top-up might be the simplest way to ensure money follows need — but not everyone is convinced it's the best or only way, because not everyone ages in the same way.

Geriatrician Dr. Samir Sinha, provincial lead for Ontario's seniors' strategy, believes a fairer agreement would also base transfers on "frailty", taking into account the proportion of a province's population made up of people with significant multiple health problems — those who are at higher risk of dying early.

Whatever the formula, everyone agrees the system would be in a state of complete collapse if it were not for unpaid caregivers — the people who, according to the Conference Board of Canada, provided over 1.5 billion hours of care in 2007 alone — 10 times the number of paid hours provided in home care that same year. "The Conference Board estimates we actually lose \$1.3 billion a year in productivity to individuals helping out their elderly family members," says Simon Coakeley, CEO of the National Association of Federal Retirees, which is hosting a series of town halls across Canada to gather suggestions from seniors on how to reform the system.

"The sorts of things the CMA is talking about very much resonate with our members," Coakeley says. "Our members are seeing seniors' healthcare from a number of perspectives. People like myself — I'm 58. I'm kind of looking at what my needs are going to be as I age, but also have a mother who's 82 and in a retirement home, and I'm seeing her needs as they evolve. And I think a lot of our members are in that situation."

Sinha has seen the toll caregiving takes: the strain on marriages, the second mortgages to pay for private nursing and homecare. People struggle to keep their loved ones at home as long as they can; often, it's just too long.

"Sometimes the caregiver passes away before the client," Walker says. Too many people are taking on far more than they can physically handle.

"It's pretty much me, 24/7," says Gayle Toner, a 68-year-old, full-time caregiver to her father, George, 88.

George, who has diabetes, suffered an aneurysm in his 50s while working the Remembrance Day shift at his job with Canada Post in Ottawa. He always worked Remembrance Day for the overtime. It was the Christmas turkey money.

The aneurysm struck the right side of George's body. "He had to relearn everything: how to dress himself, sit up, eat, read."

Gayle's biggest worry is falls; George has broken his collarbone and injured his rotator cuff already, and when he hits the ground, Gayle can't lift him up by herself, so she dials 911.

"If he seems hurt, or we're a little suspicious, we take him to the hospital. And we pretty well know it's a minimum of eight hours when we get there."

The local community care access centre keeps promising Gayle some respite care, someone to come and sit with George for a few hours a week so she can do the grocery shopping or get his prescriptions filled, without having to leave him home alone.

Canada's population is aging. With the first members of the baby boom generation now in their 70s, Canadians aged 65 and older now outnumber those under age 15 — a first for this country.

A conversation is starting among policy makers about ways to ensure seniors' needs are addressed strategically by all orders of government. The National Association of Federal Retirees is helping to shape that conversation.

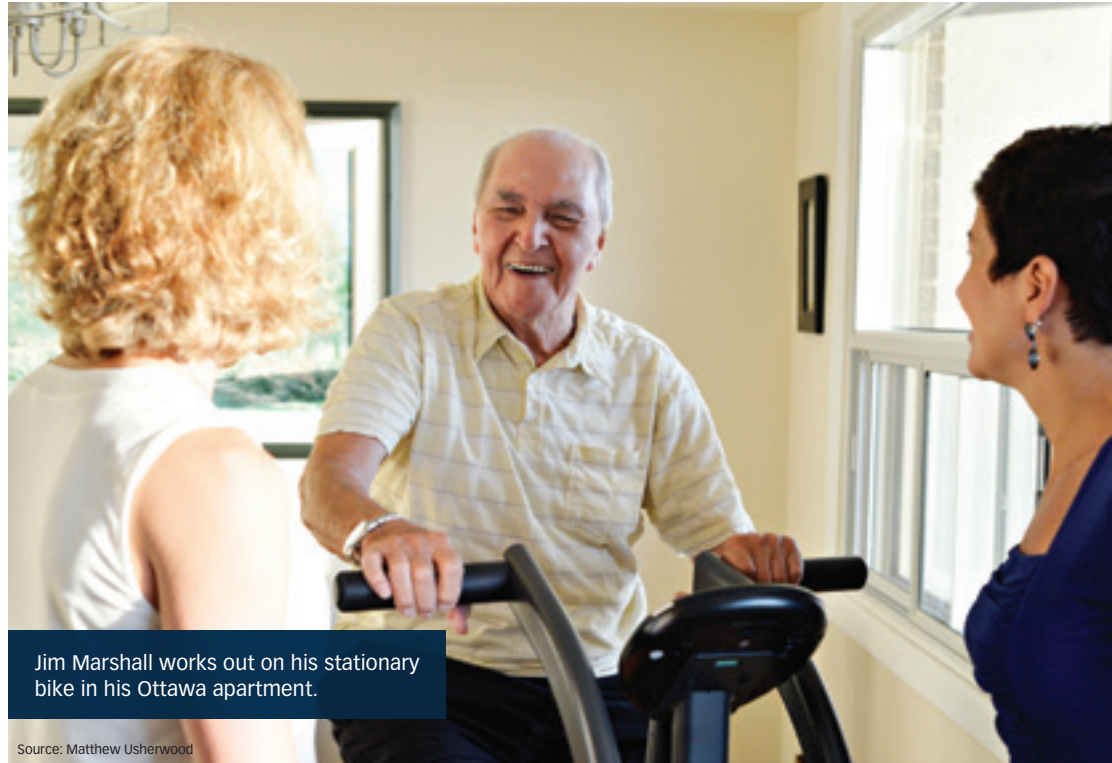
During November, we hosted a series of town halls on *Seniors and a New Health Accord* with the Canadian Medical Association in Charlottetown, Halifax, Regina, Edmonton and Kelowna, and wrapped up with an event in Ottawa. It's clear that seniors and Federal Retirees believe in better home care and long-term care, affordable access to medications, and support for caregivers.

In 2017, we'll take the feedback we heard at these community events to provincial and federal health ministers. But it's not too late to have your say.

Let us know how you think seniors' health care should be addressed in a new Health Accord — and then let your MP know.

Visit www.federalretirees.ca/HealthAccord today and take part.

Everyone agrees the system would be in a state of complete collapse if it were not for unpaid caregivers — the people who, according to the Conference Board of Canada, provided over 1.5 billion hours of care in 2007 alone — 10 times the number of paid hours provided in home care that same year.



Jim Marshall works out on his stationary bike in his Ottawa apartment.

Source: Matthew Usherwood

Avery agrees investing more in community care would not only help support families like Gayle's, it also would free up hospitals to do what they do best: look after the acutely sick and perform complex procedures. "A hospital bed costs around \$1,000 a day. A long-term care bed \$130 on average. Home care might be in the range of \$50 to \$55," he said. "Not only is it better medicine, it's cost-saving for the system."

More also needs to be done to improve the things that define health, the CMA says — decent and safe housing, poverty reduction and guaranteed income strategies.

And the current problems with Canada's public health system, if left unchecked, won't end with the Boomer generation. The Chief Actuary of Canada now projects that five out of ten Canadians aged 20 today will live to the age of 90; 20 per cent will reach 100 or older, according to the Institute for Research on Public Policy.

Sinha and others are watching the health accord process closely. "I think what we're actually seeing is a (federal) minister trying to lead an honest conversation — 'You've got to give me a good, compelling reason as to why you want more money, and what Canadians can expect in return.'"

Health providers across the country are experimenting with new ways to ease the stress points in the system. Many are exploiting remote monitoring and 'virtual visit' technology — real-time video-conferencing, devices that record a patient's weight, blood pressure and other vital signs so that nurses or doctors can adjust medication. The idea is to provide wider access to specialized care, reduce the time and money spent on travel and divert pressure away from emergency rooms.

At the Kingston General Hospital, an outpatient program gives congestive heart failure patients a direct line to a nurse practitioner they can call in the event they

hit complications, but don't necessarily need to be admitted to hospital.

"They can phone the nurse practitioner — who they know well personally, because they've met them before — and often the nurse is able to say, 'Oh, just take 60 milligrams of Lasix (a diuretic) today instead of 40 and call me tomorrow, you'll be fine,'" Simpson says.

"I've never believed it was good enough for doctors or nurses to scream from the sidelines for governments to do something, because clearly a lot of what needs to be done is in our back yards."

And while it will take more than one election to turn the train around, the change in federal leadership brought with it some optimism, he adds.

"Maybe the expectations are too high. But I think there's been a bit of a reprieve from that cynicism that everyone had, that we're just stuck with the system we have. And people are at least dreaming a little bit again."

Two years ago, after six years as a single mom, Wendy Marshall met someone. “The timing,” she says, “was wonderful and horrible.” She and her new partner now have a combined family of six — four kids, the youngest age nine. She’s happy — but she can’t shake the feeling that she’s somehow abandoning her father.

“(He’s coped) in a way that is above and beyond my wildest expectations,” she says. “At the same time, my heart just goes out to him for all the massive losses he’s suffered.”

Recently, she and her sister decided to move Jim into an apartment of his own. They’re struggling to make it work.

“He loves his apartment building. He loves that there’s a mix of ages and stages of life, and he loves that there are dogs in the building,” she says.

“What I would hope for my dad, with all my heart, is that he could stay there. But when his needs increase, will he get the homecare support he needs? Or will we have no choice but to move him into a retirement home, or long-term care facility?”

Today, Lori and Wendy stagger their visits and call several times a day. Now 86, Jim has congestive heart failure, atrial fibrillation, chronic kidney disease and a history of stroke. He uses a walker but sometimes feels “spacey” and it’s hard for him to get mobilized.

“Two or three weeks after I moved him over to the apartment,” Wendy remembers, “I took him out to a football game and I was watching him walk and it seemed worse. I said, ‘How are your legs, dad?’ because he’d had previous issues with gout to his knees.”

When she pulled up Jim’s pant leg she saw open ulcers from his knees to his toes. “We chased after that for six months,” she says. When Jim later developed lower leg swelling, his family doctor told him to wear pressure stockings during the day, but Jim couldn’t put them on by himself, and the family couldn’t get more home support for daily dressing changes. So the wounds reopened.

“Sometimes you don’t want to look ahead, but I think about my dad’s fate,” Wendy says.

“I don’t know how this is going to play out.” ■



Book your FREE Hearing Test!

We believe everyone over the age of 60 should get a FREE baseline hearing test. You can join us by simply booking YOUR test today and encouraging your friends to join you. It takes less than 60 minutes, you don’t need a doctor’s referral, and there’s no cost or obligation whatsoever!

Last year more than 200 hearing clinics donated \$2.00 for every test in order to provide hearing aids for those who can’t afford them. We raised over \$100,000 which provided 42 hearing aids to 22 recipients across the country! This year we’re donating \$4.00 for every test with the goal of raising over \$250,000 for hearing aids. So book your test, bring your friends, and together, we can make a difference!

VISIT CAMPAIGNFORBETTERHEARING.ORG/SAGE OR CALL

1-888-713-6920

MAG-CFBH-SAGE



'USED and ABUSED'

Trudeau promised veterans a new deal in 2015.
Some of them are losing patience.

MICHAEL PETROU

The relationship between the federal government and Canada's veterans is undergoing a reset — its third in as many years.

The first attempt didn't go over so well. In January, 2014, Prime Minister Stephen Harper's minister for Veterans Affairs — Julian Fantino, a former Toronto police chief with a reputation for blunt talk — agreed

to a sit-down with veterans angry with the Harper government over its decision to close eight VAC district offices across the country.

The meeting — arranged by the Public Service Alliance of Canada, Canada's largest public service union — was a public relations catastrophe. Fantino showed up 70 minutes late, just as the veterans were getting ready to hold a press conference. The exchange between the minister and veterans quickly exploded when Fantino

rebuked a medal-bedecked veteran who was demanding guarantees about the level of service that would be provided.

"This finger-pointing stuff doesn't work very well with me," Fantino said.

"Oh, well, that's just too bad. It don't work well with *us* that you don't turn up to a meeting that you were supposed to turn up to," the vet responded.

"You bushwhacked us."

PHOTO: Minister of Veterans Affairs Kent Hehr, right, talks with Brigadier-General Stanley Parkhouse, left, and Rear-Admiral Charles Knight, center, during the Battle of the Atlantic memorial services on Parliament Hill in Ottawa on Sunday, May 1, 2016. THE CANADIAN PRESS/Patrick Doyle

Today, federal Veterans Ombudsman Guy Parent says “we could not really defy the logic” behind the district offices closures. “There were not enough veterans going to the centres to justify the amount of money they were spending.”

That didn’t really matter, of course. The closures had become symbolic, contributing to the perception of a crumbling relationship between veterans and the government — a perception fuelled by news that Veterans Affairs Canada had allowed more than \$1 billion of its budget to go unspent over seven years.

The second attempt at a reset came in early 2015, when Fantino was removed as minister and replaced by Erin O’Toole, a retired air force officer who has since launched a run for the leadership of the Conservative party. O’Toole doesn’t think sour relations with veterans were a prime factor in his party’s 2015 defeat — but he admits the friction didn’t help. “Did it contribute to the overall frustration and the mantra for change that some people were calling for in the lead-up to the election?” he says. “I think yes.”

The Liberals were quick to exploit the opening in 2015. “For 10 years, Stephen Harper has nickel-and-dimed our veterans, lacking the respect and support that Canadians have earned through service to Canada, and that’s something we have to fix as a priority,” Justin Trudeau said at a campaign stop near Canadian Forces Base Trenton in August 2015. Behind him stood some of the high-profile veterans Trudeau had recruited as candidates: Karen McCrimmon, Harjit Sajjan and Andrew Leslie, all of whom had served in Afghanistan.

Trudeau used that speech to signal a third reset — and to make a number of large and expensive promises to veterans. He pledged to re-open the shuttered district offices, “fully” fund four years of post-secondary education for all veterans who want it and invest \$25 million to expand access to the Permanent Impairment

Allowance for veterans who have suffered severe and permanent disabilities that limit their career options.

Minister of Veterans Affairs Kent Hehr, appointed to the post by Trudeau in 2015, acknowledges angry veterans boosted the Liberals in that year’s election.

“It alerted the public to the larger issues that were in play. In many regions, Atlantic Canada and elsewhere, it was a large part of our success, or (of) the Conservatives not doing as well as they had hoped.”

Most consequential of all was Trudeau’s vow to reinstate lifetime pensions for wounded and disabled veterans. Lifetime pensions, provided under the Pension Act, were replaced with lump sum payments under the 2006 New Veterans Charter, which received all-party endorsement. The payment, known as a Disability Award, is intended to compensate for the “non-economic effects, including pain and suffering,” of service-related physical and mental injuries.

Some veterans believe the lump sum payments, which vary depending on the severity of the injury — but could not exceed \$310,000 under the Conservatives — were insufficient compensation because they would amount to less than injured veterans could receive through a monthly pension over the course of a lifetime.

For others, the lump sum payments reflect a more profound breach of trust — an abandonment of the “sacred covenant” dating back to the First World War that committed the government to looking after veterans.

“Me and my other veterans were out pushing that the Conservatives would not get back in, and the Liberals would get in, and, lo and behold, it was a landslide,” says David Mackenzie, a retired sergeant who spent 40 years in uniform. He’s clear about why he gave his support to the Liberals last year. It was based, he says, “on the fact that they were going to give back our pensions.”



Source: Matthew Usherwood
David Mackenzie is one veteran who supported the Liberals in 2015 because “they were going to give back our pensions.”

.....

But the budget said not a word about Trudeau’s flagship promise: the reinstatement of lifetime pensions. This, Mackenzie says, has made him and other vets who threw their support to the Liberals feel “used and abused.”

.....

Daniel Therrien, a retired master warrant officer from 12^e Régiment blindé du Canada out of CFB Valcartier, also threw his support behind the Liberals because of the pension promise. “That’s why, for me, most veterans switched hats and voted for the Liberals,” he says.

More than one year out from the election, Mackenzie and Therrien are having second thoughts. They spoke with Sage magazine on the front lawn of Parliament Hill in the company of other veterans who came to protest what they see as foot-dragging — or worse — on the part of the Liberal government on veterans’ issues.

The Liberals' first budget did include some hefty investments. It allocated some \$5.6 billion for veterans services, covering the cost of re-opening district service offices. The maximum amount of the Disability Award is also slated to rise to \$360,000 in April and will be applied retroactively to veterans who have received lump sum payments under the New Veterans Charter.

But the budget said not a word about Trudeau's flagship promise: the reinstatement of lifetime pensions. This, Mackenzie says, has made him and other vets who threw their support to the Liberals feel "used and abused."

"Think about it. There are guys that are still suffering that went out of their safety net to go out and push these Liberals in. They went out and protested, and look what happened. All their efforts to get away from isolation and push for this, and they got let down. *More* than let down. It's a slap in the face."

"When I talk to my brothers and sisters, they are saying exactly the same thing, that we were let down by the government,"

.....

The closures had become symbolic, contributing to the perception of a crumbling relationship between veterans and the government — a perception fuelled by news that Veterans Affairs Canada had allowed more than \$1 billion of its budget to go unspent over seven years.

.....

says Therrien. "The government, they have one Remembrance Day a year, but 364 days they forget us. That's the way I see it, and a lot of veterans see it also."

The Liberals may be victims of the high expectations they created. Trudeau, after all, promised a new era — not incremental change. "No veteran," he said during that August campaign speech, "will be forced to fight their own government for the support and compensation that they have earned."

More than a year later, most veterans are not fighting the government for the support and compensation they believe they've earned — although a lawsuit demanding greater compensation for wounded veterans, launched by veterans against the Harper government and suspended during the election campaign, was, as of late October, still active at the B.C. Court of Appeals. But a great many veterans feel they've been waiting too long for redress.

Trudeau promised to invest \$80 million "every year" to create a "Veterans Education Benefit" that would fund four years of post-secondary education for veterans. The benefit was conspicuously absent from the Liberals' first budget — as was any funding to increase a veteran's survivor pension amount from 50 to 70 per cent of what the veteran was receiving, something Trudeau told Hehr to accomplish in his ministerial mandate letter.

A Parliamentary Budget Office report in August (prepared in response to an NDP private members' bill, rather than Hehr's mandate letter) estimated that raising the allowance percentage for survivors and children of deceased military personnel to 70 per cent would result in an annual increase of more than \$112 million in the cost of servicing the regular Canadian Forces pension plan, and of \$910,000 in the cost of the Canadian Forces reserves pension plan.

There was no word in the budget on when the two planned "centres of excellence in veterans' care," including one specializing in mental health and post-traumatic stress,



THE CANADIAN PRESS/Sean Kilpatrick
Julian Fantino leaves Rideau Hall after being dropped from the Veterans Affairs portfolio Jan. 5, 2015.



THE CANADIAN PRESS/Fred Chartrand
Erin O'Toole at the National Peacekeepers' Day ceremony in Ottawa on Sunday, August 9, 2015.

might open. And of course, the budget was silent on a return to lifelong pensions.

"I remain committed to each and every line item that was printed on that document," Hehr says of his mandate letter, which tasks him with restoring "lifelong pensions as an option for our injured veterans."

But he's asking veterans to be patient. Federal governments, he points out, get at least four years between elections. He knows veterans are frustrated — but he thinks he still has time to fulfil his mandate.

"If I had somehow managed to bang off all 15 items in my mandate letter in that first budget cycle, I don't believe it would have been well thought-out, well-planned or fit the needs of veterans," he says, adding he's "taking the time to get this right."

"Yes, it's the first year," says Irene Mathyssen, the NDP's veterans critic. "But at what point do you start to live up to your obligations?"

Veterans Affairs Ombudsman Guy Parent lays a flower at the Tomb of the Unknown Soldier at the National War Memorial in Ottawa on Saturday, August 15, 2015.



THE CANADIAN PRESS/Fred Chartrand

THE CANADIAN PRESS/Justin Tang



A man dressed as Santa Claus, representing Canadian Veterans Advocacy, waves as he delivers a bag of coal to Veterans Affairs Minister Julian Fantino in Ottawa on Wednesday, Dec. 24, 2014.

Many veterans are clearly running short of patience. Ray McInnis, director of the Service Bureau of the Royal Canadian Legion’s Dominion Command, says his members are getting “antsy.”

In September, Parent released a report calling for improved compensation for veterans’ pain and suffering. In March, he released a report that said Veterans Affairs is not telling the families of veterans what programs are available to them.

“Communications has always been a real challenge,” he says.

“Veterans and family members are expected to do all the work. You fill in an application, you get one benefit. You fill in another application, you get another benefit. It’s not a one-stop shop. You’re pushing instead of pulling. And everything is so complex because benefits are piled on top of the other. It’s very hard for people to understand that and to navigate through the process.”

But Parent also says that most of the people with whom Veterans Affairs interacts are broadly satisfied with the treatment they receive. “Things have been going in the right direction for the last two years,” he says, dating the improved trend to the final year of the Conservatives’ time in government.

“You have to look at two things: needs and reasonable expectations. And that’s not easy. Sure, everyone wants more money. As far as we’re concerned, veterans are treated fairly. There’s always room for improvement. And there will always be better communications, a less complex approach, simpler accessibility.”

Parent argues the lifelong pension benefit for injured and disabled veterans that existed prior to the New Veterans Charter was flawed because it could foster dependency.

For his part, McInnis is not calling for a return to the lifelong pension system that existed prior to the New Veterans

Charter. He wants lifetime financial security for veterans — especially for the most severely injured or disabled veterans and their families — but worries that a return to lifetime pensions might direct a disproportionate amount of funds to the moderately disabled.

“In all honesty, what is the real need for someone who had a five per cent hearing loss claim?” he says. “Do you really need a monthly pension? Seriously? I wouldn’t need it.”

The Tories don’t want to return to the old lifetime pensions either. Alupa Clarke, the Conservative critic for Veterans Affairs until October’s shadow cabinet shuffle, says the Liberals promised to reinstate lifetime pensions because they thought it would help them get elected — not because it made sense.

“They did that for campaign purposes,” he says. “They did those big promises that I don’t think they had any intention of delivering on. They’re not spending at

the right place. And it seems to me they're spending at the easy places, where they can get good political feedback."

O'Toole agrees, and argues the vast majority of veterans who will benefit from the increased and retroactive Disability Awards have minor injuries.

"Why this is important? The three-plus billion the Liberals have put in the system go to these people, almost all of it. They

.....

"The government, they have one Remembrance Day a year, but 364 days they forget us. That's the way I see it, and a lot of veterans see it also."

.....

don't need it," he says. "(The Liberals') top-up of the Disability Award was a colossally ineffective use of money."

The political feedback the government is receiving on the veterans file so far has been mixed. The file hasn't much hurt them yet, but it feels like a potential weak spot given the amount of money at stake, its prominence as a campaign plank for the Liberals and the emotional weight the issue wields with voters.

The Liberals may be helped by Hehr's personality. His disarming good cheer makes him a stark contrast to the stiff and irritable Fantino (though not to the equally easy-going Clarke, who says he likes Hehr and gets along well with him).

"You understand the pain that people have when they leave the profession," Hehr says. "They wanted to serve the country, and when that time is brought to a close earlier than they hoped, our

department's job is to get them to a place where they can rebuild their lives again."

It's difficult to imagine a meeting between Hehr and veterans generating the same sort of mutual hostility that erupted during the confrontation between Fantino and veterans in 2014. But that could change.

The Conservative line on the Liberals' investments in the veterans file — that they're grasping at low-hanging fruit for crass political points — might gain traction. The Liberals may not succeed in making support programs more streamlined and accessible for the veterans who need them.

And it may become clear eventually that the Liberals can't afford to live up to some of the big-ticket promises they made during the election campaign. For now, Hehr can point out that he's still early in his mandate — and plead for time. But with every day that passes, that argument gets more difficult to make. ■

RELOCATION SERVICES GROUP
PROFESSIONAL. PERSONAL. REAL ESTATE & MOVING.

Quality
moving services including price guarantee and bill auditing to ensure you don't overpay

Cash back
when buying & selling real estate

Reliable
50+ years of industry experience with satisfied customers
"one move at a time"

Our customers are moved by our service!

To learn more about this free service, and to qualify, call toll-free anywhere in North America **1-866-865-5504** or go to our website: relocationservicesgroup.com. Watch YouTube? Look up Relocation Services Group to see our fun new video!

National Association of Federal Business
PREFERRED PARTNER

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

SEASON'S GREETINGS

from the front

Cut off by conflict from the people they love,
Canadians learn to lean on each other.

KIM COVERT



When Fern Taillefer was an army sergeant serving in Egypt over the Christmas holidays 35 years ago, he called home for five minutes every Wednesday via ham radio. Which meant that every sweet nothing he whispered into his girlfriend’s ear had to go through the radio operator’s ear first — and it was only once he’d said “over” that she was able to respond in kind.

Keeping the holiday home fires burning has always been tough for Canadian soldiers and public servants working in far-flung corners of the world — but it’s gotten easier (and less embarrassing) since Taillefer’s first holiday season away from home in that hot, dry country. When Jason Cress went to Amman, Jordan, in late 2015 to help process Syrian refugees, he was able to communicate every day with his wife and four children (two kids aged four and two, and five-month-old twins) thanks to the free wi-fi in his hotel. On Christmas Eve he was a virtual fly on the wall, watching his children open their gifts.

“We face-timed and then she put the computer up in a corner of the room where we had the tree and all the presents, and all the family were there,” said Cress, a captain with the 2nd Battalion of the Royal Canadian Regiment based in Gagetown, N.B. His Jordan deployment lasted for 45 days, from the end of November until mid-January.

“I was away, (but) it was like I was kind of there. I don’t think it was as much of a hardship for the kids or my wife as it could have been. They could still talk to me, see me. They could walk around with the phone or the laptop and show me the house. It was nice.”

With some exceptions, of course, most Canadians tend to partake of at least one of the four Fs of the season — faith, festivities, food and family. Tacking on a fifth F — foreign posting — adds an awkward new element to ancient traditions. But while it’s hard to spend the season away from the people you love best, retired Maj.-Gen. Lewis MacKenzie says there are worse places to be than with the army if you can’t be at home for the holidays.

“Most people think of the military, particularly the army, as people ranting and raving and screaming orders and all that, when in actual fact there’s a very tight family and you’re getting to know your colleagues really, really well, especially when you’re inside the barbed wire,” says MacKenzie, who recalls only three Christmases on active deployment (he doesn’t count the ones he spent in Germany, he says, because there were too many Canadians around for it to not feel like home).

“Even in operations like Afghanistan, when you’re not outside the wire fighting for your life, we tend to be pretty good at looking after each other. If there’s somebody really down in the dumps



Canadian UN mission officers in Sarajevo, Dec. 5, 1994, enjoying the last of the beer as the blockade took hold.

Source: Wayne MacCulloch

.....

That’s the thing about the holidays: If you have the spirit in you, it goes wherever you do.

.....

or whatever, there are any number of people focusing on him or her ... helping them through.”

That’s certainly how Col. George Petrolekas saw it. A reservist now stationed in Montreal as strategic advisor to the commander of the army, Petrolekas has spent a number of Christmases abroad on foreign missions.

He remembers very well how hard the first time was — in 1993, aged 33, in Bosnia in the middle of a civil war, with no internet or satellite television access, and with just a 15-minute phone call home each month to look forward to.

For Petrolekas, Christmas had always meant church and family — an intimate Christmas Eve with his immediate family followed by a boisterous Christmas Day with 25 or 30 family members and “kids running all over the place.”

The challenge, he says, was in recreating a small spark of that spirit in grim surroundings; he and his comrades had set up their tents in an old factory that was dusty, dark and dingy.

“I remember on Christmas Eve the Catholic padre had a near-midnight mass and people — whether they were Catholic, whether they were Protestant, whether they had no religious affiliation whatsoever — ended up coming together just for the bonhomie or the spirit of being together with others, and people sharing stories.”

One of the soldiers had just found out he was a new dad, and was keenly aware of what he was missing by not being at home that year. His brothers in arms “shared in his thrill as well, and that’s how it all broke out,” says Petrolekas. “We’d sit there and we’d hug each other and everyone talked about it.” A couple of bottles of wine appeared and everyone had a glass to toast Christmas and to ‘wet the baby’s head’.

Some of the guys exchanged presents, everybody showed off what their families had sent in their care packages. That’s the thing about the holidays: If you have the spirit in you, it goes wherever you do.

“It was a pretty remarkable, warm feeling,” says Petrolekas. “Peace on Earth and

goodwill toward men — that’s one of those things that resonates with me from that time. People trying to make it as normal (as possible) and adjusting from abnormal circumstances to make the festivities that much more normal.”

In the army, says Taillefer, there’s a tradition surrounding Christmas care packages that goes right back to the trenches of the First World War and beyond: If you get anything good, it’s a Merry Christmas for everybody. His then-girlfriend, now his wife of 32 years, sent him three dozen cookies in his Christmas package; he figures he was lucky to have gotten a couple of bites out of them.

Wayne MacCulloch, now the national president of the Canadian Association of Veterans in UN Peacekeeping, sacrificed part

of his care package to the Christmas cause when he was stationed in Sarajevo during the holidays in 1994 as a operations officer.

That Christmas was looking like a cold, hungry one for the Canadians at first. The Serbs had been blockading the Sarajevo airport for three months. MacCulloch managed to get a shipment of winter clothes delivered but the troops were on a one-meal-a-day ration as their food reserves dwindled — and with no fuel for the generators, they were shivering in their quarters most of the time. The Serbs lifted the blockade on Dec. 23 — a “Christmas truce”, reminiscent of the unofficial ceasefires along the Western Front in 1914.

MacCulloch’s wife had sent him pancake mix and maple syrup; that’s what they had for breakfast on Christmas Day. The army provided dinner, which they washed down with the bounty from the hold of another fortuitous landing. “When the airlift was reinstated, the first aircraft in was a French Hercules loaded as much as it could be with Beaujolais Nouveau,” says MacCulloch. “It had actually been sitting in Italy for over a month, waiting to get to us. We celebrated Christmas with the usual turkey and trimmings and Beaujolais Nouveau.”

As sports officer in Gaza in 1963, MacKenzie’s job was to keep up the morale of the troops — which was kind of hard since, due to the desert heat, soldiers worked from early in the morning until noon and then retired to their messes to drink all afternoon. So he did whatever he could to “get a laugh from people and keep them busy.” On Christmas Day he rode into camp on the back of a camel, dressed as Santa. He also organized a “polar bear dip” (in the Mediterranean, so it lacked the shock value of winter swims back home).

Deb Doyle and her husband, both retired Edmonton cops, spent nine months in East Timor in 2002 training police officers. Doyle remembers that in conversations about their Christmas traditions, other ex-pats volunteering in that mission tended to talk



Deb Doyle’s husband Dan at a Christmas market in Dili.

Source: Deb Doyle



Deb Doyle enjoying some typical East Timorese Christmas season weather.

Source: Deb Doyle



Major-General (Ret’d) Lewis MacKenzie at the Sarajevo Airport in 1992. “We tend to be pretty good at looking after each other.

Source: Lewis MacKenzie

Doyle remembers that in conversations about their Christmas traditions, other ex-pats volunteering in that mission tended to talk about the importance of spending time with loved ones, about traditions that had nothing at all to do with buying things.

about the importance of spending time with loved ones, about traditions that had nothing at all to do with buying things. As for the Timorese themselves, “they never talked about exchanging gifts or, ‘What am I going to get for Christmas,’ or ‘What

am I going to buy for Christmas.’ None of the kids even mentioned that, and that’s because they were starving.”

After nine months of seeing the level of want in East Timor’s jungles (where kids happily shared toys made out of the volunteers’ discarded water bottles), returning to a Canada in the full flood of its seasonal consumerist frenzy was a shock — and an affront — to the system. Since that day, Doyle and her husband have never exchanged Christmas gifts. Instead, they support three families through the Salvation Army, providing them with gifts and Christmas dinners. They treasure their time with friends and family and fill “joke” stockings for their horses, cats and dogs.

“The dogs, they don’t know the day, they don’t care, it’s just another day when they get treats, so they’re happy. It’s the peacefulness and just being with family and friends.”

When you’re working as hard as Cress was last year in Jordan (Canadian

government representatives processed 12,000 refugees in 45 days), Christmas risks turning into just another day. Still, he says, “I’d like to think that everyone at Christmas time has that feeling of ... I won’t say ‘hope’ but ... spirit. That joyfulness.”

Petrolekas remembers how he and his comrades made an attempt at decorating their “stark” quarters in Bosnia. He also remembers how it felt like Christmas, even without the comforts of home. The setting couldn’t have been more different. The spirit was exactly the same.

“I don’t remember whether there was a tree or not but at that point it almost didn’t matter, because in a sense the decoration became the feeling of the people around you,” he says.

“Was there tinsel and other things put up? Absolutely. But what really added to it was the interaction of everybody there, that sentiment that, ‘Hey, we’re going to try to make the best of this.’” ■



Family Owned. Proudly Canadian.
Arbor Memorial Inc.

National Association of Federal Retirees and Arbor Alliances

As a member of the National Association of Federal Retirees, making your funeral and cemetery plans is now a little easier and economical when you choose Arbor Memorial, Canada’s leading family of arrangement providers.

Save 10% on funeral and cemetery plans when made in advance*

10% savings

Save 5% on funeral and cemetery plans made at the time of death

5% savings

PLUS! FREE Family Registry Estate Planner

To pre-plan your funeral and cemetery arrangements call 1 877 301-8066 or visit ArborAlliances.ca today



* Excluding crypts, offered at 5% discount when purchased in advance



A NEW PASSAGE TO

india

Your bucket-list guide to the
most amazing place on earth.

PHOTO: An unidentified Hindu priest performs the Ganga Aarti ritual in Varanasi. Source: Shutterstock

Visitors to India often struggle with adjectives. How do you describe the experience of interacting with some of the oldest cultures on the planet? Words like ‘amazing,’ ‘diverse,’ ‘vibrant’ or ‘spiritual’ always seem to fall well short of the thing itself.

That’s because India is so many things, all at once. It dazzles the senses with colours, sounds and smells. It touches the soul with spirituality, tradition and ritual. It surprises visitors with its spontaneity and sense of controlled chaos. It’s a place unlike any other in the world — a world unto itself — and if you’re lucky enough to go there, you should consider yourself very lucky indeed.

While there isn’t a single spot in India that doesn’t offer memorable experiences, there are a few things on the map that travellers should make a point not to miss.

What to see

The ‘Pink City’: Jaipur

This magnificent city forms part of the ‘Golden Triangle’ tourist trail along with Agra and New Delhi. It got its name from the pink stone used to construct many of its buildings; it was also painted pink (the colour of welcome) in honour of a visit by the Prince of Wales in 1876. The pink hue has been maintained since then and Jaipur continues to charm and delight visitors to this day.

Delhi

Delhi is India’s capital city. To describe it as ‘bustling’ is a huge understatement; the sounds, smells and sensations that surround the traveller in Delhi make for a visceral experience no one ever forgets. The heart of Delhi is Old Delhi, where you’ll find India’s history back to



the 1600s written in stone and statue. There are mosques and forts, narrow, maze-like alleys and vibrant bazaars with wonderful shops selling street food and spices. New Delhi is a large metropolitan area where the ancient and modern blend together perfectly.

Taj Mahal

The Taj Mahal in Agra is often called the greatest monument ever built to eternal love. It was commissioned in 1632 by the grieving Mughal emperor Shah Jahan in memory of his favourite wife, who died in childbirth.

Built entirely of flawless white marble that shines in daylight and almost glows by dusk, it’s considered the most aesthetically perfect structure in the world. Visit, and you’ll know why.

The River Ganges in Varanasi

The Ganges is Hinduism’s holy river, offering Hindus a direct connection to

the river goddess Ganga. Many of India’s 966 million Hindus go on pilgrimages to Varanasi to bathe in the river, drink from it and spread the ashes of deceased loved ones on its waters. People can be seen performing rituals in the river at sunrise and sunset and there are many temples and shrines along its shores.

What to eat

Vada pav

Almost every culture has a popular street food to call its own, and India has some of the best. Try vada pav, a patty made of mashed potato and onions deep-fried in chickpea flour. It’s served on pav, which is like a dinner roll. It’s sold by Indian fast food restaurants and street vendors, usually with dry garlic and sweet-sour chutneys.

Pickles

India loves pickles, and Indian cuisine offers a dizzying variety — everything from pickled mango, lime and rose petals

to lotus stem, mushrooms, garlic and prawns. Whether your tastes run to sweet or savoury, you're going to find something amazing you've never tasted before.

Kulfi

This is India's version of ice cream — creamier and denser than the Western version (and since it's not whipped like the ice cream you know,

it takes longer to melt — practical in a hot country). It's made by freezing sweetened milk and comes in such traditional flavours as rose, mango, cardamom, pistachio and saffron.

Gajar Ka Halwa

Carrots, milk and sugar don't sound like they'd make a lovely dessert — but they do! Gajar ka halwa is seasoned with

cardamom, saffron and dried fruit. It's usually enjoyed during the winter months and is sometimes served with ice cream.

You'll also want to try tikka masala, a dish of roasted chicken in a spicy sauce. Tandoori dishes are marinated in spices and yogurt and grilled in a special cylindrical clay oven called a tandoor. Naan bread is India's answer to pizza and comes in many different flavours. And remember: Indian cuisine is regional, so take the time to sample some of the vast number of curries and local dishes to be found throughout the country.

What to do

Take a yoga class

Yoga began in Northern India over 5,000 years ago. In India, yoga is less a physical exercise and more a meditative and spiritual practice — a workout for the soul. Take a yoga class and learn basic poses and breathing techniques from a local expert to experience the differences between the yoga you know and yoga as it's practised in its birthplace.

Go on a game drive

Get up close and personal with the local wildlife in Ranthambore National Park on a game drive by canter (an open air vehicle). Look for crocodiles, hyenas, sloth bears ... and tigers. Ranthambore is one of the best places in India to see and photograph Bengal tigers.

Visit a Hindu scholar

You'll never get a better chance to learn about this ancient faith from the people who live it every day. Arrange to sit down with a Hindu scholar who can explain the complex and beautiful philosophy of Hinduism and answer your questions.

Ganga Aarti

A ghat is a series of steps leading to the edge of a holy river, and the Dashashwamedh Ghat is the most famous in Varanasi. Every night at dusk,

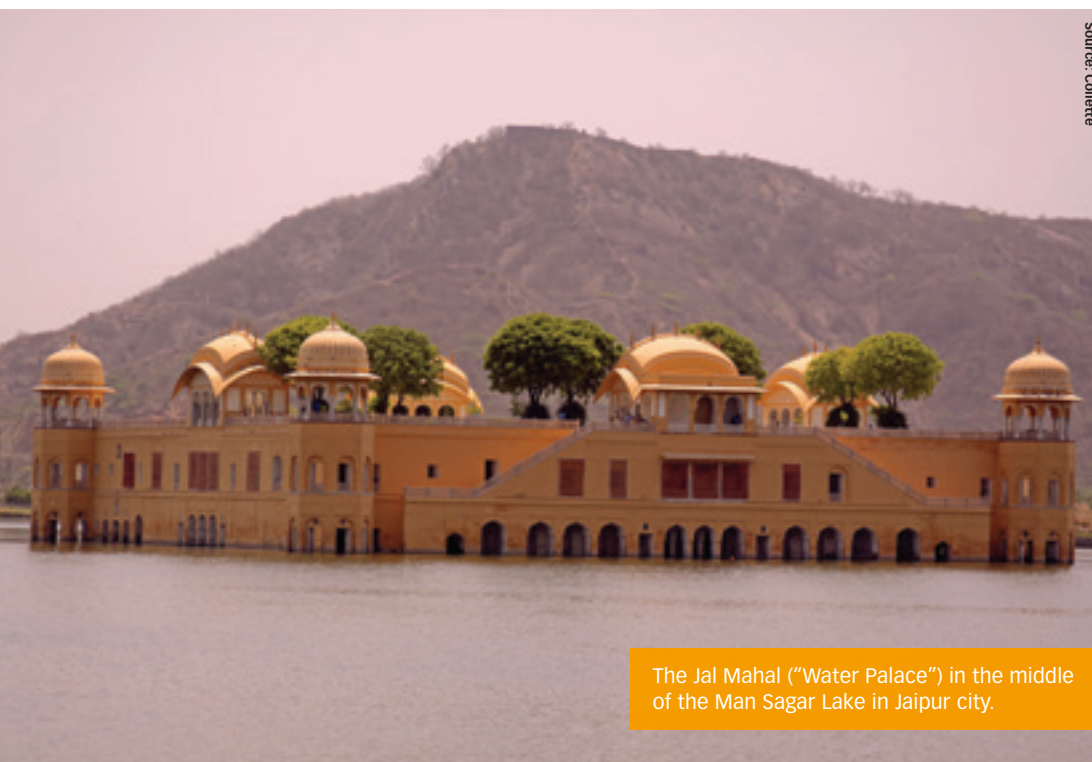


Source: Collette



Source: Shutterstock

Coloured powders prepared for Holi, a Hindu spring festival. Street food in Dehli.



Source: Collette

The Jal Mahal ("Water Palace") in the middle of the Man Sagar Lake in Jaipur city.

it's the scene of an elaborate ceremony called the Ganga aarti. An "aarti" is a Hindu ritual performed to gods and goddesses that uses fire as an offering. The Ganga aarti offering is made to Ganga, the goddess of the River Ganges. Candles are lit in the center of a tray of flowers and sent floating down the river in a beautiful display of devotion. This highly-choreographed ceremony is a spectacular must-see.

India offers an abundance of cultural, historical, spiritual and gastronomic experiences to delight novice travellers and jaded globetrotters alike. Don't wait another year. India is calling. ■

*This article is brought to you by **Collette**, one of the world's most experienced travel companies.*



The underground step-well Ugrasen ki Baoli in the heart of New Delhi.

sharing the best of Incredible India

Travellers discover many ways in which this mysterious land dazzles the senses. Whether through exploring New Delhi; seeing the Taj Mahal at sunrise; or taking your taste buds on an adventure, on Collette's *Mysteries of India* tour there is always a new experience ahead!

SAVE
UP TO **\$250**
PER PERSON*

Federal
Retirees
SAVE
even more!

collette
guided by travel

For more information or to book your tour, contact your local travel professional or call 800.468.5955

*Use offer code 68H46 for savings. Offer valid on new bookings only and can expire earlier due to space or inventory availability. Savings amount will vary by tour and departure date and is only available on select departures. Space is on a first come, first served basis. Offers are not valid on group or existing bookings. Offer is combinable with member benefit but not combinable with any other offer. Mention you are a member of Federal Retirees for additional savings. Other restrictions may apply, call for details. Travel Industry Council of Ontario Reg. # 3206405; B.C. Reg. # 23337



SimplyConnect

WHY SIMPLYCONNECT?

- ✓ Plans starting from **\$16.20/month**
- ✓ Cell phones starting from **\$0**
- ✓ Reliable **national** network coverage
- ✓ Friendly **Canadian** customer service

Are you looking for a **cell phone service alternative?**

SimplyConnect is a Canadian cell phone service provider committed to providing you with **simple** and **affordable solutions** for your wireless needs. As a member of the National Association of Federal Retirees, you can get one of our mobile plans at a **discounted price**.



15% OFF **smartphone plans**
on monthly plan fees

OR

10% OFF **talk & text plans**
on monthly plan fees

PLUS LIMITED TIME INTRODUCTORY OFFER!

DOUBLE YOUR MINUTES,
TEXTS AND DATA*



Ask us about our
Snowbird plans and
travel pack options!

To learn more about
our phones and plans
call or **visit** our website!

1-844-483-2290
www.simplyconnect.ca/federal-retirees

Some conditions apply, call for details. Discount cannot be combined with tablet and wireless home phone plans. *Offer shown is available until January 31, 2017 or while quantities last and are subject to change without notice. Double minutes, texts and data bonus applies with a 2-yr term on Individual plans from \$18/mo to \$60/mo and on all Couples and Family plans.



National Association
of Federal Retirees

**PREFERRED
PARTNER**

Wireless the easy way

WELCOME TO SIMPLYCONNECT

The landscape in Canada for seniors and technology is changing fast. Statistics Canada reports that five million Canadians were 65 or older in 2011, a number that's expected to double in the next 25 years; by 2036, nearly one in four Canadians will be a senior.



And those seniors will be more technologically adaptable than members of any generation before them. More and more seniors are adopting wireless tech to stay connected and engaged while leading happy and healthy lives in retirement.

Mobile devices like internet-enabled smartphones and tablets are a great gateway to all the lifestyle advantages information technology can afford. With easy-to-use interfaces and apps, they make doing things like keeping in touch with loved ones, accessing bank accounts and addressing health care needs easier than ever before. By keeping them connected, mobile devices help seniors keep learning, access services, stay healthy and avoid isolation.

According to a survey conducted at the end of 2015 by the Media Technology Monitor (MTM), 23 per cent of seniors have a smartphone and 30 per cent a tablet — a substantial increase over the 13 and 12 per cent results reported by MTM in 2014.

Often, however, seniors find the cost of these devices and the data services that run them prohibitive, their data plans convoluted, their customer service unhelpful.

That's where a wireless service like SimplyConnect comes in handy. With its focus on affordability, friendly service and simplicity, SimplyConnect makes adopting wireless tech a snap.

SimplyConnect offers affordable plans and devices to match all of its customers' wireless needs. Plans start from \$18/month and we offer a wide selection of cellphones starting from \$0. SimplyConnect also offers other wireless services, such as wireless home phone and tablet plans.

The order process is easy, the offer simple and straightforward. SimplyConnect's Canada-wide plans are free of surprises, and the service offers easy pairings between phones and plans with reliable national network coverage. For customers with questions or troubleshooting requests, SimplyConnect's customer service is accessible seven days a week at convenient hours via phone, email or live chat.

With a 30-day money-back guarantee and access to usage online with My Account, SimplyConnect's goal is to build the kind of seamless, long-term customer relationships that seniors value. To that end, it also recently formed a partnership with the National Association of Federal Retirees, offering members a discount on monthly cellphone plan fees.

"SimplyConnect provides Canadian seniors with simple, high-value solutions to stay in touch. Federal Retirees recognized that for their base of more than 180,000 seniors, cellphone service is of high importance and they were interested in facilitating access to simple and affordable mobile solutions," said Nicole Bullis, senior manager of SimplyConnect. "Together, we were able to create a partnership that would bring SimplyConnect's offering to the Association membership with an added incentive of cost savings on the monthly wireless plans."

Efficient, helpful and accessible, SimplyConnect removes all the pesky barriers between seniors and the devices and plans they need to get the most out of what mobile has to offer. Taking advantage of information technology has never been easier. ■

*This article presented courtesy of **SimplyConnect**, the National Association of Federal Retirees' newest Preferred Partner.*

FLYING WITH GIFTS



Flying over the holiday season often means bringing along a few extra packages. Here are some tips to make flying with gifts a little more cheerful.

Managing Airport Security

Don't let the extra baggage slow you down during the already lengthy security process.

1. Don't wrap them. While the x-ray machines may be able to identify the gift's contents, you may still be asked by security to unwrap them, wasting both money and time. Pack some gift bags and tissue paper in your luggage for a quick wrap job when you arrive at your destination.
2. Plan your gift shopping with security in mind. Your nephew wants a Swiss

Army knife? Aunt Betty wants some hand cream she can only get from Canada? While we're all used to making sure our carry-on bags meet security requirements, it's all too easy to forget these rules when it comes to the gifts we need to bring. The safest thing to do is to only buy items that will pass through security — even if you plan to put these items in your checked baggage. However ...

3. Try not to pack gifts in your checked baggage. While the vast majority of bags make it to their destinations, breakable or valuable items should

not be entrusted to checked baggage. It's important to remember that your checked baggage is also subject to inspection. Explaining to officials that what they see in your baggage is actually a toy water pistol could be an embarrassing and anxious experience — and it could cause you to miss your flight. Believe it or not, cases like this do happen ... often.

Alternatives to Bringing Gifts with You

Travelling with extra packages during one of the busiest travel seasons can add a lot of stress and complications to your trip. With a little pre-planning, you can avoid having to carry gifts altogether.

1. Consider purchasing gifts online and having them delivered directly to your destination. Many websites will even wrap and label them for you for a small fee.
2. Depending on where you're heading, you may be able to purchase gifts or gift cards when you arrive at your destination.
3. If all else fails, remember — kids love cash.
4. Don't forget the gifts you will be bringing back with you if you're doing a gift exchange. Speak with your hosts before you go about gifts; you might end up agreeing to limit or forego the exchange of gifts. Maybe you can plan an outing of some sort as a fun — and stress-free — replacement. ■

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

Those who can, do.
Those who can do more, volunteer.

- Unknown

2017 VOLUNTEER RECOGNITION AWARDS

To learn more about the categories and nomination process, visit
www.federalretireesawards.com

Or call Gail Curran, Volunteer Engagement Officer, at
613-745-2559 ext 235 or **1-855-304-4700**

Program starts Jan. 16, 2017. Nominations close Feb. 24, 2017.



Call For Nominations

CATEGORIES

Individual Excellence

Collaboration
Claude Edwards Leadership Award
Volunteerism

Branch Excellence

Membership recruitment and engagement
Volunteer support and development
Advocacy
Innovation



A Message from HealthPartners

For more than 25 years, we've partnered with 16 of Canada's most trusted health charities to find causes, cures and treatments to reduce chronic disease and major illness.

And you've been there to help us, every step of the way.

Your generosity - and that of so many other retirees - has made a significant impact.

THANK YOU

**Please continue to support
HealthPartners by giving
generously through the
Government of Canada
Workplace Charitable Campaign.
Together, we can continue to
make a real difference.**

Our Members

ALS Canada
Alzheimer Society Canada
Canadian Cancer Society
Canadian Diabetes Association
Canadian Hemophilia Society
Canadian Liver Foundation
Crohn's and Colitis Canada
Cystic Fibrosis Canada
Heart and Stroke Foundation
Huntington Society of Canada
Multiple Sclerosis Society of Canada
Muscular Dystrophy Canada
Parkinson Canada
The Arthritis Society
The Kidney Foundation of Canada
The Lung Association

**iii HealthPartners
PartenaireSanté**

Charities At Work
La philanthropie au travail

1-877-615-5792 | www.healthpartners.ca



They got it.

Get yours – it's time for your annual flu shot.

Simply visit your nearest Shoppers Drug Mart.

©/™ 911979 Alberta Ltd. © 2016 Shoppers Drug Mart Inc.



Get 750

bonus points when you buy 2 or more deodorants or antiperspirants.*

Get 20x

the points when you spend \$40 or more on FRAGRANCES.*

Get 5000

bonus points when you spend \$40 or more on almost anything in the store.*

*Offer valid in-store at participating Shoppers Drug Mart® stores with presentation of Optimum Card® at time of transaction. Offer expires after one use and cannot be used on subsequent transactions. Product availability may vary by store. Offer is applicable to one product only. We reserve the right to limit quantities and to revoke offer at any time. We are not obligated to award points based on errors or misprints. Offer valid on the purchase total of eligible products after discounts and redemptions and before taxes. Taxes applicable on the purchase amount after discounts. No rainchecks. Excludes trial and travel size products. Offer valid until **December 31, 2016.**

*Offer valid in-store at participating Shoppers Drug Mart® stores with presentation of Optimum Card® at time of transaction. Offer expires after one use and cannot be used on subsequent transactions. Product availability may vary by store. Offer is applicable to one product only. We reserve the right to limit quantities and to revoke offer at any time. We are not obligated to award points based on errors or misprints. Points are issued according to the net pre-tax purchase total of eligible products after redemptions and discounts. Taxes applicable on the purchase amount after discounts. No rainchecks. Excludes trial and travel size products. Offer valid until **December 31, 2016.**

*Offer valid in-store at participating Shoppers Drug Mart® stores with presentation of Optimum Card® at time of transaction. Offer expires after one use and cannot be used on subsequent transactions. Product availability may vary by store. We reserve the right to limit quantities and to revoke offer at any time. We are not obligated to award points based on errors or misprints. Points issued on the net pre-tax purchase total of eligible products after redemptions and discounts. Taxes applicable on the purchase amount after discounts. Excludes prescription purchases, medications in Quebec, non-pointable items, products that contain codeine, tobacco products, lottery tickets, passport photos, stamps, transit tickets and passes, gift cards, prepaid cards, trial and travel size products. No rainchecks. Not to be used in conjunction with any other points promotions or offers, except for product specific coupons. If an in-store promotional event is available at time of redemption of this coupon, the better value of the two offers will be awarded. Offer valid until **December 31, 2016.**

Promo Coupon ID: 40058
CASHIER: Press COUPON, press F3, enter Coupon ID #,
press ENTER, press TOTAL

Promo Coupon ID: 40057
CASHIER: Press COUPON, press F3, enter Coupon ID #,
press ENTER, press TOTAL

Promo Coupon ID: 40059
CASHIER: Press COUPON, press F3, enter Coupon ID #,
press ENTER, press TOTAL



HEALTH CHECK

Building a better Public Service Health Care Plan.

LOUISE BERGERON

Association members often ask us to submit requests for enhancements to the Public Service Health Care Plan (PSHCP). Federal Retirees monitors suggestions for PSHCP changes through member emails, phone calls and proposals from our branches and board of directors. We consider such factors as how often we hear from members on a given issue, the degree of impact, the cost of a suggested change to the plan and possible risks to our members' coverage that could arise if we push for a particular plan change.

The job of plan management and good governance is overseen by the PSHCP Partners Committee. The committee was formed on June 1, 2007, and replaced what was known as the PSHCP Trust.

The Partners Committee includes a pensioner from the National Association of Federal Retirees, appointed by the President of the Treasury Board, as well as representatives of bargaining agents, employer groups and the Treasury Board itself. Association president Jean-Guy Soulière was named pensioners representative on Oct. 31. Committee members are assisted by technical members who meet on a regular basis to discuss technical issues, such as costing, plan policies or proposals for plan enhancements. Both committees are supported by the National Joint Council Secretariat (NJC). The NJC supports collective bargaining between individual unions and federal employers.

The Partners Committee receives frequent requests for enhancements, additions or modifications to the PSHCP from committee members. Cost analyses are prepared by the Treasury Board on these proposals and are discussed by members of the Technical Committee whose job it is to provide recommendations to the Partners Committee.

All proposed changes to the plan are then scrutinized by the Partners Committee with the study in hand. Considerations such as how many members will benefit from a plan change and the impact on contributions will be taken into consideration when making a decision. Although health care needs are very real, employer-sponsored health plans are not intended to cover every single health care need.

Plan enhancements can also increase the contributions you pay as a retiree, so any plan changes have to be evaluated with an eye to balancing solid coverage with affordability. Many retirees have fixed incomes; for some, steeper plan contributions can mean the difference between maintaining coverage and dropping out.

The PSHCP provides health care coverage for a diverse range of age groups, from newborns to centenarians. The health care needs of every age group involved in the plan must be considered in the decision-making process. Compromise and consensus are key.

A Memorandum of Understanding was signed for the delivery of services in 2006, and from time to time the Partners Committee negotiates what coverage will be included, discontinued or amended under the Public Service Health Care Plan. Changes are sometimes made for financial reasons or to control costs. The Partners Committee's utmost priority is keeping the plan sustainable for all members.

Through the Partners Committee, the Technical Committee and other participants, Federal Retirees works where possible for improvements to the Public Service Health Care Plan. ■

Louise Bergeron is Advocacy and Policy Officer-Health for the National Association of Federal Retirees.



FROM THE PENSION DESK

The longevity gamble.

PATRICK IMBEAU



Many people call and ask me when they should take their Canada Pension Plan (CPP) or Old Age Security (OAS) benefits. This usually leads to an awkward pause before I ask, “Well, how long do you think you’re going to live?”

It’s a tough question to ask — but answering it is essential to deciding what’s best for your financial future. It may mean the difference between outliving your nest egg and enjoying a comfortable retirement.

Canadians can begin receiving a CPP retirement pension as early as age 60, and OAS at 65 (though some survivors may receive an allowance between 60 and 64).

If you take your CPP pension before age 65, you’ll receive 0.6 per cent less for each month you receive it before the age of 65. Take your CPP pension at 60, for example, and you’ll get 36 per cent less than you would have if you’d waited until 65. But if you take your pension after age 65, your monthly payment increases by 0.7 per cent for each month that you wait — up to age 70, by which point you’re collecting 42 per cent more than you would have at 65.

If you’re living in Canada, you become eligible for OAS at age 65 if you’re a Canadian citizen or legal resident and have lived in Canada for at least 10 years after turning 18. (If you’re not living in Canada, you qualify at age 65 as long as you were a citizen or legal resident when you left Canada and you lived legally in Canada for 20 years after turning 18.) As of July 2013, you can defer receiving your OAS pension for up to five years. And for every month you delay receiving OAS, up to age 70, your monthly payment increases by 0.6 per cent. While you’re deferring your pension, however, you’re not eligible for the Guaranteed Income Supplement (GIS).

So, the longer you wait, the more you make — but you run the risk of missing out on income in the event that you die before you begin to collect. On the other hand, you can start collecting CPP and OAS as soon as you’re eligible — but you’ll collect smaller payments.

Many veterans worry about the limited CPP contributions they may make after they retire. For various reasons, Canadian

Forces veterans may be more likely to retire at a younger age than their public service counterparts. Those who will have no employment earnings and no CPP contributions between retiring and reaching the CPP eligibility age may have a smaller slice of retirement income coming from the CPP. Financial planning and preparation is very important in cases like this.

Federal retirees also should consider the effect of the ‘bridge benefit’ on their finances. If you retire before age 65, you receive a temporary benefit payable until age 65. This benefit is calculated by multiplying your average salary up to the AMPE (Average Maximum Pensionable Earnings) by your years of pensionable service (maximum 35 years) by 0.625 per cent. Many are shocked by the decline in their pension income when they stop receiving the bridge benefit.

All of which makes the case for talking to a financial planner — ideally well before retirement, and certainly at milestone birthdays like 60 or 65. Consider your current and future sources of income, your employment status now and in the future, the possible cost of homecare and long-term care. It’s one of the best ways to make sure you’re making the best financial decisions for all stages of your retirement. ■

.....
Patrick Imbeau is Advocacy and Policy Officer-Pensions for the National Association of Federal Retirees.

A darker shade OF WINTER

Know the warning signs of seasonal depression.

SZU-YU TINA CHEN, UBC FACULTY OF MEDICINE, 2018

DR. PAUL BLACKBURN, MD, FRCPC

We've all been there ... the feelings of sadness and stress, the days when we're too tired to get out of bed. Winter — with its harsh weather and long hours of darkness — often makes these feelings worse.

Depression is a serious, debilitating disorder that affects 5 to 10 per cent of individuals. The World Health Organization estimates that depression will be the leading cause of the global burden of disease by 2030. Although it's common in older adults, depression is not a natural part of aging and effective treatments are available. Early recognition and management is important.

Major Depressive Disorder (MDD) is characterized by a depressed mood or loss of interest in daily activities lasting more than two weeks. It's often accompanied by physical shifts in sleep, appetite, energy and concentration, and is often associated with painful thoughts of hopelessness, guilt and sometimes suicide. Mood disorders such as MDD can appear in a seasonal pattern. This 'seasonal affective disorder' is more severe than mere 'winter blues'.

The first step in dealing with MDD is to see it for what it is. People who recently have experienced social difficulties, financial hardship or the loss of a loved one face a

heightened risk. Chronic disease, pain and certain medical conditions like stroke and heart attack are also associated with MDD.

Many worry that bringing up topics like depression or suicide could make someone's condition worse. Not true: Those suffering from depression may feel relieved to have a chance to share their feelings — and if you get them the help they need, you could save a life.

Depression and sadness are not the same things. Unlike feelings of sadness, depression can become a chronic problem that leads to substantial impairment in all aspects of a person's life. It drains away everyday pleasures and can lead seniors deeper into isolation. Depression also can compromise the treatment of other conditions, increasing the risk of developing serious health problems, prolonging disability and leading to early death. Mood disorders also can be hard on family and care providers.

Mental health influences emotions, cognition and physical health — so it's important to watch for changes in all of these areas. Elderly men face a higher risk of suicide compared to the rest of the population. Suicidal thoughts constitute a health emergency, and should be treated as such.

These are some of the symptoms of seasonal depression you should look out for over the winter season:

- Diet: eating more or less than usual
- Unintended weight gain/loss
- Trouble falling asleep or staying asleep, sleeping too much

- Restlessness, an inability to sit still
- Low energy
- Feelings of guilt about things done and not done
- Trouble thinking and concentrating
- Feelings of hopelessness, of life not being worth living

Many of us have a hard time talking about our feelings, but it's important to seek help when you recognize changes in your own mood. Ask yourself these three questions:

During the last month ...

- have you often been bothered by feeling down, depressed or hopeless?
- have you often been bothered by having little interest or taking little pleasure in doing things?
- have you had thoughts of harming yourself or others?

If you answered yes to any of these questions, talk to your doctor — especially if you believe your low mood has severely affected your life, or has lasted longer than you expected.

Eighty per cent of depressive disorders can be treated. There are many treatment options — and they don't all involve adding another medication to your list. The goal is to improve your relationships and give you back an ability to take pleasure in life. ■

This article is provided by the **Canadian Geriatrics Society**.

HOW TRADEX COMPARES TO OTHER DEALERS

**EMILY IS
A TRADEX
MEMBER.**



CURRENT PORTFOLIO DETAILS

\$10,000 1-year GIC in their self-directed RRSPs
 \$17,600 Load funds in their RRSPs (Front-end vs. DSC)
 \$11,000 Bank funds in their Open Accounts
 \$35,000 in Tradex or bank funds respectively in their TFSAs

**BRIAN
IS NOT.**



	EMILY	BRIAN
Amount paid for general administration	\$0	\$227
Amount paid for specific transactions	\$0	\$50
Amount my investments paid for ongoing services to my accounts	\$416	\$1,453
Amount dealer received to service my accounts	\$416	\$1,730
Amount Tradex paid into Emily's account	EMILY	BRIAN
RSP administration	\$135	N/A
Transfer fees	\$57	N/A
Portion of rebates to Tradex funds	\$97	N/A
Trailer fees refunded	\$105	N/A
Total Tradex paid Emily	\$394	N/A
Net amount dealer received	\$22	\$1,730



WHY BRIAN SHOULD SWITCH TO TRADEX MANAGEMENT INC.



Unbiased advice from salaried employees who don't receive a commission



Many financial solutions



Review and rebalance of plan to keep it aligned with objectives



More services, like insurance, estate, and tax planning



Independent former public servant board and annual rebated surplus



Customized investment portfolio

GETTING THE MOST *(for the least)* OUT OF YOUR INVESTMENTS

ROBERT TODD

Early in the new year, all securities dealers and portfolio managers registered with any Canadian securities commission will be required to issue new disclosures — which may hold some surprises for you.

As part of an ongoing effort to make the costs (and benefits) of investing clearer to Canadians, the Canadian Security Administrators organization is requiring that all dealers issue annual reports to investors on:

- the actual performance of their investments during the previous year (not the annualized individual investment performance), and
- the amount the dealer earned over the previous year in fees, commissions, trailer fees and other compensation.

The CSA is an umbrella organization made up of the Ontario Securities Commission, the Québec Autorité des marchés financiers and the other eleven provincial and territorial securities regulators. The CSA works to harmonize and improve regulations, to make a complex environment more transparent for investors. This program is called Client Relationship Management, Phase 2 — CRM2, for short.

Performance

The usual measure of annual investment performance is a number that expresses the change in value of a fixed dollar amount of investment over a calendar year. This measurement, called “time-weighted rate of return”, is being replaced in the new performance report with a “dollar-weighted rate of return” that informs you of the change in value of your investments during the year. This includes extra investments, disbursements/withdrawals and any changes

in market value. You should compare your personal rate of return to the targeted return in your financial plan to determine if you’re ahead or behind. For mutual funds, time-weighted returns after costs will still be available, allowing you to compare your investment performance to benchmarks or other funds with similar objectives.

Compensation

Depending on the investment, advisors typically receive a portion of the commissions, up-front payments or trailer fees (ongoing annual payments — you’ll see those sums in dollars in the new compensation report). These ongoing revenues are a percentage of your investment: the better your investments perform, the more they earn.

The new reports must include all charges paid directly by the client/investor — trade-related amounts along with those ongoing ones mentioned above. Such fees may appear quite large in dollar terms for some accounts, especially when compared to poor investment performance.

The size of the average Canadian mutual fund account in 2014 was \$44,000, while the average stock brokerage account ran to \$71,000. For accounts consisting of funds with embedded commissions, the average dealer compensation is between 50 to 100 basis points (0.50 per cent to 1.00 per cent) — about \$225 to \$700 per year.

To prepare for CRM2, many investment firms have been lowering management fees for many funds, or creating new ‘classes’ of investments where the cost of fund management is mixed in with other, non-reportable costs. The banks also have been making discovery of investment costs more difficult by offering fund packages, ‘robot’

advisory services and wrap accounts where total costs to the investor may be higher than they might have been before the effort to improve transparency. Some dealers have increased their portion of revenues from investments from the typical 0.50-1.00 per cent trailer fees on mutual funds to 1.00-1.50 per cent on fee-based accounts.

If you’re not clear on how to read your new investment performance or dealer compensation reports, ask your advisor. Ask your advisor’s competition. Ask a professional financial advisor who works for a fixed salary, rather than commissions. Look for an advisor who is alive and responsive to your financial objectives, not a ‘robo-advisor’ offering a limited choice of pre-packaged options.

A member-centred approach

While some investment firms reimburse some of their management expenses (especially to make new funds more attractive to investors), Ottawa-based Tradex’s annual rebates have reimbursed over \$1 million in management expenses over the past three years. It also reimburses trailer fees for its own funds, lowering costs and increasing returns for its investors.

Association members are eligible to become members of Tradex — a new Association Preferred Partner and Canada’s only not-for-profit dealer exclusively available to past and present members of the public service and their families. Tradex’s salaried, experienced advisors are available to help you draft a financial plan that meets your objectives. ■

.....

Robert Todd is a member of Federal Retirees’ Ottawa Branch. He retired in 2008 after 35 years service in several departments. He has been a Tradex investor since 1992 and a Tradex Director since 2002.

ADVOCACY IN ACTION

The Health Accord AND SENIORS

SAYWARD MONTAGUE

2017 — Canada's 150th birthday. And a great year for another milestone: a new Health Accord with a plan for seniors' care.

The Canada Health Accord is the agreement that sets the terms of funding and health-care service delivery between

the federal, territorial and provincial governments. The accord, which was in place from 2004 to 2014, solidified provincial and federal commitments to the Canada Health Act, set common goals on issues such as wait times, and provided stable transfers. It also committed our governments to goals on home care, prescription drugs and primary care.

The Canada Health Act lays out what that system should be: publicly

administered, universally accessible, offering comprehensive coverage that's portable across provinces and territories. The Health Accord sets targets to improve the system and national priorities to make sure Canadians' health-care needs are met.

The Health Accord was a success. Progress was made on wait times and federal health-care funding increased to 20 per cent — much closer to what it had been when the system began. (Did you know that federal health funding began at roughly 50 per cent, but had dropped to approximately 10 per cent in the late 1990s, before the first Health Accord?)

In 2011, the federal government announced a new plan. Starting in 2017-18, total transfers were set to grow in line with a three-year moving average of nominal GDP, with funding guaranteed to increase by at least three per cent per year. In 2013, Parliamentary Budget Officer Kevin Page estimated that this would translate into spending cuts of \$31 billion between 2017 and 2024. The 2011 plan also set out funding on a per capita basis — equalization principles don't apply here, meaning poorer provinces will no longer get more money.

In 2014, the accord itself expired, leaving Canadians without a framework to guide our health-care system through the



biggest demographic shift we've ever seen. With the first of the baby boom generation now reaching their 70s, those aged 65 and older outnumber those under 15 years of age. This new reality — coupled with the challenges facing service delivery and funding — has led to heightened awareness of the need for a national strategy on seniors' care.

The 2015 federal election brought a new government and a new federal health minister, Dr. Jane Philpott, who has been tasked with a number of critical files. At the top of her to-do list as she took over the portfolio was launching a new round of talks with the provinces on forging a new Health Accord. The minister also was tasked with ensuring the new accord offers better access to necessary prescription medications and bulk purchasing, addresses home care needs and advances health innovation.

We at Federal Retirees believe the accord must include a national plan to address seniors' health-care needs.

In September, Philpott rolled out the list of priorities federal and provincial governments have agreed to as part of accord negotiations: home care, long-term care, community care, pharmaceuticals, mental health and indigenous health care. Health ministers met in October to lay the groundwork — though Philpott has indicated health finances should be left to the finance ministers. She offered just one financial commitment: \$3 billion over four years for home care.

The accord, which was in place from 2004 to 2014, solidified provincial and federal commitments to the Canada Health Act, set common goals on issues such as wait times, and provided stable transfers. It also committed our governments to goals on home care, prescription drugs and primary care.

A renewed Health Accord would reaffirm the federal government's commitment to our health care system and could help guarantee the founding principle of universality — equitable access for all Canadians, no matter where they live.

The National Association of Federal Retirees knows that seniors' health care is important to our members, and to Canada. That's why we're calling on federal and provincial governments to tackle the big issues that matter to seniors and their families: investments in improved home care and long-term care, better access to medications, more support for caregivers.

When we speak with one voice, we can have an impact. We've just hosted a series of town halls across Canada with the Canadian Medical Association and have heard how important these issues are to our members. We're bringing that feedback to our federal and provincial health ministers.

It's not too late to take part. Tell us what you think a seniors' plan should include. Visit www.federalretirees.ca/HealthAccord to learn more today, and send your thoughts to seniorsplan@federalretirees.ca. ■

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



Government of Canada
Workplace Charitable Campaign

Every year, federal retirees demonstrate heartfelt support for their communities through the annual GCWCC campaign. You can still give through monthly pension deductions.

**Call
1-877-379-6070
to make your
tax-deductible
gift today!**

gcwcc-ccmtgc.org



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

FEDERAL RETIRES NEWS

No more expiry stickers

Your membership cards will no longer require expiry stickers. Effective Jan. 1, 2017, the Association has decided to discontinue the use of the stickers as a cost-cutting measure to help ensure a balanced budget; we anticipate this move will save us \$100,000 a year. All of our Preferred Partners have been advised about the change and have been instructed to honour all valid membership cards. For assistance, contact our membership department at service@federalretirees.ca or 1-855-304-4700, or visit the Preferred Partners section on our website at federalretirees.ca.

News you can use

We're getting terrific feedback on our recently launched monthly members-only e-newsletter. If you would like to get the latest on news items such as our Public Service Health Care Plan legal challenge and other Association initiatives, log on to federalretirees.ca and update your communications preferences on your member profile page, or contact membership services at service@federalretirees.ca (1-855-304-4700) for assistance. And while you're logged on, check to make sure we have your current contact information, including email addresses

and telephone numbers, so your branch can keep you updated on local news and events.

Our newest partners: SimplyConnect and Tradex

We're pleased to welcome SimplyConnect and Tradex to our lineup of national Preferred Partners.

SimplyConnect offers members discounts on simple and affordable cell-phone service plans, along with national LTE network coverage and friendly Canadian customer service. You'll find more details on pages 28 and 29 of this edition of *Sage*.

Tradex, Canada's only not-for-profit mutual fund dealer, provides financial services exclusively to past and present members of the public service, Canadian Forces and RCMP, and their families. Visit pages 36 and 37 of this issue of *Sage* for more information.

Speaking of partners

The new year brings dreams of travel adventures, a renewed commitment to health and fitness — physical and financial — and plans for the future. As you explore the possibilities, consider how money-saving offers from our Preferred Partners can help you reach your goals. Visit our Preferred Partners page on federalretirees.ca for more information.

Preferred Partners:



Show what you know

The National Association of Federal Retirees and the Treasury Board Secretariat of Canada have joined forces to launch a mentoring program — a new and easy way of matching and connecting currently serving public servants with Federal Retirees. In the spirit of the 150th anniversary of Confederation, we are

looking for 150 retired members who are willing to share their time, knowledge and experience. Visit federalretirees.ca/mentor for more information.

Celebrating Canada 150



Thanks to the generous contributions of photos from our members, the national office has produced a

professional two-minute video in both official languages to help recognize and celebrate our members' contributions to the building of Canada. Look for the release of these videos early in the New Year. Why not think about ways that you could share them locally with family and friends, or feature them at branch events you may be planning?

We want you

The call for nominations for the 2017 Volunteer Recognition Awards opens on Jan. 16, 2017. This is a terrific opportunity to acknowledge the good works of an Association volunteer.

Volunteers are our lifeblood. The Association provides long-term, short-term and episodic volunteer opportunities for you to chair and/or sit on committees, participate in advocacy campaigns (such as Honour Your Promise and Seniors and a New Health Accord) and plan promotional events.

To learn more about the categories and nominations process for the recognition awards, or to become a volunteer, contact volunteer engagement officer Gail Curran at 613-745-2559 or gcurran@federalretirees.ca.

Association board member opportunities

The board of directors of the National Association of Federal Retirees is composed of leaders who are dedicated to the organization's mission — to significantly improve the quality and security of retirement for our members and all Canadians through advocacy and the provision of services.

Because the Association is the leading voice for federal retirees and veterans, the calibre of our directors is critical to maintaining the credibility and voice of our members. Serving on the Association's board of directors is an extraordinary opportunity for an individual who is passionate about leading an organization that is more than 180,000 members strong, with 82 branches from coast to coast.

Our board champions the importance of retirement security and is committed to working as a cohesive team with a strong voice. In addition to the standard roles and responsibilities of a board member, the Association's board members are active advocates and ambassadors for the organization and are fully engaged in the advancement of its mission.

Areas of expertise

We are seeking directors to contribute to a dynamic team of people working as a unified leadership body. Competencies in effective teamwork and strategic thinking are required.

We welcome all interested candidates and would especially appreciate candidates with knowledge of business law and environmental scanning. The board is also seeking a diverse membership, including women, aboriginal peoples, persons with disabilities and visible minorities.

Board member responsibilities

Each board member is expected to know what governance is, and to practise it as a board member.

Board members are expected to be aware of the Association's current advocacy issues and new developments that affect the Association and its advocacy work.

Board members are expected to read and understand the Association's financial statements and otherwise help the board fulfill its fiduciary responsibilities.

Board members are expected to attend five in-person board meetings per year, as well as additional teleconference and web meetings as necessary. They are expected to read materials in advance of meetings and come prepared to ask questions and positively participate in discussions.

Board members are expected to serve on one or more committees of the board and to actively participate in committee work.

Board members are expected to responsibly represent the Association as required, and to support the advocacy and policy positions of the Association.

Application process

There are five three-year positions that will come up for election at the June 2017 Annual Meeting of Members: directors from B.C. and Yukon, Prairie & NWT, Quebec, Ottawa and Atlantic districts. Nominations for all these positions will close March 17, 2017.

If you are interested in joining the National Association of Federal Retirees Board of Directors and lending your voice to speak for security of retirement for our members and all Canadians, or if you would like more information, please contact the nominating committee by email at elections@federalretirees.ca. ■

BRANCH ANNOUNCEMENTS

BRITISH COLUMBIA

BC01 CENTRAL FRASER VALLEY

Feb. 9, 1:30 p.m. to 3 p.m.: Regular meeting in the APA Church Fireside Room, 3145 Gladwin Road, Abbotsford. An informative speaker addressing issues of interest to our members is planned, followed by a short business meeting. Refreshments will be provided.

March 9, 1:30 p.m. to 3 p.m. Annual General Meeting in the APA Church Fireside Room, 3145 Gladwin Road, Abbotsford. Voting will be held to elect board members and address the budget. Refreshments will be provided.

April 13, 1:30 p.m. to 3 p.m.: Regular meeting in the APA Church Fireside Room, 3145 Gladwin Road, Abbotsford. An informative speaker addressing issues of interest to our members is planned, followed by a short business meeting. Refreshments will be provided.

For more information, please contact branch president Randie Scott at 778-344-6499 or at randiescott@hotmail.com. If you have not yet shared your email with the branch or have updated your email address, please share with the branch at fsna-cfv@shaw.ca.

BC04 FRASER VALLEY

Feb. 7: Special event lunch, details to follow. Contact Charles at cherbert42@hotmail.com or 778 235-7040.

March 9, 11 a.m.: AGM and lunch at Newlands Golf & Country Club, 21025 – 48th Ave., Langley. Doors open 11 a.m., general meeting at 11:30 a.m. Buffet lunch \$15 per person, payable at the door; RSVP Charles by March 1 at cherbert42@hotmail.com or 778-235-7040.

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

Do you have a health/pension/benefits question? For assistance, contact Ilene at imfika@shaw.ca.

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

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

Happy New Year to all our members and families!

BC06 NORTH ISLAND — JOHN FINN

March 8, 11 a.m.: Luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Avenue, Courtenay. RSVP by Feb. 22. Cost \$17 for members and guests. This is our AGM and includes the election of branch directors. Guest speaker will be someone from ListenUP! Canada, HearingLife Canada. Contact Norma Dean with questions or to RSVP at 250-890-1218 or n-ad-2@hotmail.com.

Nominations and elections for the positions of president, secretary, health benefits officer, directors of communication, programs and welfare, plus three additional directors, will be held at our AGM on March 8. Please contact Cecile Turnbull at cecile.turnbull@shaw.ca or visit www.nijf.ca for more information. With 10 or fewer meetings per year, the time commitment is minimal. Some computer knowledge would be helpful.

BC09 VICTORIA-FRED WHITEHOUSE

Jan. 10, 10 a.m.: Speaker Bruce Simpson, Branch Manager, Hatley Memorial Gardens.

March 14, 10 a.m.: Annual Meeting of Members.

Branch meetings are held at The Trafalgar-Pro Patria Branch #293, The Royal Canadian Legion, 411 Gorge Vale Rd. East, starting at 10 a.m.

If you want your branch to communicate fully with you, we need your email address. Without it we are not able to send you our monthly e-bulletins, special notifications and branch meeting reminders.

BC10 SOUTH OKANAGAN

March 3, 10 a.m.: AGM and election of officers at Days Inn and Conference Centre, 152 Riverside Drive, Penticton. Coffee at 10 a.m., AGM and elections 10:30 a.m., followed by a guest speaker and lunch. Lunch is \$10 for members, including tax and gratuity. RSVP and pay in advance by Feb. 22.

We notify members of events either by email or telephone. If you have an email address and are not on our mailing list, or if you would like to receive a telephone reminder, please let us know. Email FedRetirees@telus.net or telephone: 250-493-6799.

At the AGM the South Okanagan Branch will seek nominations for positions on the board

of directors. If you are interested, or if you know someone who would be, please contact Lynn Jackson at FedRetirees@telus.net or 250-488-9940. Volunteers are always welcome.

BC12 KAMLOOPS BRANCH

Feb. 8, 11 a.m.: AMM at North Shore Community Centre — 730 Cottonwood Ave., Kamloops. Parking is on the west side of the building. Cost is \$10. Agenda will include election of board members and recognition of volunteers. Please RSVP by Feb. 2 to kamloopsoffice@gmail.com, or leave a voice message or ask a question at 250-571-5007.

Our branch welcomes calls from members who wish to volunteer. A website-experienced person would be most welcome, as would back-up volunteers for communications and other positions. It's never too late to join a fun team! Contact Nadene Fraser at 250-851-1541 or leave a voice message for more information.

BC13 KOOTENAY

April 18, 1 p.m. to 3 p.m.: AGM at The Heritage Inn, 803 Cranbrook St. N., Cranbrook. Luncheon to precede the meeting at noon. Cost \$10 for lunch. No cost to attend meeting only. Contact Jim Ackison with questions or to RSVP at 250-919-9348.

BC14 SIDNEY & DISTRICT

Feb. 18, 9:30 a.m. to noon: Branch quarterly general meeting and AMM, St. Elizabeth's Church, Sidney. The meeting will include election of the branch executive for 2017-18.

April 22, 9:30 a.m. to noon: Branch quarterly general meeting, St. Elizabeth's Church, Sidney. The speakers will be the three election candidates for the provincial riding of Saanich and The Islands.

The branch needs a vice president and will need a president after the end of the annual meeting in February. The executive also needs a computer-literate person to look after the branch website. Please call David Stinson at 250-654-0244.

BC15 PRINCE GEORGE

Feb. 9, 10:30 a.m.: AGM at Spruce Capital Seniors on Rainbow Drive, Prince George. RSVP to Marg Briault at mabriault@gmail.com by

Feb. 6. Cost \$5 per member. Guest to be announced.

We are seeking nominations for members of the executive at our AGM on Feb. 9, as several members are leaving, including our president, treasurer and two directors of our board. If you are willing to serve on the executive or know someone who would be interested, please contact mabriault@gmail.com.

ALBERTA

AB16 CALGARY

Feb. 17, 10 a.m.: General meeting and luncheon to be held at Fort Calgary, 750 – 9 Ave. SE, Calgary, 403-290-1875. Guest speaker from CAA to talk about issues facing aging drivers. Please arrive at 10 a.m. to be seated. Meeting starts at 10 a.m. followed by lunch at noon. Reserve by calling the office at 403-265-0773 two to three weeks before the function. If you cannot attend the luncheon, it is very important to phone the office and cancel five days before the luncheon. Remember our veterans; a food donation is appreciated.

Please check for event updates on the national website at www.federalretirees.ca and the Calgary and District Branch Luncheon Meeting page on our regional website at fsnaab.ca/calgary-meeting-minutes.Okotoks/Foothills

Coffee Sessions: The Foothills NAFR group is hoping to have a speaker to address the issues facing aging drivers sometime early in the new year. If members have other topics to explore please contact Michelle Lucia at 403-938-7397 or gmluchia@shaw.ca or Doug Raynor at 403-995-1786 or draynor@shaw.ca 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 fsnocal@telus.net.

AB18 SOUTHERN ALBERTA

Jan. 27, 11:30 a.m.: Our next annual general meeting will be a lunch meeting at the Country Kitchen in Lethbridge. The full program will be announced later but will include the induction of new board members.

AB19 RED DEER

April 12, noon: Annual General Meeting and elections at the Baymont Inn & Suites, 4311 – 49 Ave, Red Deer.

The Red Deer branch is seeking nominations for members of the executive to be elected at the Annual General Meeting on April 12. Positions open are president, vice-president, secretary and membership. If you or someone you know is interested in serving on the branch executive, contact Marlynn email c176fsna@telus.net.

AB92 LAKELAND

Jan. 17: Branch board meeting for AMM preparation.

Feb. 21, 11: a.m.: AMM at Royal Canadian Air Force 784 Wing, 5319 – 48th Avenue South, Cold Lake. Cost for luncheon is \$10; RSVP by Feb. 17. Contact Ethel at 780-594-3961 or ethellou@telus.net.

We are seeking a volunteer for the vice-president's position. If you are interested, please contact Lou at 780-594-3961 or louethel@telusplanet.net.

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

SASKATCHEWAN

SK24 REGINA & AREA

March 13, noon: AGM and luncheon at All Saints Anglican Church, 142 Massey Road in Regina. No cost for members; \$10 for guests. Main topics are the election of the president, secretary and treasurer and a review of the auditor's report and budget. Contact the branch office with questions or to RSVP at 306-359-3762 or fsna@sasktel.net by March 6.

SK25 SASKATOON

Feb. 8, noon: Member's Luncheon — Special Challenge; bring a friend eligible for membership and your name will go into a draw for a special prize. Cost is \$5 for members and guests.

April 19, 6 p.m.: Member's Supper and AGM at Smiley's on Circle Drive. Cost is \$10 for members and \$20 for guests.

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

We are seeking nominations for positions on the board of directors for the AGM in April. Nominees should be in place two weeks prior to the AGM (March 30, 2017). Please contact Bob at 306-373-7718 for more information.

SK29 SWIFT CURRENT

March 15, 10:30 a.m.: Branch Annual Membership Meeting at Swift Current

Pharmasave Gathering Place (Meeting Room), 390 Central Avenue North, Swift Current. Agenda items include setting a date/location for a spring social, and elections for 2017 board positions (vice-president and secretary; two-year terms). Contact branch president Al Kildaw, with questions or to RSVP at SK29.Pres@outlook.com or 306-784-3475.

MANITOBA

MB30 WESTERN MANITOBA

Jan. 10, 11:30 a.m.: Luncheon meeting at Seniors for Seniors Co-Op at 311 Park Avenue East, Brandon. Guest speaker is Constable Sean O'Keefe, Portage la Prairie RCMP; topic is senior fraud. RCMP community liaison for Brandon will accompany him. Rides offered by Al Robertson (204-728-4192) and Jac Hiebert (204-728-2438). From Minnedosa, call Barrett Nelson (204-867-3296). Please try to attend and bring a member friend. Lunch is free.

MB31 WINNIPEG & DISTRICT

April 4, noon: AGM at the Army, Navy, Airforce Veterans Branch 283, 3584 Portage Ave. Free lunch at noon, followed by our AGM. Members must call or email the branch to register no later than March 24. Please let us know if you are unable to attend as we have to pay for the numbers who have registered.

We will hold nominations and elections for the following positions: president, 1st and 2nd vice-presidents, secretary, health benefits officer (HBO) and director at large. We have a succession and mentorship plan in place for the positions of president, 1st and 2nd VPs and secretary. We are still seeking interested persons for the positions of HBO and director at large. Elections will take place at our AGM on April 4, 2017. Please contact the branch office at 204-989-2061 or email nafwpg@mymts.net and you will be directed to the chair of the nominating committee. Descriptions of all the board positions are posted on our website. Find yours at www.federalretirees.ca/en/Branches/Welcom.

A fun bonspiel is being planned for late January 2017 and we are looking for helpers for this event. Contact Cynthia Foreman at 204-989-2061 or nafwpg@mymts.net. Other events are tentatively planned and as details become available, these will be included in our winter newsletter and on our website. Volunteers to assist with events are most welcome.

ONTARIO**ON33 ALGONQUIN VALLEY**

April 5, 11:30 a.m.: Branch Annual Meeting at Deep River Royal Canadian Legion. Contact Michael Stephens with questions at 613-584-9210 or mestephens9210@outlook.com.

We are seeking a volunteer to manage the branch website. If you are interested in assisting, please contact Michael Stephens at 613-584-9210 or mestephens9210@outlook.com.

ON38 KINGSTON & DISTRICT

Feb. 14, 11:30 a.m.: Brockville luncheon and meeting at The Club House Café, Cedar Valley Golf Club, 7041 Country Road 29 (Stewart Blvd), 10 minutes north of Hwy 401, in Brockville. Cost is \$15 per person. Menu is prime rib or chicken parmesan. Please indicate your choice along with a cheque payable to NAFR ON38 and forward to: Brockville Luncheon, PO Box 1172, Kingston, ON, K7L 4Y8 no later than (NLT) Feb 3.

April 11, 5 p.m.: Branch AMM at the Minos Village Restaurant, 2762 Princess St., Kingston. Cost is \$20 per person. Menu is beef kabob, chicken or salmon. Please indicate your choice along with a cheque payable to NAFR ON38 and forward to BAMB, PO Box 1172, Kingston ON, K7L 4Y8 no later than March 31.

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

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

ON39 KITCHENER-WATERLOO & DISTRICT

April 4, 10 a.m.: Annual meeting with registration at 10 a.m. at Conestoga Place, 110 Manitou Dr., Kitchener. Luncheon cost is \$8 for members, \$10 for non-members. RSVP deadline is March 23. Call 519-742-9031 or email fsna39@gmail.com.

OFFICE HOURS

Tuesday, 10 a.m. to noon
Thursday, 1 p.m. to 3 p.m.

We need some new people on the executive with fresh new ideas, especially those with

computer skills. This only requires a couple of hours each month to attend executive meetings.

Any questions? Just ask any executive member or call our office at 519-742-9031.

ON40 LONDON

March 14, 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. Tickets available for purchase for April 11 Annual General Meeting.

April 11, 11 a.m.: Annual General Membership meeting at the Best Western Lamplighter Inn, 591 Wellington Rd. S., London. Tickets for members \$15 and \$20 for guests. Election of branch executive. Guest speaker TBA. Cut off for ticket purchases is April 3.

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 are in need of 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 of the executive or call the branch 519-439-3762.

ON42 OSHAWA

Dec. 14, 11:30 a.m.: Christmas luncheon at Westminster United Church, 1850 Rossland Rd. E., Whitby. Cost to be announced.

ON44 PETERBOROUGH

Wed. April 5, 11 a.m.: AGM at The Royal Canadian Legion Branch 52, 1550 Lansdowne St. W. Doors open at 11 a.m. for social time, followed by a noon lunch and meeting. Please confirm your attendance by March 20. Contact Lorna Arnold, branch secretary, at gl.arnold@yahoo.ca. No cost for members, \$8 for guests.

Our branch will hold nominations and elections for positions of president, secretary and treasurer at our AGM on April 5. Please contact our elections chair, Richard Poersch, at 705-324-7185 or rpoersch@bell.net for more information.

Administration for our branch is done from someone's home office. Membership issues, cards, renewals, etc. are all done through the National Office in Ottawa. For direct assistance with any questions regarding your membership, please call

toll free 1-855-304-4700 and ask for membership services.

With the assistance of our National Office, we are able to send out "e-blasts" — emails sent in bulk — to members of Branch ON44 for whom we have a current email address. If you have not provided your email address to us, please do so. Your executive provides reminders of meetings and events using this method of communication.

ON45 QUINTE

April 25: AGM with luncheon and election of officers to be held at The Greek Banquet Hall, 70 Harder Dr., Belleville. More details and guest speaker info will follow.

Our office hours have changed. The office is now open Tuesday afternoons from 1 p.m. to 3 p.m. Please don't forget to consult our website at www.federalretirees.ca/en/Branches/Ontario/Quinte, or the national website, to stay informed on what the Association is doing for you.

We are looking for volunteers to serve on our executive. The time commitment is minimal but the work is important to maintaining your branch. If interested, please call 613-968-7212 or e-mail fsnaon45@gmail.com and we will provide more information.

ON46 QUINTRENT

Dec. 9, 11:30 a.m.: Christmas luncheon at the Trenton Legion. Meet & greet is at 11:30 and lunch at noon. Roast beef will be served. Cost will be \$15 for members and \$20 for non-members and guests. Tickets for this event will go on sale at the Oct. 18 general meeting and then at the office. The cutoff date for ticket purchases will be Dec. 2.

April 18, noon: Spring annual meeting at the Trenton Royal Canadian Legion. Bar opens at noon; coffee and Timbits to be served at 12:30 pm. followed by meeting at 1 p.m.

ON49 WINDSOR & AREA

Dec. 14, 12:30 p.m.: Christmas Social Lunch at Branch 143, 1570 Marentette Avenue. Full turkey dinner.

Still looking for volunteers. Join us if you can.

Merry Christmas and Happy New Year to all.

ON50 NEAR NORTH

Branch president Jean Gagnon and members of the executive invite members to check

out our webpage at www.federalretirees.ca/en/Branches/Ontario/Near-North for updates and information. If you have any questions regarding your membership or health benefits, or have a change of address to report, please contact us at:

Near North Branch (ON50), PO Box 982 STN Main, North Bay, ON, Canada, P1B 8K3
705-472-4386, nearnorth50@gmail.com

Best wishes for a Happy Holiday Season and a prosperous New Year.

ON55 YORK

April 25, 10:15 a.m.: AGM will be held at the Richvale Community Centre in Richmond Hill; coffee at 10:15, meeting starts at 10:30. A hot lunch will follow the meeting. RSVP to Sharon at sherwu2day@hotmail.com or 905-835-1065.

ON56 HURON NORTH

April 26, noon: AGM to be held at RC Legion Branch 76 in Sudbury. Light lunch at noon with meeting to follow. RVSP huronnorth56@gmail.com or 705-698-5895.

We hold nominations and elections for the positions of president, treasurer and two directors at our AGM on April 26. Please contact Jeannine Blais at 705-698-5895 or huronnorth56@gmail.com for more information. With four or fewer meetings a year, the time commitment is minimal. Some computer knowledge would be helpful.

QUEBEC

QC59 EASTERN TOWNSHIPS

Dec. 15, 10:15 a.m.: Christmas activity at Hôtel Delta, 2685 King Street W. Sherbrooke. An informal meeting followed by buffet. Cost \$25 for members, \$30 for non-member spouse. Reservation and payment before Dec. 9. For information, call 819-829-1403.

Monthly breakfasts, 9 a.m., second Monday of each month (except December) at Rest. Eggsquis, 3143 Portland Blvd, Sherbrooke.

QC60 OUTAOUAIS

Dec. 16, 4:30 p.m.: The Holiday Dinner at the DoubleTree by Hilton on Aylmer Road in Gatineau. You have until Dec. 5 to purchase a ticket at \$50 for members and \$65 for non-member invitees. The dinner will be an occasion to mark the 25th anniversary of the constitution of the branch following reallocation of membership of the Ottawa-

Hull Branch, now the Ottawa Branch and the Outaouais Branch.

Our branch website has a new domain name: www.anrf-outaouais.ca. The secretariat email address is now admin@anrf-outaouais.ca, and members of the branch board will have email addresses attached to that domain name. Visitors to the website will still be able to choose whether to receive information in French or English.

The Outaouais branch is looking for volunteers to draft communications with members, including newsletters and branch reports in Sage. We're also seeking volunteers to help prepare workshops and meetings with members on topics of interest to retirees and seniors. For details, send us an email at admin@anrf-outaouais.ca or call the secretariat at 819-776-4128.

QC61 MAURICIE

Dec. 14, 11:45 a.m.: Christmas lunch, followed by a show from Claude Bolduc at District V (formerly La Picarlène), 717, Thibeau Blvd., Trois-Rivières (Cap-de-la-Madeleine sector)

Jan. 11, 9 a.m.: New Year's breakfast, Rest. Chez Auger, 493 5th de la Pointe Street, Shawinigan.

Feb. 8, 9 a.m.: Valentine's breakfast, at Rest. Le Brunch, 4485, Gene-H.-Kruger Blvd., Trois-Rivières.

March 8, 11:30 a.m.: Talkers lunch, Rest. Bravo L'Original, 303, 5th de la Pointe Street, Shawinigan.

Info: Claude Rochette, 819-694-4287

NEW BRUNSWICK

NB62 FREDERICTON & DISTRICT

We are working on a recruitment plan to encourage current and past federal employees to become NAFR members. The plan is being developed by a small committee and will detail specific low-cost and effective approaches to contact these employees and former employees in the federal public service, military and RCMP within the Fredericton & District Branch area. If you have the knowledge to do this and can volunteer for a short-term project, please call Wayne Gunter at 472-3534 or send an email to wayne.gunter@gmail.com.

Another committee will be formed that will be involved in event organization for the branch. From time to time a serving branch director is required to resign due to unforeseen circumstances, which creates an opening the

board can fill by appointment for the balance of the term or until the next branch AMM. If either of these initiatives is of interest to you, please advise the admin director, Denise Blanchard, by phone at 506-357-8752 or by email at fsna2.fred@nb.aibn.com.

NB64 SOUTH EAST NEW BRUNSWICK

Jan. 27, 10 a.m.: General and annual meeting at the Royal Canadian Legion Branch #6, 100 War Veterans Ave., Moncton. The election of officers for 2017 will be held. A luncheon will follow. Call 506-855-8349 for tickets.

Feb. 24, 10 a.m.: General meeting at the Royal Canadian Legion Branch #6, 100 War Veterans Ave., Moncton. Speaker from Tantramar Seniors' College.

April 28, 10 a.m.: General meeting at the Royal Canadian Legion Branch #6, 100 War Veterans Ave., Moncton. Luncheon to follow. Tickets available at January meeting or phone 506-855-8349.

June 5: Annual banquet at Four Points By Sheraton. Cost is \$15 for members and \$45 for non-members. Tickets available at the January meeting; to pre-book call 506-854-8336.

Keep informed about branch activities by visiting the branch website at www.federalretirees.ca, branch tab, New Brunswick South East NB.

NB67 UPPER VALLEY

May 2, 10:30 a.m.: Spring Meeting at the Kin Centre, Centreville Road. Lunch includes soup with finger foods and dessert. We expect members to step up and volunteer for executive and director positions. For further information, please contact president Garth Brewer at brehwhaha@xplornet.ca or 506-328-2541.

NOVA SCOTIA

NS71 SOUTH SHORE

Jan. 26, 11:30 a.m.: General (winter lunch) meeting (soup, sandwich and dessert) at the Pleasantville Fire Hall, 1665 Highway 331. Meet and greet at 11:30, meeting at noon and meal to follow. Cost is \$10 per person. Send cheques to NAFR, 450 Lahave St., Box 17, Suite 214, Bridgewater, NS, B4V 4A3. Cheques must be received by Jan. 19 (no meal tickets available after this date). Contact Joanne Meisner at 902-530-2483. Storm date is Jan. 27.

April 20, 11:30 a.m.: AMM at the Lunenburg Fire Hall, 25 Medway Street. Meet and Greet at 11:30, meeting at noon. Meal is roast beef

ASSOCIATION BRANCH ANNOUNCEMENTS

and dessert to follow. Cost is \$12 per person. Send cheques to NAFR, 450 Lahave St., Box 17, Suite 214, Bridgewater, NS, B4V 4A3. Cheques must be received by April 13 (no meal tickets after this date). Members are encouraged to attend as there will be an election for four board members (directors) and a vote on the branch by-laws. Contact Joanne Meisner 902-530-2483.

Members are reminded that the branch needs volunteers to remain active. Your help is needed; if you would like to contribute a few hours of your time, please contact a board member.

NS73 NOVA SCOTIA CENTRAL

April 12, 11:30 a.m.: Spring luncheon, AGM and election for president and vice-president at Best Western Plus, 15 Spectacle Drive (Burnside), Dartmouth. Tickets are available for \$15 and may be purchased at Suite 503, 73 Tacoma Drive, no later than April 5. Call office at 902-463-1431.

This event, with any additional details, will be posted on the federalretirees.ca NS Central webpage.

NS75 WESTERN VALLEY

May 2, 11:30 a.m.: Annual General Meeting at the Kingston Lions Hall, featuring a turkey dinner

with strawberry shortcake and cash bar. Collette Tours, one of our affinity partners, will make a brief presentation. Only \$10 for members and \$12 for guests. Make your reservation by contacting Bill or Carolyn at 902-765-8590 or NAFR75@gmail.com no later than April 18.

NEWFOUNDLAND AND LABRADOR

NL85 WESTERN NEWFOUNDLAND AND LABRADOR

Jan. 24, noon: Executive meeting at Sobey's Family Room, 1 Mt Bernard Avenue, Corner Brook.

March 14, noon: Executive meeting at Sobey's Family Room, 1 Mt Bernard Avenue, Corner Brook.

April 26, 12:30 p.m.: AMM at Jennifers, 45-50 Broadway, Corner Brook. Cost per member \$10.

June 7, 12:30 p.m.: General meeting, Hotel Port aux Basques, 2 Grand Bay Road, Port aux Basques. Cost per member is \$5.

NL87 AVALON-BURIN

Jan. 18, 2 p.m. to 4 p.m.: General meeting at the Royal Canadian Legion, 57 Blackmarsh Road, St. John's. Members are encouraged to bring a food bank donation. Contact

Walter Combden at 709-834-3648 or wcombden@nl.rogers.com.

March 15, 11 a.m. to 4 p.m.: AMM at the Royal Canadian Legion, 57 Blackmarsh Road, St. John's. Lunch provided. Members are encouraged to bring a food bank donation. Contact Walter Combden at 709-834-3648 or wcombden@nl.rogers.com

PRINCE EDWARD ISLAND

PE82 CHARLOTTETOWN

Feb. 21, 2 p.m.: General meeting to be held at the Farm Centre, 420 University Avenue. Guest speaker to be determined.

April 18, 2 p.m.: AGM and elections to be held at the Farm Centre, 420 University Avenue. Guest speaker to be determined.

PE83 SUMMERSIDE

Dec. 05, 2 p.m.: Branch general meeting.

Feb. 06, 2 p.m.: Branch general meeting.

April 03, 2 p.m.: Branch-annual meeting.

All meetings to be held at Summerside Legion, 340 Notre Dame St.

We have executive vacancies for vice-president, and directors at large. Call Cliff Poirier at 902-724-2302.

IN MEMORIAM

The Association and all of its 82 branches extend their most sincere sympathies to the families, friends and loved ones of members who have recently passed away.

BC01 Central Fraser Valley

Daniel Norton
Ona Ziesman
Marilyn Taylor
Frank Bauer

BC09 Victoria-Fred Whitehouse

Pierre L. T. Boivin
Helen Bowack
J.M. Churchill
Audrey M. Duffy
John H. Dunkley

Lewis Rose Ferrier
Florence Lucy Green
Gordon Keith Harvey
Orville Derrick Holland
Mary Leslie Honer
Ruth A. Kobierski
Ron J. Mack
Augusta M. M. Markle
Gary M. Marshall

Barbara Joan Marykuca
Harvey L. Parsons
Allison Pippy
Wilton H. Sauder
Lena Stevens
Lloyd Glenn Turner
Doreen Mary Sutherland

Dr. Edward Robert Walker
Ernie Charles Wyatt
David Thomas Turnbull

Clinton A. Waggoner
Russell W. Wiggs
BC12 Kamloops
Ernest Barry Dea
Martin Koppes
Donald L. Polsfot

BC14 Sidney & District

Beatrice Anderson
Virginia Clark
Douglas McLaughlin
Mary McLaughlin
Phillip Perry
Jean Thomas

BC15 Prince George

Ivy Gandolfo
AB92 Lakeland
Daryl Sterling Dorcas

MB31 Winnipeg

James Almdal
Elizabeth Baziuk

Vernon Duke
Lorraine Gilbert
Charles Gittoes
Verna Howarth
Peter Leochko
Richard Lowry
Dr. John Mills
Leo O'Neill
Shirley H. Shaski
Verna Simpson
George Waite

ON33 Algonquin Valley

Percy Bradley
Yvonne Dickson
Damasse Gervais
Jack Gray
Gerald Hobbs
Victor Hollywood
Dennis Hyde
Roger Jarvis
John Logie
Lydia Mancini

Elizabeth Morin
Enard Nieman
Allan Pyatt
Ken Serdula
Lyll Smith
Melville Stewart
Merrill Warren
Geoffrey Wadham

ON39 Kitchener-Waterloo & District

John Gillies
Vern Stroud

ON46 Quintrent

Irvin Belrose
Charles Dumais
Arthur Hillier
Robert Larocque
Harold Roberts

ON56 Huron North

Gord Grant
Ruth McPhee

NB64 South East New Brunswick

Ronald L. Allain
Marie Bastian
Gordon Brown
David Falardeau
Mathew Ferris
J. Gerald Hachez
Cecil Hicks
Adeline Hutcheon
Stephen D. Hutchison
Bernard E. LeBlanc
Harold Lloyd
Ernest Reuben MacEachern
Ross Monk
Ralston Phinney

NB65 Saint John

Geraldine C. Barry
Eileen Corney
Gerald Goss
Foster Howe A.
J. K. Mullen

Edward Nurmi
Clayton H. Oicle
John Parry
Jessie Patterson

NS73 Nova Scotia Central

Clyde Harold Spicer
NS80 North Nova

Jean Ravenhill

NL85 Western Newfoundland

Sterling S. Alward

PE82 Charlottetown

Keith Anderson
Colin Westaway
Ralph Smith
Carl Vincent Baird
Vernon J. Murphy

PE83 Summerside

Don Doucette

Getting to know my residents is a privilege. My job is their happiness.

**PETER, ADMINISTRATOR
WORKING AT CHARTWELL SINCE 2013.**

At Chartwell, our staff deliver more than just services; they deliver a caring and empathetic connection that truly makes life better for our residents.

CHARTWELL.COM | 1-844-727-8679



Make us part of your story.

**50%
off
your first
month's
rent***

*Conditions may apply.
Offer only valid for new leases
signed by NAFR members.



MEDOC® Travel Insurance

EXCLUSIVE RATES
FOR ASSOCIATION MEMBERS

Open Up Life's Possibilities!

Experience the freedom of hassle-free comprehensive travel coverage with MEDOC® Travel Insurance through Johnson Insurance. Over 70,000 Association members already enjoy access to:

- > Up to \$12,000 in trip cancellation, interruption and delay coverage
- > Coverage regardless of age, health status or pre-existing medical conditions*
- > Convenience of purchasing once a year for coverage of an unlimited number of insured trips up to 40 days during that policy year
- > Opportunity to extend coverage for longer excursions

When you travel, make sure MEDOC® Travel Insurance is with you.



JOHNSON 

HOME+AUTO+TRAVEL INSURANCE

For information, or a no-cost, no-obligation quotation visit www.johnson.ca/federalretirees or:

Call **1-855-733-6815**

Johnson Inc. ("Johnson") is a licensed insurance intermediary. MEDOC® is a Registered Trademark of Johnson. MEDOC® is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson, Johnson and RSA share common ownership. *A 90-day Health Stability Clause applies to pre-existing medical conditions for the Standard Health Option, Supplemental Plan only, and other restrictions may apply. The terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. 0128bE_16