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SAGE IS THE VOICE OF FEDERAL RETIREES

Canada's homeless veterans

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The 2017 town halls: **YOU SPOKE, WE LISTENED**

JEAN-GUY SOULIÈRE

When our association decides to embark on an advocacy initiative or strategy, it does so in a professional and effective way. An excellent example of this is our decision to plan, organize and conduct 12 town hall meetings across Canada to discuss issues of interest to members who are veterans of the Canadian Armed Forces and the Royal Canadian Mounted Police.

Like everything we do at Federal Retirees, this activity was based on one of the objectives of our strategic plan. Our association is uniquely positioned to act as an independent, honest broker working to improve the lives of veterans and their families.

Our plan for the town halls was to focus on four subjects important to veterans: the transition to civilian life, family experiences, Veterans Affairs Canada (VAC) programs and VAC services. These subject areas were not chosen at random, but were based on our dealings with our veteran members.

We felt that the best way to get feedback was to invite veterans and their families to town halls at venues near Canadian Armed Forces bases across the country. Twelve town halls took place over 18 days between Oct. 16 and Nov. 2, 2017. It was a superb team effort by local branches and the national office working together to handle logistics, answer member questions, come up with graphics, posters and website content, and place local advertising.

About 400 people attended the 12 sessions, with a further 150 sending submissions online — an excellent response. Many useful observations were made on the four subject areas. We talked about the need for better information and hands-on guidance, for better follow-up to help veterans make a successful transition, and for better support for family members (who often are unable to access services and support directly).

We heard that while VAC offers some good programs, it needs to simplify its processes and do a better job of communicating who can access which supports and how. We were told that VAC needs to improve case management consistency, while VAC staffers need to better understand what it means to serve with unlimited liability. We learned more about clear differences in VAC's treatment of reservists, how some veterans experience long delays in initial pension payments, how the rules on disability awards are complex and confusing, and how the staff support offered to CAF and RCMP veterans during transition is uneven. (For context from VAC's point of view, I invite you to read Susan Delacourt's interview with Veterans Affairs Minister Seamus O'Regan in this issue.)



National Association of Federal Retirees president Jean-Guy Soulière.

Hearing what you had to say is only half of the job. The other half is making sure people in government hear you, too — that the responsible authorities receive, discuss and take necessary action on these findings. We're analysing the results of the town halls and writing a report that we will share with branches and stakeholders before a workshop conference in April, where we will discuss our findings with key departments and stakeholder groups and look for solutions to the problems you identified.

So thank you, all of you — all the branches and volunteers who took part in the conversation, and the staff in the national office who helped make it happen. We are *all* making a difference.

And if you're a veteran who did not have an opportunity to provide input, you're always welcome to contact me or the national office.

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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

Letters have been edited for length.

(Fields of Memory, Winter 2017)

My *Sage* magazine has arrived here in Florida. How many of you read page 23? Paragraph 4 names the WW2 soldier whose remains were found. He was Pte. Kenneth Duncanson, a relative of my mother. He was from Dutton, Ont. He left a wife at home while he went to serve in the Algonquin Regiment.

On Sept 14, 2016, my wife and I attended the burial of Pte. Duncanson in Belgium, 72 years to the hour (after) he was killed in battle.

A plaque is located in the Presbyterian Church in Dutton.

- Allister Cameron

(It's a remarkable story. Thanks so much for sharing.)

(Storm Warnings, Winter 2017)

Hi: I enjoy and read *Sage* cover-to-cover. But I do insist that if you are going to present an item that simply takes for granted climate change, you offer space for the opposite view concerning this science. Thank you.

Roger West, London, Ont.

Very nicely crafted magazine, both interesting and useful.

Having spent more than 50 years in the RCAF and aerospace industry, permit me to add two points to Sharon Kirkey's informative article.

While I believe what appears to be a well-researched assertion that tourism accounts for roughly 5 per cent of global CO2 emissions and that aviation accounts for 52 per cent of that tourism footprint, readers should know that aviation itself is known to contribute approximately 2-3 per cent to global GHG in the form of CO2, oxides of nitrogen, water vapour, particulate matter and related radiation effects.

That small number notwithstanding, the Canadian aerospace industry has made impressive strides in abating GHG. Canadians should know that the Bombardier CSeries, with its innovative Pratt and Whitney geared turbofan engines, is designed to be by far the world's most efficient and lowest producer of GHG in its class. Canadian aerospace is rightfully pulling its weight in the critically important climate change journey.

David Jurkowski, Ottawa

(Thanks to everyone who wrote in about Sharon Kirkey's piece. As for the science, we can only draw your attention to the conclusions offered by NASA and the vast majority of leading scientific institutions around the world: climate change is real and is being caused by human activity.)

(Why we're taking the federal government back to court, Winter 2017)

Dear Sir

I very much support this decision. During my 38 years of military and naval service, I was not represented by a union in any matter. After retirement, I — like tens of thousands of others — (was) only represented in retirement issues by the National Association of Federal Retirees, a representation we willingly sought and paid (for). If the Association may not legally represent us, then who does the Federal Court suggest may and should?

Lynn Mason

Former Commander of Maritime Command

.....

Hello. In response to a letter to the editor by Kenneth Johnson (Winter 2017) regarding the addictive potential of marijuana, I would like to provide updated medical information:

The nine per cent addiction rate that Mr. Johnson refers to comes from a study conducted in the early 1990s, when the THC potency of marijuana was much lower and patterns of marijuana consumption were quite different than they are today. The 1990s study included all subjects who had ever tried marijuana. This includes the majority of individuals who, back in the day, only tried it a few times and gave it up.

According to a more recent article in the New England Journal of Medicine, today's addiction rates look quite different and vary according to consumption patterns. Individuals who started using marijuana in their teens (which is most of them) have an addiction rate of 17 per cent. This rate is slightly higher than the 15 per cent addiction rate for all alcohol users. Those who use marijuana daily have an addiction rate of 25-50 per cent. Withdrawal symptoms from marijuana are similar to those of tobacco — anxiety, insomnia and irritability. I encourage all patients who (choose) to use marijuana for medical purposes to discuss this risk on an ongoing basis with their physician.

Sincerely, Jill Matthews, M.D., FCBOM I hope that the Association has taken note of the intention of the federal government to put a 10 per cent excise tax on medical cannabis that would be in addition to the existing HST. Their rationale is that if this is not done, medical cannabis will become an alternate source for recreational users if it has a lower price.

This is nonsense. My wife is a user of medical cannabis oil. To get it, she had to see a doctor and have the specific type prescribed for her medical condition. She is a licensed user. Even then, the prescription has a limited life. Medical cannabis oil is very expensive and does not qualify as a drug for medical insurance purposes, so adding a 10 per cent tax will not be a trivial matter.

Ozzie Silverman, Ottawa

(Grey Nation, Fall 2017)

Excellent article by Andre Picard. It's perhaps time to redefine "dependency ratio." Most young people are dependent much older than 14 and a large percentage of seniors remain in the workforce after age 65. Even more continue to contribute through their taxes beyond 65.

Joan Johnson, Ottawa, Ontario

Your article on Alzheimer's (Fall 2017) was timely for me personally, because I am just finishing a new book by Dale E. Bredesen, MD, entitled *The End of Alzheimer*'s.

The author states in the first chapter (page 10): "Let me state this as clearly as I can: Alzheimer's disease can be prevented, and in many cases its associated cognitive decline can be reversed." Your readers will probably want to take a look at this book, for their own sake and for the sake of their aging relatives.

Kind regards, Joe Bergmann, Campbell River, B.C.

•••••

(Travel in the Age of Anxiety, Winter 2017)

Always interesting articles with good advice. Your travel article by Elizabeth Thompson has some great tips, like carrying photocopies of passport and other documents.

We have done this for years and have also scanned the passports, etc., sent them by email to ourselves and created a travel folder where we keep (them). Have not had to use it yet — but the documents are easily accessible to print out in the event of losing them.

Jim Peters, Surrey, B.C.

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SOLDIERS PRESTREET

No one knows for sure how many homeless veterans there are in Canada — and the problem may get worse.

ELIZABETH THOMPSON

A homeless person in downtown Toronto, on Wednesday, Jan. 3, 2018. THE CANADIAN PRESS/Christopher Katsarov

It was one of the coldest days of the year. Richard MacCallum was on a mission.

As he walked the icy streets of downtown Ottawa, the Navy veteran scanned familiar sidewalks and parks, on the lookout for homeless veterans. The mercury stood at -22° Celsius, cold enough to rime his moustache with a heavy layer of ice.

Along the way he popped into one of the homeless shelters and drop-in centres where he's on a first-name basis with the people behind the counter. They know the work he does with VETS Canada identifying former members of the armed forces and the RCMP among Ottawa's homeless, getting them back on their feet, out of the shelters and off the streets.

"Nobody in Canada deserves to be on the street, be it a veteran or a civilian," says MacCallum, 65. "Not in our society." He knows. Three years ago, he was one of those who fell through the cracks.

MacCallum served in the Navy for 16 years, retiring in the mid-1980s as a petty officer 2nd class. He moved to Brampton, Ont., then to St. Catharines, to care for his ailing mother. Then he started a home renovation and repair business.

When an economic downturn hit, it cost him his business and just about everything he had. MacCallum scraped together what little he had left and moved to Ottawa, where he ended up in the Salvation Army's Booth Centre while he worked as a temp in construction.

"I didn't want to spend any more time in that shelter than I absolutely had to. It was pure hell. Dealing with the drug issues, violence and one thing or another."

One day, while serving coffee in the shelter, a fellow volunteer — also a veteran — gave him a card and told him about VETS Canada. "Brothers in arms know brothers in arms," says MacCallum. "You know a military guy when you look at him. Especially our generation."

MacCallum is a proud man; asking for help isn't easy for him. But the next day, he reached out. Within minutes, he got a response from Debbie Lowther, who founded Veterans Emergency Transition Services — VETS Canada — with her husband Jim.

Two days later, VETS Canada volunteers in Ottawa had MacCallum out of the shelter and in a hotel room. They took him grocery shopping, arranged for the hearing aid he needed and provided moral support.

It was more than help, MacCallum says. It was a rescue.

"They have been there through thick and thin for me. Helped me in numerous ways."

MacCallum is one of more than 2,000 homeless veterans VETS Canada has helped



Richard MacCallum speaks with an unidentified homeless man in Ottawa in January 2018.



Jim and Debbie Lowther of VETS Canada set up for a charity auction in Halifax, Nov. 9, 2012. "We knew there were going to be a lot of people coming back (from Afghanistan) that weren't well."

Lt.-Col. Pat Stogran speaks to troops at the Canadian camp in Kandahar, Afghanistan, Friday May 10, 2002, five years before his appointment as veterans ombudsman. "The real magnitude of the (homelessness) problem (has) yet to surface."



"Nobody in Canada deserves to be on the street, be it a veteran or a civilian. Not in our society."

since it began in 2010. Right now it's helping an estimated 240 former members of the armed forces get back on their feet.

Jim Lowther says the number of people reaching out to his organization is rising. "Basically, when you're a homeless or in-crisis veteran in this country, we're the organization that gets called."

How many homeless veterans are there in Canada? That's a hard question to answer with any accuracy. While it's likely there have been veterans left homeless after every conflict Canada fought, it's only in recent years that experts have started taking a closer look at the issue, and shelters have started asking those seeking a bed whether they served.

"We don't even know how many homeless people there are, let alone how many of them are veterans," says Cheryl Forchuk, a professor at Western University in London, Ont., who has co-authored some of the few Canadian studies on the issue.

Marc Lescoutre, media relations officer with Veterans Affairs Canada, says more homeless veterans are being identified as the department focuses more on outreach. "As a result, the number of veterans who have self-identified as being homeless (has) been rising and they are now getting the benefits and services they need."

Lescoutre says VAC knew of 812 veterans who self-identified as homeless across the country as of Dec. 3, 2017. He says a 2014 study, based on data extrapolated from a small number of shelters, estimated the number of homeless veterans across Canada at roughly 2,950. One of the first to raise the alarm was Pat Stogran, a retired colonel who was appointed Canada's first veterans' ombudsman in 2007.

"When I joined as the veterans ombudsman, Canada was in denial," Stogran says. "The United States and Australia had identified the homelessness problem in their veterans community and when I arrived as the veterans ombudsman, the minister told me we don't have that problem in Canada."

Stogran started visiting homeless shelters and quickly discovered that Canada *did* have a problem — one that no one had tried to get a handle on.

"I didn't know the magnitude of the problem but it was a considerable problem."

At the time, homeless shelters didn't question clients to determine whether they were veterans, he says; they only started asking the question about a year ago.

Stogran says most of the media attention surrounding veterans services is focused on pensions, while Veterans Affairs Canada should be doing more to provide care for members of the armed forces who have trouble fitting into civilian life.

For Lowther, the problem dawned on him in 2010 after he met homeless veterans at a local church supper.

"That was like being hit over the head with a shovel," says Lowther, who served in the Navy. When he got home, he went online and discovered that, unlike the U.S., Canada was doing "practically nothing" about homeless vets and he could find no groups working to help them. "So we made the decision to do it ourselves.

"We put a small, grassroots group together and we started going through the shelters and we started finding more. We put a Facebook page together and word spread that we were helping homeless veterans and we started getting phone calls from as far away as Alberta ..."

Finding veterans who are homeless — or who simply need help in adjusting to life without a uniform — isn't easy. VETS Canada conducts regular boots-on-the-ground patrols in major cities and tours shelters to find vets in trouble. But not every homeless vet will turn to a shelter for help; some couch-surf, or live in their cars, or even camp out in the woods year-round. That makes them especially hard to identify.

The reasons veterans become homeless vary but experts say the changes the federal government made to pensions for veterans — the controversial move to lump-sum payments — made the problem worse.

"We have been warning the government for years — and we were right — that we were going to see a tsunami," said Lowther.

"Basically we did 12 years of peacekeeping which, you know ... you can *call* it peacekeeping but I was there. It was war. We were literally trying to stop other countries who were at war from killing each other. Then we did 12 years of Afghanistan — straight war. So we knew there were going to be a lot of people coming back that weren't well.

"With the change in the veterans' pension system, it was going to catch up to a lot of people and (it) did. Giving guys a lump sum of money ... someone who is not well, it doesn't go very far."

In December, the government announced plans to overhaul veterans' pensions in 2019. Among the changes is the introduction of a choice between a lump sum payment and a pension for life.

Stogran says homeless veterans are just one facet of a far bigger problem of homelessness across Canada.

"The situation with homelessness is an epidemic and veterans ... they're part of society and they are especially vulnerable to it because of the nature of the work that they did."

Stogran says it can take time for mental health problems to manifest themselves. He predicts the problem will get worse before it gets better.

"You can expect, because we only recently left Afghanistan, that the real magnitude of the problem (has) yet to surface." While U.S. studies of homeless veterans point to contributing factors like Post Traumatic Stress Disorder (PTSD), Forchuk says that in Canada alcoholism appears to play a greater role.

Her research also found that there were significant differences between the experiences of homeless veterans and those of other homeless — particularly when it comes to the ex-soldier's need for structure.

"What we found with the veterans was that they were trying to create structure. So, for example, in one situation we found about six vets living in the rough and they actually had a clipboard as to who was going to be cooking each meal each day.

"Not typical of what you would see with other homeless populations."

That desire for structure, Forchuk says, prompts many veterans to avoid typical homeless shelters. Some refuse to identify themselves as veterans, making them "a very invisible population, difficult to access.

"They were tending to not access shelters very often and when they did access shelters for very short periods, they were more likely to be living in the rough."

Forchuk says that need for structure played a key role in a pilot project that provided 56 accommodations for veterans in four Canadian cities — London, Toronto, Calgary and Victoria. Before the pilot started, most of the veterans involved had lost housing six times over the previous five years. At the end of the pilot, only one participant returned to the street.

In addition to adopting a 'housing-first' model (getting homeless into independent and permanent housing before hooking them up with other services and supports) and a harmreduction approach to drug addiction, the pilot project employed recreational therapists to help the veterans learn how to create structure by themselves, rather than counting on their environment to provide it. The pilot also offered peer support from people who understood both the military and homelessness.

Forchuk's research also found that certain types of housing work better with certain types of veterans. For example, group

Here are some of the groups and agencies helping homeless veterans across Canada:

VETS Canada – VETS Canada works with hundreds of volunteers across the country to identify homeless veterans and help them get back on their feet. 1-888-228-3871, vetscanada.org

Royal Canadian Legion – The Royal Canadian Legion provides a number of services to veterans, including help in finding accommodation and financial assistance. It also runs its Leave the Streets Behind program in most of the provinces and territories, with the exception of Quebec, Manitoba, Prince Edward Island and Newfoundland/Labrador. **1-877-534-4666** www.legion.ca/support-for-

veterans/homeless-veterans

Soldiers Helping Soldiers – Ottawa-based Soldiers Helping Soldiers volunteers seek out veterans in need and try to link them to services that can help them. *shs-ncr.org*

Veterans Affairs Canada – VAC has points of contact in offices across the country to help homeless veterans and can help veterans access emergency funds. 1-866-522-2122 www.veterans.gc.ca/eng/services/ health/homeless/activities

Veterans Ombudsman – The Veterans Ombudsman's office intervenes to help veterans get the services to which they are entitled from Veterans Affairs Canada and cut through bureaucratic backlogs. 1-877-330-4343

www.ombudsman-veterans.gc.ca

housing might work for single men but doesn't serve the needs of homeless female veterans, or homeless veterans with families.

In Ottawa, the Multifaith Housing Initiative is planning a supported housing project for veterans who are homeless or whose housing is precarious. Suzanne Le, executive director of the organization, says plans for the project — to be located on the site of the former Rockcliffe armed forces base — grew to about 40 bachelor units after organizers discovered just how many homeless veterans had been identified in Ottawa.

The plan is for supportive housing with help for mental health and addiction problems, she says.

"The studies show us that when we put military personnel together they do better — they recover faster — than in a standard housing approach." The \$8 million project is scheduled to open in 2019.

In November, the federal government unveiled a \$40 billion National Housing Strategy that identified homeless veterans as a population to be singled out for help over the next decade. Experts are hoping to see a more detailed strategy for homeless veterans from government in the near future.

Lescoutre says Veterans Affairs is working with other government departments to address the problem of homeless veterans, and with community organizations such as VETS Canada, the Royal Canadian Legion's Leave the Streets Behind program and the Canadian Alliance to End Homelessness.

"We are taking a whole-of-government approach to ensuring that all Canadians, including veterans, have better access to affordable housing to eliminate homelessness."

While the issue is now on the federal government's radar, Lowther says other levels of government should be stepping up as well.

"Homeless veterans, it's everyone's responsibility — all levels of government. That's what seems to be a problem. Provincial and municipal, they don't seem to be doing much when it comes to homeless veterans."

Lowther says the military itself could be doing more to prepare its members for

civilian life, using the same tool it employs to prepare them for war: basic training.

"There should be an exit boot camp that will take people who are getting ready to get out and go through the whole how-to-be-acivilian thing. Like, how to write a resume. Basic things."

Forchuk says the alcoholism that ends up landing too many veterans on the street often begins while people are still in the military and are turning to booze to cope with the stresses of the job.

"Alcoholism takes years to develop, so if there was systematic screening for that, perhaps we could nip some of that in the bud."

Ideally, those who serve the homeless also should team up with those who work with veterans, she says.

"As the veterans themselves describe it, it's like two different worlds — but those two different worlds have to come together in order to solve the problem."

In MacCallum's case, those two worlds came together. Now, he's the one helping others.



30 FEDERAL RETIREES WITH HEARING LOSS

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'IMPATIENCE IS A VIRTUE'

Seamus O'Regan in conversation.

SUSAN DELACOURT

Seamus O'Regan arrives at Rideau Hall in Ottawa on Monday, Aug. 28, 2017. THE CANADIAN PRESS/Sean Kilpatrick

Early last summer, Seamus O'Regan paid a visit to his brother, newly promoted to the post of commandant of the Naval Fleet School at CFB Esquimalt in British Columbia.

Seamus and Lt.-Cmdr. Daniel O'Regan were chatting, as it happens, about how the Canadian Armed Forces handles life transitions.

"We've really got to do a better job of releasing people," Daniel O'Regan told his older brother. "We do a great job of training people to be soldiers. We're not doing a great job at training them to become veterans."

Seamus O'Regan, then with only about 18 months under his belt as a member of Parliament for St. John's South-Mount Pearl, had no idea how prophetic this conversation would turn out to be. By the end of summer, he would be Canada's newest minister of Veterans' Affairs — not a portfolio for the faint of heart these days.

His lieutenant-commander brother was at his side at Rideau Hall on swearing-in day, Aug. 28, glowing with pride and excitement. It wasn't just that Danny O'Regan was stoked to see his brother receive the title 'Honourable'; he was thrilled also to catch a glimpse of Walter Natynczyk, the man who had served as chief of the defence staff from 2008 to 2012. To military folks like Danny O'Regan, Natynczyk is a celebrity.

When Natynczyk walked up and introduced himself to O'Regan as his new deputy minister, it was almost too much for Danny. "My brother was behind Walt like I was being introduced to Justin Bieber and he was like a 12-year-old girl," Seamus O'Regan recalled, laughing.

O'Regan wasn't completely surprised when Prime Minister Justin Trudeau called him into his office last summer and asked him to join cabinet, though he said it still felt a bit surreal. The two have been friends for a long time; O'Regan spent last Christmas with the Trudeaus on that controversial trip to the Aga Khan's private island — the one that earned the prime minister a rebuke from the ethics commissioner in December. But it wasn't through his old friend that O'Regan learned he was headed to cabinet — it was through the pre-appointment screening.

The process of promoting people to cabinet begins long before the appointment becomes official, with would-be appointees being notified that their backgrounds and lives, including their families, will be going through an extensive vetting process. O'Regan, who had enjoyed a high-profile career as a journalist and host of CTV's Canada AM, was accustomed to having his private life out in the open. But it was a bit overwhelming for the man he's been married to since 2010 - Steve Doussis, whose business is restaurants, not politics. Doussis was general manager of the chic Ottawa restaurant Riviera when his spouse got the cabinet job. (He has since moved on - a conscience resignation, he called it, after the emergence of staff allegations of sexual harassment by a co-owner.)

"I kind of took it all in with a grain of salt and, God love him, Steve tried to put on a brave face for me, but he was a basketcase," O'Regan said. During the in-person interviews, Doussis was trying to put everyone at ease, in true restaurateur fashion. O'Regan had to gently remind him to sit down and answer the questions. Obviously, it all turned out fine.

It's true — O'Regan has lived much of his life out in public, flaws and all. He has been open about his struggles with depression and has long been an advocate for mental health. In late 2015, not long after he was elected, he checked himself in for 40 days of rehab over an alcohol problem. His brother Danny was instrumental in making that happen, O'Regan said — forcing him to take a look at how his life was spiraling into serious addiction.

When Trudeau sat him down in the Prime Minister's Office to officially ask him to take the post of Veterans Affairs, he cited the various elements of O'Regan's background. O'Regan — raised in Goose Bay, N.L. practically grew up on a military base and his tight relationship with his brother is probably the major touchstone for his work. Trudeau reasoned those factors would help him do the job.

"He alluded to my knowledge through my brother, who he knows and has known for quite some time," O'Regan said. Trudeau also talked about how O'Regan's background as a TV host could prove useful.

"He said, 'You know how to listen to people, and people need to be listened to,'" O'Regan said.

He knew it wasn't going to be that simple. "I'm not going to sound trite and say that's all that's needed — for me to sit down and listen to people," O'Regan said. "That's not it. You've got to meet people halfway. There are a lot of people out there who feel that they have not genuinely been listened to. They deserve that respect."

O'Regan had worked in government before going to Ottawa; in the early 1990s, he was an assistant to Newfoundland's justice minister, Ed Roberts. So he knows that the wheel of politics grinds slowly.

"I joke with my staff that my motto is, 'Impatience is a virtue.' You never want to



"You'll go crazy if you think you can (solve all these problems) tomorrow when you're working in government."

lose that sense of, 'We've got to get these problems solved.' But you'll go crazy if you think you can do it tomorrow when you're working in government."

That impatience definitely was nagging at him during the long period of time it took for the government to finally announce that pensions for life were being restored to Canada's veterans — something the Liberals had promised on the campaign trail way back in 2015. The reformed pension package, unveiled in late December, 2017, got mixed reviews; it merges six different income support programs into a single benefit and allows for the return of monthly tax-free pension payments, but some critics say most veterans won't see any difference in their compensation.

O'Regan admitted it bothered him that the announcement preceded the event by years; revived pensions won't be up and running until April, 2019. The problem of restoring lifetime pensions, after years of discussion, turned out to be more complicated than he had anticipated. So did the Department of Veterans' Affairs. Once one of the lower-profile departments in the federal government, Veterans Affairs has become politically perilous over the past decade, shredding several ministerial careers. Julian Fantino was accused of insensitivity to vets when he held the job in Stephen Harper's cabinet; so was Kent Hehr, O'Regan's predecessor in Trudeau's cabinet.

How does O'Regan intend to avoid the same fate?

"I have to give the benefit of the doubt to every one of my predecessors, to be honest," O'Regan said. "I don't doubt that every one of them entered into this job thinking that they could change it."

Certainly, he said, his background in television has been helping him, at least in the empathy



Invictus Games, in Ottawa on Wednesday, Sept. 20, 2017.



department. "It becomes ingrained after doing a morning show for 10 years. You realize that the best interviews come when you just listen to people - when you put the suggested questions that were given to you by a producer to one side and you actually listen to the person who's talking."

O'Regan also believes that his experiences after leaving CTV gave him an insight into veterans' lives, especiallytregarding what his brother was talking to him about last summer: the process of transitioning from a very regimented military life to a civilian one with less structure.

"My background was academia, government and then 15 years with one big company called CTV. I knew where my paycheque came from, I knew my benefits, I knew the forms. I didn't appreciate at the time how I lived a very, very structured life."

When that job ended in 2011, he said, "I was lost. It really threw me for a loop." O'Regan said he admires people who are able to leave full-time, salaried employment, whether through downsizing or retirement, and set themselves up as freelancers.

"I was useless at it. I was utterly useless at it, and it's just not for me. It's why I have a tremendous amount of respect for entrepreneurs. It takes a lot of planning and work just to keep everything going, let alone to grow a company. I wasn't very good at it, and it broke me, really."

These days, O'Regan said, he's as happy as he's ever been. His days are structured, but never routine. No one day is quite like the other, and that reminds him a little of his days at Canada AM, too. "You'd walk in to work and you didn't know whether you were doing the Middle East or muffins," he said. "You take your assignment and do your best with it."

One of the high points of his early months in the job was the Invictus Games in Toronto in September, where he found himself rubbing shoulders with the likes of Prince Harry, former U.S. president Barack Obama and former vice-president Joe Biden.

Meeting these people was "thrilling," he said, but the athletes — all of them wounded veterans — were the real stars to him. "No joke, honest to God, it was ... getting to know some of these men and women and just following them along. I knew how much it meant to them to put on the uniform again to serve again ... that sense of camaraderie."

Asked what he expects to be working on in 2018, O'Regan had a ready answer: wait times. Too many veterans are waiting too long for services, he said. According to reports late in 2017, the backlogs have actually gotten worse for disability benefits.

There is a way to see that backlog as a good thing, O'Regan said — as evidence the government is saying 'yes' to more claims and giving more veterans the benefit of the doubt. He's pleased too that vets are making use of new ways to connect with the government — an app accessing Veterans' Affairs online account service, "You've got to meet people halfway. There are a lot of people out there who feel that they have not genuinely been listened to. They deserve that respect."

My VAC, saw "a huge uptick" in use in 2017, O'Regan said.

But in 2018, O'Regan wants to direct his trademark impatience at the effort to reduce waiting times. It bothers him that there's a huge gap between the point when veterans ask for help and when they get it.

"For many veterans, asking for a disability benefit is a big moment," O'Regan said. The standard turnaround for applications is supposed to be four months — which would be long enough to wait, he said, if it weren't for the fact that "we're not meeting that by any stretch. And that will be an issue of resources and an issue of finding efficiencies.

"I mean efficiencies in this sense, the best way — how can we use apps, how we can use technology, how can we use those sorts of things? That's going to figure big on my radar."

So has this job brought him closer to his little brother? The one who warned him last summer that Canada needed to do a better job with vets?

"Impossible," O'Regan replied — meaning he and his brother are already as close as siblings can be. But it's given them lots more to talk about.

"Now we both find ourselves with this amazing opportunity, I think, to use our insight and our relationship. That's a gift."

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

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- Administrative support and financial management
- Event planning
- Special and/or episodic projects (Branch or National Office)



Thousands of Canadian soldiers lie in unmarked graves. A Canadian research team is working to name them all.

HOLLY LAKE

Lorraine Leniuk never met the handsome man in uniform whose photo hung on her grandmother's wall when she was growing up. She can't recall anyone ever saying his name.

"Maybe they did but, as a child, I didn't take it in. Or perhaps they were trying to protect us from hurtful things. I don't know," she says.

"I didn't know anything about him. As a kid, I didn't even recognize him as my grandmother's brother. When she died, the photo went to my mother, then it came to me when mom passed. I put it in a frame and put a poppy on it."

Then, in August 2016, a letter arrived from the Department of National Defence asking Leniuk if she'd provide a genetic sample that might help identify a Canadian soldier killed during the First World War. In December DND called back, informing her that the remains belonged to the mystery man in that photo on her grandmother's wall — her great uncle, Pte. Reginald Joseph Winfield Johnston of Fairfield, Man.

He was just 22 when he died in 1917 outside Lens, France, during the 10-day Battle of Hill 70, while serving with the 16th Canadian Infantry Battalion (the Canadian Scottish). His remains were found in 2011 at a construction site in northern France. He was almost a century gone before anyone knew for certain where he'd died, or how.

"I was overwhelmed," Leniuk recalls. "From looking at the picture on my grandmother's wall when I was four or five years old, to this ... It was a pretty humbling experience."

There are about 27,000 stories like Pte. Johnston's waiting to be told. That's how many of the Canadian soldiers who served in the First and Second World Wars are still missing to this day, with no known graves. Until the policy was quietly changed in 1970, Canadian military tradition held that soldiers who died in wars abroad would be buried in the countries where they fell.

"There was a lot of effort for several years beyond the wars to recover remains," says Maj. Ivan Dellaire, heritage officer with National Defence's Directorate of History and Heritage.

"Eventually the decision was made by the Commonwealth countries to let the soldiers rest in peace. That's where we find ourselves today."

With no one actively seeking them out, the unmarked resting places of Canadian war dead in Europe are only unearthed through happenstance — farmers working their fields, construction crews digging foundations. When such fragmentary remains are found, and when there's some indication they're Canadian, the Commonwealth War Graves Commission (CWGC) contacts DND's Casualty Identification Program.

This small, multidisciplinary team was created in 2007 and since then has identified the remains of 29 Canadian soldiers — four in October 2017 alone. The team also has helped to identify 19 people of other nationalities, mostly British soldiers who died in training.

In Ottawa, the directorate's military historian Carl Kletke starts the identification process with a historical analysis — combing through documents to determine which units were operating in the area where the remains were found. His work is made easier if the remains are found buried with an 'identifier' like a button or an insignia indicating rank — items that tended to be made of brass in the First World War.

"Fabric won't tell us very much, but those brass identifiers will," he says. "They're useful in telling us which battalion the soldier was with. They really help narrow the field." It's not always that easy. During the First World War, reinforcements were being sent into the fighting in a steady stream. Many went into battle wearing the badges of their previous units — because they hadn't had time to switch insignia, or because there were not enough badges to go around.

"Fabric won't tell us very much, but those brass identifiers will. They're useful in telling us which battalion the soldier was with. They really help narrow the field."



Pte. Johnston's identification disc.



A brass button from Pte. Johnston's uniform, found with his remains.

"They may have been fighting for months with their previous unit's identifiers," Kletke says. In both world wars, support units — engineers, medical staff — served alongside infantry units, obscuring the record even further.

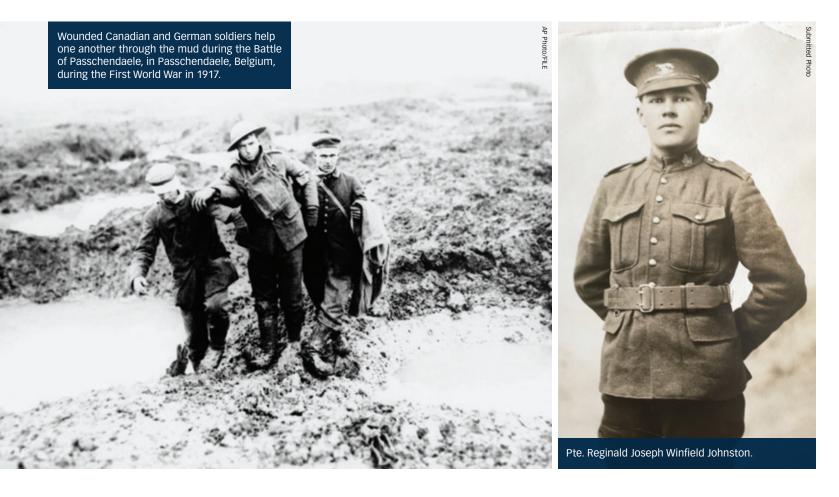
"Everyone defaults to the infantry soldiers — and it's often them (we find)," says Kletke. "But all these other guys were there too and the remains could be them as well. "Sometimes one unit identifier is found with several sets of remains. Because several units went over the same ground, we can't assume all of them came from the same unit."

While Kletke works to determine which units were in the area and consults the CWGC's website for the names of soldiers still missing from those units, forensic anthropologist Sarah Lockyer travels to Europe to analyze the remains up close.

With no one actively seeking them out, the unmarked resting places of Canadian war dead in Europe are only unearthed through happenstance — farmers working their fields, construction crews digging foundations. She approaches the job the way a police forensics expert might tackle a very old murder scene — laying out every fragment of bone anatomically, taking an inventory of the remains and any artifacts found with it, studying their condition. She estimates the deceased's height by measuring long bones and using statistical tables. She looks for structural markers to determine the age of death.

"When you're young, your bones tend to be in three pieces, especially the long bones," Lockyer says. "As you grow older ... those fuse together to make one bone. Those fusion points happen at pretty predictable times during adolescence and early adulthood."

Sometimes she ends up with a broad age range estimate — 19 to 34, for example, which captures everyone who enlisted and isn't terribly helpful.



To narrow it down, she studies the skeleton for clues — particularly the sternal end of the collarbone, below the throat.

"That is the last epiphysis (end of a long bone) in the body to fuse," Lockyer says. "If it's fully fused, it tends to suggest the individual is over 30. If they're under 30, based on the stage they're at in the fusing process, I can even maybe narrow it down more."

Once Lockyer sets ranges for the dead soldier's age and height, researchers back in Ottawa compare them to the list of possible candidates they've compiled from documents.

"From there, we look at all the candidates and I start doing genealogy," says research assistant Macalem Henley.

Henley's work often starts with attestation papers, documents First World War Canadian soldiers signed in order to enlist. An attestation paper lists a soldier's birthplace, birth date, next of kin, height and where he signed up. Researchers also draw on census records, which can reveal the names of siblings and family members.

"Basically I use census data until I'm close enough to current time that obituaries become readily available," Henley says. "(Obituaries are) the most useful asset because they list where someone died, when and who is surviving them. That gives me children, grandchildren, brothers, sisters and sometimes parents too, and often locations."

When the time comes to contact possible relatives to request a DNA sample, things can get awkward. Henley says he's been hung up on more than once.

"I've actually had to come up with a formatted way to start my calls that does not include introducing myself until a good while in, to avoid them thinking that it's a telemarketing call," he says, laughing.

"And as quick as I can, I slide in that it's the Department of National Defence. That usually scares them half to death — then they're willing to participate and listen. Once you get their attention and say what it's about, it's fantastic."

Not always, though. Some people, when contacted, refuse to give a DNA sample. Some aren't even aware a family member went missing in combat. In other instances, people know exactly what the call is about and are eager to share their stories. Some even join in the search to track down DNA donors.

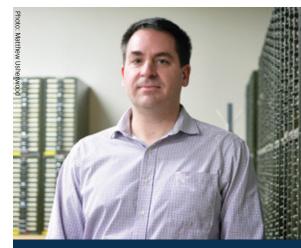
Getting DNA results can take two to four months, further stretching out what is already a slow and careful process. Lockyer's workload also rises and falls: she had 28 sets of remains to study in early December, but the list has gotten longer since.

"It's essentially just one big puzzle," she says. "It's a matter of getting the right pieces of information and putting it all together and seeing the complete picture you get from that."

Once that picture is complete, it's brought before the Committee Identification Review Board. If the board decides that everything matches up, the soldier's name is assigned to the remains and the process of reburial begins.

Maj. Stephen Miller, in charge of DND's dress and ceremonial for the reburial program, says the goal is to re-bury the soldier alongside his comrades. "We try to get (him) as close to those who fell with him."

In his role, he works with the CWGC (which suggests the cemetery and plot), Veterans Affairs and the local government in the region where



Historian Carl Kletke.



Forensic anthropologist Sarah Lockyer.

"It's essentially just one big puzzle. It's a matter of getting the right pieces of information and putting it all together and seeing the complete picture you get from that."

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the remains were found. He says the ceremony involves the appropriate military honours, while upholding the CWGC's mantra of "equality in death."

"Regardless of the rank, we try to apply the same ceremony," Miller says. "It mimics to the (greatest) extent possible what we would do for a veteran who has requested military presence at their burial in the National Military Cemetery in Ottawa."

So the ceremony typically includes a bearer party from the soldier's regiment, a chaplain and appropriate music — the *Last Post* and, for those who served in a unit that followed Highland traditions, bagpipes.

For the young reservists who travel overseas to bury one of their own, Miller says, there's also an important educational component at work.

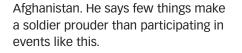
"What we establish with them is that we, the Canadian Armed Forces, from the time we accept you and train you, you are ours. We will look after you until you retire or until we bury you. "If that ultimate sacrifice is paid and we can't find you, we will continue to look for you and will identify you when we find you. If it takes 100 years, you are still serving and you are a member until we find you."

At most of these reburial ceremonies, none of the mourners — not even the family members — knew the deceased personally; the only connection with the living is through written and oral history. That doesn't seem to diminish the power of the moment, however.

"You would be amazed to see the emotional reaction, to see the next of kin who have maybe a small inkling of who this person we're going to bury is," Miller says.

"And for soldiers, to bury someone who was probably younger than them, if not the same age, who had the same values and regimental ethos that they are being taught today, it's also emotional for them."

Miller served 37 years in the infantry and lost friends and comrades in



"I can't describe the feeling of satisfaction when it all goes right and the family is happy. Giving closure to them is important to me."

For Lockyer, the work is largely clinical — until the burial. She's been to five of them now, and says she welcomes the chance to connect with the family, to learn something about the legacy of a person she got to know only through his bones.

"We do everything we possibly can to return their identity to these soldiers," she says. "It's the least we can do.

"When you see the service in photos or on video, it still doesn't convey the emotion, the gravitas, the importance or the sense of pride myself and my colleagues have. We're able to be there because we helped identify this soldier. It's very moving and hard to put into words."

"Regardless of the rank, we try to apply the same ceremony. It mimics to the (greatest) extent possible what we would do for a veteran who has requested military presence at their burial in the National Military Cemetery in Ottawa."



"If that ultimate sacrifice is paid and we can't find you, we will continue to look for you and will identify you when we find you. If it takes 100 years, you are still serving and you are a member until we find you."

Lockyer says she believes the work she and her colleagues do has a larger effect — on Canadian military history and the smaller stories of individual families. Being able to close a chapter is a rewarding experience.

"It's very special for sure," she says. "He's back with his comrades, his buddies and he's properly buried. I don't care if you say you never cry — you will cry at one of these." Leniuk, inspired now, has been doing research of her own. She's been gathering all the information she can find about her great-uncle; through cousins, she's obtained copies of a letter he sent his sister from the front, the letter that arrived to announce his death and the papers he signed to enlist.

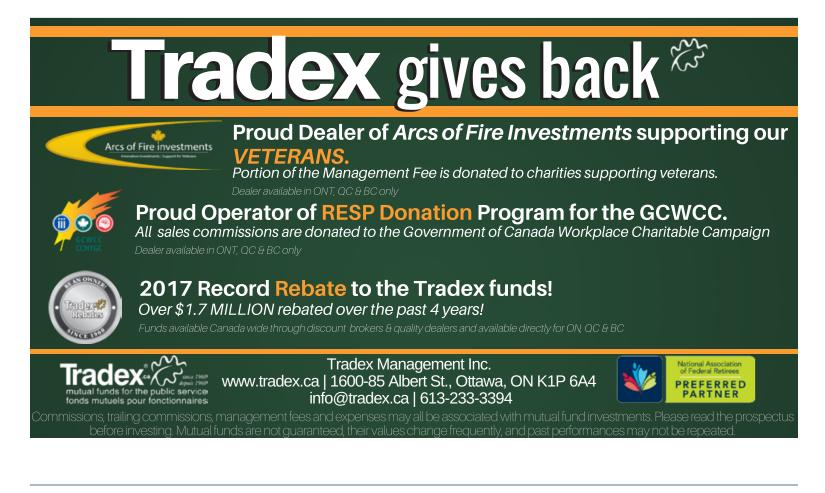
She often thinks about how different her family might have been had he lived — and how different the world might have been if all those young men hadn't died over the four years that tore Europe apart.

"You sort of wonder about all these young men, if they had married, had children ... His children would have been my relatives. It gives you a lot to think about."

Pte. Johnston was buried on Aug. 24, 2017 — almost 100 years to the day after he died — alongside Sgt. Harold Shaughnessy, who also had recently been identified.

"It was very humbling. I was very happy to see him with his battalion," Leniuk says. "The military did such a wonderful job ... such dignity and honour.

"My grandmother would say the lord works in mysterious ways. Keep the faith and good things happen. This was a good thing. We're grateful we now know where he is."



IS PEACEKEEPING Still Possible?

Canadians are still devoted to Pearson's brainchild. But the world has changed.

MURRAY BREWSTER

In this Jul. 2, 2015, photo provided by the United Nations, the UN Multidimensional Integrated Stabilization Mission in Mali (MINUSMA) holds a memorial ceremony for peacekeepers killed during an ambush on the Goundam-Timbuktu axis in the Timbuktu region. Marco Domino/United Nations via AP

At the height of Canada's war in Afghanistan, the Department of National Defence commissioned a remarkably telling piece of public opinion research that few took notice of at the time.

The war was generating too many casualties and too much bad news in the spring of 2009 for many people to pay heed to the annual exercise of measuring popular sentiment towards the military. But that survey offered a visceral image of how the imagination of ordinary Canadians had been thoroughly and completely captured by the romance of peacekeeping. That sentiment, present then and now, has both helped and hurt the current Liberal government. One focus group comment recorded by the 2009 Ipsos-Reid survey neatly captured the prevailing attitude — a mixture of aching idealism and a dash of delusion:

"When I thought of Canadian Forces, I drew an army guy helping someone else — helping as opposed to



destroying, peace rather than bearing arms — unlike the States."

Participants were asked what image came to mind with the word "soldier." One responded: "I do not picture a Canadian soldier carrying guns."

For those in the military who saw the fiveyear combat mission in Afghanistan as a rebirth of Canada's warrior tradition, the response was depressing. "The image of the Canadian peacekeeper is one that has taken hold in the Canadian national psyche in the decades since the Korean War," the survey analysis read.

"Recent attempts at repositioning this traditional role toward one that emphasizes a more activist approach which includes the use of force have met with relatively little interest and still less acceptance."

The message was crystal clear: Canadians "are resistant to change the Canadian Forces, a brand with historic roots that they clearly admire and respect."

"Nothing," said the French journalist, screenwriter and politician Françoise Giroud, "is more difficult than competing with a myth."

It was not a sentiment entirely lost on Prime Minister Justin Trudeau as he strolled on to the stage at the peacekeeping ministerial summit in Vancouver last fall to deliver on commitments Canada had made to the United Nations more than a year earlier. The first words out of his mouth seemed like a gentle rebuke of that hazy sensibility that seems to stick to the national character like glue.

"For most Canadians, peacekeeping has become rooted in a kind of nostalgia," he told the over 500 delegates from 70 countries. "Canada was a great peacekeeping nation once, so we should try to do that again today."

Trudeau's problem is that he himself stoked that "nostalgia" during the 2015 campaign, mining it for electoral gold. As the campaigning party leaders were taking part in a televised foreign policy election debate, the UN secretary general had just asked nations to recommit to peacekeeping. Trudeau's response sounded like a clarion call.

"The fact Canada has nothing to contribute to that conversation today is disappointing because this is something a Canadian started," Trudeau said during that debate, referring to Prime Minister Lester Pearson's "When I thought of Canadian forces, I drew an army guy helping someone else — helping as opposed to destroying, peace rather than bearing arms unlike the States."

Nobel Peace Prize-winning turn during the 1956 Suez Crisis. "Right now, there is a need to revitalize, focus and support peacekeeping operations around the world."

Less than a year later, a new Liberal government delivered a pledge of 600 troops and 150 police officers for UN-mandated peace operations. The details of where they would go and when were to be worked out by the end of 2016.

Initially, there was a lot of buzz around the file. The defence minister made several trips to consult with African countries. A vision of hundreds of boots on the ground doing good deeds, reclaiming the glory of General Jacques Dextraze — who led UN peacekeepers in the 1963 rescue of hostages from Katangan rebels — hung in the air.

And then ... silence. Winter passed to spring, spring to summer, summer to fall. There were many reasons why the Liberals took a painfully long time to make the decision about their commitment. The election of Donald Trump as U.S. president — the foreign policy intellectual horsepower that needed to be harnessed simply to deal with that — was one factor.

The enduring reluctance of the military to again be saddled with the peacekeeping label — and the bane of a dithering, indifferent UN bureaucracy — was another. It was not, however, something that anyone at National Defence would talk about publicly. Most of all, the reluctance seemed rooted in the sobering realization that there were few Chapter VI UN missions left to undertake — the kind most Canadians associate with their beloved peacekeeping tradition.

"Times have changed," Trudeau said on the stage in Vancouver. "All too often there is no peace to keep. The conflicts we face today are intractable, more dangerous and more complex."

Trudeau was acknowledging reality. In today's fractured world, UN peacekeepers themselves have become even bigger targets than they were when a handful of Canadians were taken hostage and used as human shields in Bosnia in the mid-1990s. Since the last major Canadian peacekeeping deployments of the mid-to-late 1990s, international terrorist organizations and transnational crime syndicates have been added to the toxic mix of failed and failing states.

Trudeau, in his speech, referred to them as "a challenging array of actors." While political divisions, factional warfare and ethnic hatreds made up the typical mission parameters of old-style peacekeeping operations, these new "actors" represented an even larger, more complex threat — because they thrive on chaos and instability.

It wasn't like that even as late as 2000, when retired RCMP acting-superintendent (now Federal Retirees board member) Brian Strongman led a team of forensic researchers into Kosovo to document war

"The image of the Canadian peacekeeper is one that has taken hold in the Canadian national psyche in the decades since the Korean War."

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crimes. He and his staff went about the grim business of identifying atrocity sites with a Special Forces team guarding them. It seemed, compared to today, somewhat routine — maybe even benign.

In a recent interview, Strongman said he feels for the police officers who today deploy for local force-training missions in countries gripped by shadowy wars fed by terrorism.

"You don't know who is your friend and who is your foe," said Strongman, who left the RCMP shortly after the assignment but continued to work with the UN.

"When we were in Kosovo, we tried to be impartial. We were investigating atrocities on both sides, whether it was the Serbs or the Bosnian Muslims or the Croatian Orthodox. There were no jihadists to worry about."

The country most often mentioned in the speculation leading up to the unveiling of Canada's peacekeeping plan was the troubled west African state of Mali. As the Arab world convulsed in the aftermath of revolutions in Egypt, Libya and Syria early in 2013, a little known wing of al Qaida — al Qaida in the Islamic Maghreb (AQIM) — joined four other jihadist groups and seized control of northern Mali.

It was a swift, startling campaign of grabbing and occupying territory — things that hadn't been part of the terrorist playbook up to that point — foreshadowing the rise of ISIS in Iraq and Syria. The French, in a major counter-terrorism stroke, expelled AQIM, but the country — with its sharp tribal, ethnic and political divisions — has hobbled along ever since.

The jihadist groups had taken advantage of political chaos in the wake of a coup the previous year. A UN mission (MINUSMA) had been planned to help stabilize Mali following the 2012 Tuareg rebellion, which saw the National Movement for the Liberation of Azawad — an armed insurgency led by members Prime Minister Justin Trudeau leaves the stage after addressing delegates during the 2017 United Nations Peacekeeping Defence Ministerial conference in Vancouver, B.C., on Wednesday Nov. 15, 2017.



of the nomadic Tuareg community — overrun much of Mali's north. But that mission did not deploy until the French had cleared most of the region of the insurgency.

Other international organizations primarily the European Union — have set up peace and security missions in Mali, but the UN remains the largest player, with an authorized strength of 15,209. The top UN troop-contributing countries, as of October 2017, were Burkina Faso, Bangladesh and Chad. Their relative inexperience has made them favourite targets for jihadists, turning MINUSMA into the deadliest peacekeeping mission on the books. There have been 146 peacekeeping casualties there to date.

Many of the savage techniques used against peacekeepers in Mali were honed and refined in the scorched wastelands of Afghanistan and Iraq. Hit-and-run guerrilla tactics, remote detonation of improvised explosives, suicide-bombing



A UN peacekeeper walks through a school used as a polling station in Mali's parliamentary elections in Gao, Northern Mali, Sunday, Nov. 24, 2013.



Canadian peacekeepers prepare for a parade at Maple Leaf Camp in Port-au-Prince, Haiti, on Nov. 28, 1997.

vehicles — all have been employed over the years. And when peacekeepers themselves are not being targeted, civilians have paid a heavy price. Mali's roughly 14 million people live in a twilight place that Human Rights Watch described last year as "no war, no peace."

While there has been a nominal political settlement with the Tuareg, jihadist groups have extended their campaign of terror from the north to central parts of the land-locked country, and even occasionally to the south.

"The attacks, and the failure to disarm thousands of combatants from Mali's 2012-2013 armed conflict, deepened a security vacuum, creating a precarious human rights climate for civilians in central and northern Mali," Human Rights Watch wrote in its 2017 annual report. "Civilians suffered increasing incidents of criminality, as well as the fallout from clashes between armed groups."



In this photo released by Xinhua News Agency and taken June 9, 2016, Shen Mingming, centre, walks with an honor guard escorting the coffin containing the body of his younger brother, Chinese UN peacekeeping soldier Shen Liangliang, at Longjia Airport in Changchun in northeastern China's Jilin Province. Shen was killed in an attack by extremists on a United Nations mission camp in Mali that also injured several of his colleagues.

Mali looks nothing like the peacekeeping of the Canadian public's imagination. In fact, it looks more like the dozen-year nightmare of Afghanistan Canadians were rebelling against when National Defence was being told its soldiers shouldn't carry guns.

It was into the Mali cauldron that Canada was being asked to step by the United Nations, which enthusiastically embraced Trudeau's triumphant post-election declaration: "Canada is back."

What's known at National Defence as the "evergreen list" of requests for military assistance, obtained by CBC News under access to information legislation last summer, shows the United Nations has been asking Canada to do a lot in Mali since 2016. The UN wanted Canadians to "replace (the) Dutch contingent" of troops — about 290 seasoned soldiers who conducted reconnaissance and intelligence-gathering on local insurgents and Islamic extremists. There was a request for helicopter support, both transport and armed attack choppers. Separately, the UN offered command of the Mali mission to a Canadian.

In the run-up to its announcement in November, the Liberal government turned down each entreaty, saying it was "not yet in a position to make a decision on specifics." At the UN, meanwhile, there was simmering, sometimes open frustration.

In Ottawa, voices in Canadian military and political circles were privately voicing skepticism — a vague fear that with the Mali mission in particular, Canada was being asked to "babysit civil wars." You could hear echoes of that thinking in the prime minister's speech in Vancouver in November.

"We need to try new things," Trudeau said. "We can't turn to the same solutions we've always tried and expect new results." Gone was the era of entire battalions deployed abroad to keep the peace. In their place are smaller, specialized contingents. Canada would add its brains and logistical backbone to the brawn of other countries with lessdeveloped and lighter-equipped militaries.

His government's peacekeeping proposal, when it came, included the usual amount of political window-dressing. The things it delivered — cargo planes, helicopters, a rapid reaction force of combat troops and trainers — were collectively described as "smart pledges." Gone was the era of entire battalions deployed abroad to keep the peace. In their place are smaller, specialized contingents. Canada would add its brains and logistical backbone to the brawn of other countries with less-developed and lighter-equipped militaries. In fact, what the Liberals delivered looks nothing like the peacekeeping that lives in the mind's eye of the Canadian public. And that tainted the media coverage and public debate following the Vancouver conference.

To a certain degree, it did so unfairly. When you look at the "evergreen list," Canada is giving the UN almost everything that it asked for (albeit belatedly) in terms of hardware and support. The commitments made to tackle the problem of women and child soldiers, which soaked up much of the government's communications strategy, were particularly laudable.

The problem, at the close of 2017, was that the Trudeau government had not committed to any one specific mission — and likely wouldn't do so for months, perhaps years.

"We believe in peacekeeping," Trudeau insisted. "We have seen its power to transform, and we know there is no greater gift that we can leave our children and grandchildren than true and lasting peace."

That may be so — but it seems Canada has embarked on a kind of peacekeeping that pleases no one. ■

Murray Brewster is senior defence writer for CBC News, based in Ottawa. He has covered the Canadian military and foreign policy from Parliament Hill for over a decade.



GETTING YOUR INSURANCE CLAIM PAID: A GUIDE

Proper preparation can spare you delays and headaches down the road.

The media loves stories about huge travel insurance claims that are denied, leaving people with medical bills they have no way of paying. And while the overwhelming majority of travel insurance claims get paid with no problems, sometimes — regrettably — problems occur.

There are things you can do to increase the likelihood that your claim will be resolved to your satisfaction — and they should start the moment you purchase your insurance.

Be candid: All insurance companies will ask you to complete an application form; depending on your age, you also may have to fill out a detailed medical questionnaire. Answer all the questions honestly; err on the side of giving too much information. Things that seem trivial to you may be important to the insurer. Go over the questionnaire with your doctor to ensure that you're answering questions about your medical history and medications correctly.

In the event of a claim, the insurer will review your medical history. If it discovers something it didn't know about, your claim may be denied.

Read your policy: Before you leave on a trip, be sure you understand what you're covered for and how to file a claim. Know how the insurer defines a 'pre-existing condition'. If you aren't sure about something, call your insurance broker or the insurer directly.

Note any medical changes since you bought the policy: If you've been treated by a doctor or changed your medication since buying your insurance and before your departure, your policy may have been invalidated. Contact your insurer. You may be able to alter the policy, even on the day you leave. If you don't, you may be travelling on a policy that won't cover you.

Keep the contact card in your wallet: Make sure you can find it in a hurry. Make copies and give one to each person you're travelling with. Take contact information for your insurance broker and travel agent as well.

Add your insurer's contact to your mobile phone: Make sure the emergency contact information is programmed into the contact file on your device. Put it on your home screen so it's easy to find in an emergency.

Keep all your receipts/tickets/

documentation: Don't throw anything away. Set aside a file or a suitcase pocket for these documents. Take pictures of them on your smart phone as backup. You'll likely be asked to submit original documentation for any claim you submit.

If something happens while you're away ...

call your insurer immediately: Whether it's a broken leg, a bad cold or some lost luggage, call anytime something happens that might result in a claim.

Many policies state that you must call the insurer in the case of 'medical emergencies' — which can include anything for which you seek medical attention. When in doubt, call.

You can even call for things you won't be claiming just to take advantage of the 24/7 telephone support. Many companies employ nurses who can help you find a clinic or answer questions about your condition or your policy. Call even if your medical emergency isn't covered — it's all part of the service you paid for.

Alert the authorities about lost or stolen items, preferably within 24 hours of the incident. Your insurance company will want evidence from police reports or airport lost luggage forms when investigating your claim.

During the claims process ...

follow the instructions on your policy document and those from the insurer's assistance team. You will be advised on your treatment and follow-up, and on how to submit your claim. Following their advice to the letter will help speed up the claims process.

Submit documents promptly: There are time limits for submitting claims and supporting documentation. They vary by company, but it's best to submit everything as quickly as possible to avoid missing a deadline and to get your claims settled as soon as possible.

Article courtesy of **Johnson Inc.** Johnson is an insurance intermediary specializing in home, auto and travel insurance and group benefits. For more information about Johnson, go to www.johnson.ca.

HEALTH CHECK

Welcome to Veterans Affairs, Mr. O'Regan.

GORD MCINTOSH

When Seamus O'Regan was sworn into cabinet last August, the rookie minister was handed what was once considered a rookie's portfolio: Veterans Affairs. What could go wrong?

After five months, the new minister's baptism of fire ended with the overdue fulfilment of a 2015 election promise, when the Trudeau government made good on a plan to reintroduce lifelong pensions as an option for veterans who retired from the Canadian Forces after 2006 because of illness or injury.

But most veterans won't receive much additional money under the new plan. In 2006, the Conservative government replaced monthly pensions-for-life for disabled veterans with a lumpsum payment through the controversial New Veterans Charter. Veterans groups had been demanding a return to life-long pensions ever since.

Now, the Liberals are introducing the non-taxable "Pain and Suffering Compensation" award; eligible veterans can receive a maximum of \$1,150 per month for life instead of a lump-sum payment. The changes go into effect in April 2019.



Before 2006, disabled veterans could receive a tax-free monthly pension of up to \$2,733 for the rest of their lives. The maximum an injured veteran could receive from both pain and suffering awards under the new plan would be \$2,650 per month.

The changes have been greeted with criticism and confusion — "a nightmare of anxiety," in the words of Sean Bruyea, a former Canadian Air Force officer turned veterans advocate.

"We will not make everyone happy with this," O'Regan admitted. "This, in many ways, is just the beginning."

The pension file isn't the only problematic one on the minister's desk. According to VAC, the number of homeless veterans has grown every year since 2015. On Jan. 1, 2015, the department reported 475 homeless vets. In a year, that number had grown to 578. As of Jan. 1, 2017, there were 687 homeless veterans in Canada, then 770 in September 2017.

Veterans Affairs also has been missing its targets. The department missed 14 of 26 targets for the 2016-17 year, filing 54 per cent under "attention required." That led to delays in delivery of services like career training, long-term care and disability support.

The department logged some of its worst results in processing disability decisions and applications. Most injured veterans are waiting more than four months to learn if they qualify for financial support.

Meantime, a Veterans Affairs study confirmed what many feared: Canadian veterans are more prone to suicide. The suicide risk for male veterans of all ages is 36 per cent higher than for men who have never served in the Canadian military.

The study found that suicide risk is significantly higher among younger male veterans, with those under 25 being 242 per cent more likely to kill themselves than non-veterans of the same age.

The risk among female veterans is alarmingly high — 81 per cent greater than for women who haven't served.

"All I can do," O'Regan said as he was announcing the new pension policy in December 2017, "is look them in the eye and say we are doing our level best."

That's a comment that could apply to anything in O'Regan's ministry right now — a tough assignment for any minister, let alone a rookie. ■

Gord McIntosh is an Ottawa freelance writer.

FROM THE PENSION DESK

Why does retirement have to be so baffling for veterans?



PATRICK IMBEAU

Retiring is often a more confusing process for veterans than it is for federal public servants.

Many qualify for an unreduced, defined benefit pension plan as part of the *Canadian Forces Superannuation Act*, based on their pensionable earnings and years of pensionable service. This includes a lifetime pension amount, a bridge benefit pension amount (paid until the age of 65), annual indexing and survivor benefits. A veteran's release date from the Forces influences when the pension starts.

However, retirement after release is not always simple. The veterans benefits landscape in Canada has become incredibly complex.

A decade ago, veterans' benefit and support structures were already complex. After release, a veteran would be run through a stream of benefits from Veterans Affairs Canada, the Canadian Armed Forces and the insurer SISIP Financial (not to mention many non-governmental organizations' services). Depending on the type of release, a veteran might have been offered one or more of a wide range of benefits: a Job Placement Program, Service Related Rehab, Long-term Disability, Transitional Assistance Program or Permanent Impairment Allowance, among others.

To qualify for one program often required a veteran to be eligible for another — and the processes weren't always clear. There was also a series of non-service attributable benefits of which veterans needed to be aware: the supplementary death benefit or detention benefit, for example.

The system was daunting then; it's only gotten more so since.

A diagram created by the Veterans Ombudsman's office that illustrates the relationships between the programs offered by the Canadian Armed Forces and Veterans Affairs Canada since the 2016-2017 budget looks like someone dropped a plate of spaghetti. The links are numerous and overlapping; it's enough to give even a casual observer a headache.

The programs often also seem to have titles that overlap. "Career Impact Supplement", "Earnings Loss Benefit", "Diminished Earning Capacity" and "Career Impact Allowance" — four different programs that, to the uninitiated, sound like they do the same things. Many of these programs also have tight deadlines attached to them: the application for the rehabilitation program must be made within 120 days of release. Navigating the system with or without a support worker or caseworker can be overwhelming. In our consultations with veterans, we heard repeatedly that case management and support is lacking or inconsistent.

When governments come under political pressure to address real or perceived problems, they often don't examine the current support structure before creating new benefits. That creates a lot of overlap and makes the system more confusing. Sometimes funds are earmarked for these programs in an arbitrary fashion — because their purpose is political, not practical.

According to the Veteran's Ombudsman's recent review of the continuum of care, VAC's laws and regulations include too many eligibility categories for programs "depending on service history details, date of application, degree of service-related injury or illness, income level, and so on." There are 28 different eligibility groups for Long-Term Care alone. These unnecessary barriers make it harder for veterans to get the help they need.

Government must start focusing on accessibility and better coordination. At the end of the day, results are what matters. Program managers need to ask themselves if they're fairly compensating veterans for pain and suffering, and if they're replacing their income as if they'd had a full military career.

Right now, the answers to those questions are alarmingly unclear.

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

ADVOCACY IN ACTION BUDGETS AND THE VETERAN



KIM COVERT

The first chapter of *Strong, Secure, Engaged*, the new national defence policy announced last June, isn't about engagement strategies or materiel. It's about the people that make up the Canadian Armed Forces and their families, and the need to take care of them.

"Offering steadfast support to our people not only builds a strong and agile defence organization, but also acknowledges the sacred obligation the Government of Canada has to our military personnel, veterans, and their families," the document says.

The details of the last two federal budgets also suggest a renewed focus on the needs of veterans, with moves in 2016 to give more

money to those with service-related injuries or illnesses — by raising income replacement to 90 per cent of pre-release salary, expanding access to the Permanent Impairment Allowance and increasing the Disability Award. The government committed \$6.3 billion to improving services, including the re-opening of nine service offices across the country closed by the previous government. It plans to expand outreach to veterans in the north and to hire more case managers, with a goal of reducing the client-to-case-manager ratio to below 25:1.

A chapter in the 2017 budget promised several measures to boost support for veterans and their families: money to help veterans transition to civvy street, a new veterans' education and training benefit, a benefit that will see money paid directly to caregivers, and enhancements to career transition services. And all of this predated the commitment to restore lifetime pensions for injured veterans as an option in 2019.

The government also has vowed to simplify the programs offered to veterans, which might be the biggest and best promise of all — and perhaps the hardest to keep.

According to the 2016-17 report of the Office of the Veterans Ombudsman, in a list of the top seven concerns brought up at stakeholder meetings, the top four were: the need for a simplified transition process, communication and coordination, long turnaround times and the system's overall complexity. Meanwhile, 76 per cent of the 1,812 files addressed over that year by the ombudsman had to do with problems accessing benefits.

Sayward Montague, director of advocacy for the National Association of Federal Retirees, tells a story about the spouse of a disabled veteran who, suddenly faced with the need to support the family, applied for a retraining benefit. "It took years to get through the process — applying, determining whether they were eligible, and then going through appeals because they just continued to deny (the benefit)," says Montague. "At the end of the day, the program that's in place, while it sounds very good, is not working very well in terms of making sure the people who are eligible for it get into it in a timely manner without all that added stress."

Montague says that while many cases do tick along well, "there are too many ... situations where people just can't navigate the complexity of the system. There are so many programs that it's hard to sort out on your own what exactly you're able to access, or what's available."

That's what veterans told Federal Retirees in a recent series of 12 town halls. While there was general praise for Military Family Resource Centres, the work of the Ombudsman's office and Veterans Affairs itself (which earned points for responding quickly in a crisis), veterans spoke mostly about the stumbling blocks: the complexity involved in accessing programs and too-long response times, says Montague.

Veterans Ombudsman Guy Parent echoed those complaints in his response to the 2017 budget. While he found the announcements positive overall, he said he'd "like to see also an overhaul of how services are being delivered to veterans and their families."

Rick Alexander, director general of Veterans Affairs Centralized Operations Division in Charlottetown, says the department is "working constantly to try to streamline things as much as possible." He believes programs announced in the 2017 budget address those concerns.

Take the education benefit, he says. "If you have served and you meet the criteria in terms of number of years and if you're attending school at a recognized educational institution, then you get the benefit. It's relatively straightforward and streamlined." The career transition services will be a onestop-shop, he says, where one person will work with each veteran on everything from résumé writing to job placement.



The government also has vowed to simplify the programs offered to veterans, which might be the biggest and best promise of all — and perhaps the hardest to keep.

Alexander says veterans are already seeing results from the 2016 budget promises; so far, between 60,000 and 70,000 veterans have received more money under the disability award increase, with about \$700 million paid out in total. About 1,500 veterans benefited from the career impact allowance, with some receiving an extra \$600 a month and a smaller group getting an additional \$1,200 monthly. And all of the veterans whose files were recalculated for the earnings loss top-up have received something, says Alexander. In addition, the nine service offices have been re-opened as promised, with a total of 16,000 veterans in their collective catchment areas, and 187 new case managers hired as of April 2017, reducing the case management ratio to 33:1 from about 40:1, Alexander says.

The career transition, caregiver relief and education benefits announced in the 2017 budget are in force as of April 1, 2018, he says.

Kim Covert is a freelance writer based in Ottawa.



National Association of Federal Retirees

Association nationale des retraités fédéraux

FEDERAL RETIREES NEWS

Moving forward: Have your say

To help us meet the challenges of the future head-on, Federal Retirees President Jean-Guy Soulière has shared his fivepage discussion paper, *Moving Forward*. It seeks to provide a long-term vision for Federal Retirees — one that situates the Association within the bigger picture of national trends and anticipates the future needs of our members.

We encourage you to read *Moving Forward* and share your thoughts with us. Both the discussion paper and the anonymous survey can be found on our website (www.federalretirees.ca/movingforward). We invite you to submit your responses on or before Monday, April 30, 2018.

If you require a paper copy of the discussion paper or survey, please contact the national office by phone, toll-free, at 1-855-304-4700.

Veterans outreach initiative: the next step

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Last fall, Federal Retirees held 12 town-hall style events through our veterans outreach initiative. Veterans and their families were invited to share their thoughts on what was — and what was not — working in the transition process from military or RCMP service to civilian life. Federal Retirees has rolled up summaries of these discussions into a report, which will be presented to key decision-makers at a conference in Ottawa on April 9.

Happy Birthday, Mae!

Federal Retirees would like to congratulate member Mae Kellough on her 100th birthday. Fellow retirees from the Western Nova Scotia branch celebrated the special occasion with her at a meeting last fall in Deep Brook, N.S.

Pension indexing rate for 2018

Effective Jan. 1, 2018, the indexing increase for public service, Canadian Armed Forces, RCMP and federally appointed judges' pensions rose to 1.6 per cent.

More information on the calculation of this index can be found in the News & Views section of www.federalretirees.ca.

B.C. Medical Services Plan premiums

The National Association of Federal Retirees has been advised that although the British Columbia government announced changes to B.C. Medical Services Plan (MSP) premiums in September 2016, pension deductions were not adjusted at the beginning of 2017, as they should have been.

Consequently, some members are now seeing deductions — or, in some cases, credits — for B.C. Medical Services Plan premium amounts that should have been deducted throughout the year. B.C. Medical Services Plan premiums are collected from monthly pension payments. For details, please visit the News & Views section of www.federalretirees.ca.

Volunteer recognition awards

You have until March 7 to submit nominations for Federal Retirees' volunteer recognition awards. Thank you to all who have participated so far; the response exceeded our expectations. Recipients will be recognized at the annual members' meeting in June.

Reminder: Update your profile

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

National Association of Federal Retirees 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 board of directors is an extraordinary opportunity for anyone who is passionate about leading an organization that is almost 180,000 members strong, with 80 branches from coast to coast to coast.

Four three-year positions will come up for election at the June 2018 Annual Meeting of Members: vicepresident and directors from Prairie & NWT, Ontario, and Ottawa districts. Nominations for all these positions will close March 16, 2018.

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, 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 also is seeking a diverse membership, including women, Aboriginal Peoples, persons with disabilities, visible minorities and spousal members.

Board member responsibilities

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

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

Board members are expected to read and understand the Association's financial statements and to 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 participate positively in discussions.

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

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

Application process

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.

When the Cold War TURNED HOT

A Canadian veteran remembers Korea.



ELIZABETH THOMPSON

Each year in the Quebec City suburb of Beauport, Roland Boutot attends the Remembrance Day ceremony. He does it, in part, to remind young Quebecers about war and to represent Canada's role in a conflict few civilians remember — the 1950-1953 Korean War.

Now, with tensions running high again between North Korea and western countries — including the United States and Canada — Boutot is one of a rapidly shrinking number of veterans who actually know what it was like to fight in one of the bloodier greatpower engagements of the Cold War.

According to Veterans Affairs Canada, 26,791 Canadians served in the Canadian Army Special Force in Korea between 1950 and 1953. The records show that 516 Canadians were killed there and more than 1,500 were wounded.

As of March 2017, there were approximately 7,700 Korean War veterans, like Boutot, still living in Canada. Their average age was 85.

Boutot — a longtime Federal Retirees member who turned 88 in January — never planned to go to Korea. In December 1950, he was living in Montreal and sick of his low-paying job. Prime Minister Louis St. Laurent had just put out a call for recruits and the military had set up a recruiting office on Sherbrooke Street.

When Boutot walked through the door, recruiting officers looked him over. They told him he could be a good soldier, even a paratrooper. "I said, yes, I would like to be a paratrooper."

Two days later, his life took a turn when his superiors first asked him to fire a rifle. A childhood spent shooting squirrels with a friend in the woods near his hometown in the Témiscouata region in Eastern Quebec had made Boutot a pretty good shot.

"I fired my rifle for a test and I got a high score, 90, 92. The officer came over to me and said, 'You would be good to go to Korea.""

That's not what Boutot had in mind when he was trying to get out of his dead-end job. "I didn't want go to Korea. Louis St. Laurent said they needed good men to stand guard," he recalls. "When he said 'guard', I said, 'That's not so bad.' "I didn't think I would go to Korea, I thought I was going to learn how to be a paratrooper."

After a week off to spend Christmas with his family — and to break the news to them that he had joined the Royal 22nd Regiment — Pte. Boutot was sent to Fort Lewis in Washington State, where Canadian soldiers were being trained before heading to Korea.

Instead of training him, they handed him a shovel. "I wanted to be a paratrooper, not someone who heated furnaces."

Shovelling coal from 4 p.m. to midnight was a dirty job that left him with difficulty breathing. It lasted until mid-April, when Boutot boarded the ship headed for Korea.

After 15 days at sea spent coping with bouts of seasickness and painting the ship's hospital floor (punishment for being late for inspection), Boutot arrived in Korea on May 3, 1951.

"There were Koreans who arrived with necklaces of flowers," he recalled.

Boutot was told he would be trained after his arrival in Korea — but once the troops got to the port city of Busan, the only training he got was a gruelling 25-mile route march. A few days later, they were off to the front.

His first close call came when his platoon detained a Korean who approached them holding a white flag. Ordered to guard the man, Boutot saw a group of armed North Koreans approaching and fired a warning shot to alert his platoon.

"I think I saved 30 guys because if I had stayed there by the hut, the gang of Koreans who were passing about 500 feet away from me would have seen them and it would have been a nasty fight."

The weeks that followed amounted to a trial by fear. Marches in heavy rain followed by shattering heat. Nights spent in trenches under tarps, forbidden from smoking or making any sound. Listening to bombs go off at the front.

"We said our prayers and we thought of our mothers."

Boutot's war lasted little more than a month. On June 5, 1951, three bullets ripped through the upper part of his left leg. His comrades applied a tourniquet and got him to a field hospital.

Several transfers and hospital stays later, he ended up at the Queen Mary Veterans Hospital in Montreal, where his wounds — and his nerves — could finally heal properly. The military found jobs for him after the war until he finally decided to leave the service.

Boutot has been back to Korea twice — once with his wife and once with other veterans. He says the country has improved a lot since he was there during the war and, if necessary, a new generation of Canadians should be prepared to once again fight in Korea.

"We belong to the United Nations." 📕

Visit **Federalretirees.ca** Your one-stop shop for member news and information Easy access to: Preferred Partners • Upcoming events and member benefits Tools and resources on finance and health Branch pages • Online renewal Travel articles Advocacy updates • Members-only information Login and create a profile to access members-only information National Association and manage your communications preferences. of Federal Retirees If you need assistance, call us at 1-855-304-4700. Association nationale des retraités fédéraux We will be pleased to serve you.

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

~ Unknown

Join our VOLUNTEER TEAN!

With your commitment, we can make a difference!

Are you looking for a meaningful way to share your skills and support fellow retirees? Your expertise and experience are in great demand at the National Association of Federal Retirees.

For more information, contact your local branch or our National Volunteer Engagement Officer, Gail Curran at **613-745-2559, ext. 235** or email **gcurran@federalretirees.ca** As few as five hours a month required for certain roles.

OPPORTUNITIES

- Branch committees (as a member or Chair)
- Branch Board Director positions
- National Board Director positions
- Advocacy
- Promotional events and member recruitment
- Administrative support and financial management
- Event planning
- Special and/or episodic projects (Branch or National Office)

National Association Associa

lational Association Association nationale of Federal Retirees des retraités fédéraux

Volunteer Bénévole

BRANCH ANNOUNCEMENTS

BRITISH COLUMBIA

BC01 CENTRAL FRASER VALLEY

March 8, 1:30 p.m./May 10, 1:30 p.m.: Regular meeting in the APA Church Fireside Room, 3145 Gladwin Rd., Abbotsford. An interesting speaker will address our group, and a short business meeting will follow. Refreshments provided. Free parking, handicap-accessible.

April 12, 11:30 a.m.: Branch annual general meeting and elections of the executive and directors at the APA Church Fireside Room, 3145 Gladwin Rd., Abbotsford. Refreshments provided. Free parking, handicap-accessible.

June 7, noon: Annual spring luncheon at Rancho Catering, 35110 Delair Rd., Abbotsford, until 1:30 p.m. Tickets will be sold at meetings in March, April and May.

We are looking to replace our primary health benefits officer, who is standing down after years of service. Training and access to resource material provided. A successful police record check is required as per Vulnerable Sector Regulations. We also have a number of ad hoc positions from time to time. For more information, please contact branch president Randie Scott at 778-344-6499.

If you have not yet shared your email with the branch or have changed your email address, please advise us at nafrbc1@yahoo.com.

BC02 CHILLIWACK

March 9, 10 a.m.: General meeting at Senior Centre, 9400 College St., Chilliwack. Guest speaker, refreshments and prize draw.

March 22, 10 a.m.: Executive meeting at Lynwood.

April 12, 10 a.m.: Annual general meeting at Senior Centre, 9400 College St., Chilliwack. Refreshments, prize draw, election of directors and annual reports.

Volunteers wanted: We are looking for a 2nd vice-president, telephone committee volunteers and office volunteers. Ask any

branch board member for details, apply at the branch office and/or speak with office manager John Duduman at 604-795-6011.

BC03 DUNCAN AND DISTRICT

April 19, 10:30 a.m.: AGM and luncheon at the Ramada Inn. Invitations will be forwarded to members by email and telephone and will be listed on our website at www.fsnacoastal.com or www.federalretirees.ca. Cost and menu TBD. Guest speaker is atmospheric/climate scientist Dr. Geoff Strong of Cowichan Bay, who will talk about climate change.

We are seeking nominations for the positions of computer coordinator (computer literacy is required), director(s)-at-large (for occasional tasks) and reviewers (auditors) to check the annual branch financial activities, which has to be completed by early May. People to fill these positions will be elected at our April 2018 AGM.

The Duncan and District Branch extends its most sincere sympathies to the families, friends and loved ones of members who have passed recently. Even though we have lost members, our membership continues to remain constant through the arrival of new members — indicating that Vancouver Island remains a nice place to live.

BC04 FRASER VALLEY WEST

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

March 8, 11 a.m.: AGM and luncheon at Newlands Golf and Country Club, 21025 – 48 Ave., Langley. Doors open 11 a.m., AGM at 11:30 a.m., lunch to follow. Cost only \$15 per person. RSVP to Charles by Feb. 20 at cherbert42@hotmail.com or 778-235-7040 (cell).

March 28, 11 a.m.: Advance care planning workshop at 5 Star Catering (under The Clayton Pub) 5640-188 St., Surrey. Registration at 11 a.m. and lunch (\$10) at 11:30 a.m. Speaker will be Barb Stack from the Langley Division of Family Practice at 12:30 p.m. RSVP to Thelma by March 14 at graham_tm@msn.com or 604-309-2538 (cell).

May 18, noon: Let's Do Lunch! Details to follow.

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

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

BC06 NORTH ISLAND — JOHN FINN

March 28, noon: Branch luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Ave., Courtenay. The annual general meeting will include election of the branch executive. Luncheon starts at noon, followed by the business meeting. RSVP by March 19 to Norma Dean at 250-890-1218 or email info@nijf.ca to reserve. Cost \$18 per person. Guest speaker will be announced in our local newsletter closer to the meeting date.

June 13: Branch luncheon meeting at the Best Western Westerly Hotel. RSVP by June 4 to Norma Dean at 250-890-1218 or email at info@nijf.ca to reserve. Cost \$18 per person. Guest speaker will be announced in our local newsletter closer to the meeting date.

We will hold nominations and elections for the positions of vice president, treasurer, membership, newsletter editor, telephone coordinator and two directors-at-large at our AGM on March 28. Please contact Cecile Turnbull at 250-338-1857 or email info@nijf.ca for job descriptions. Some computer knowledge would be helpful.

BC08 VANCOUVER

April 19, 11:30 a.m.: Annual Meeting of Members at Broadway Church, 2700 East Broadway. Treasurer will present 2017 financial reports followed by election of new treasurer and two directors. Free luncheon of sandwiches, desserts and beverages will follow. RSVP at 604-681-4742 or fsnavan@shaw.ca by April 11.

June 13: General meeting at new location, ANVIL Centre, 777 Columbia St., New Westminster. Parking at ANVIL Centre (\$2 per hour) or New Westminster Skytrain station, one block away on Columbia St. Speaker TBA followed by free luncheon of sandwiches, desserts and beverages. RSVP at 604-681-4742 or fsnavan@shaw.ca by June 1.

Eight volunteers are needed to staff the office one to two days per month from 10 a.m. to 2 p.m. in order maintain a five-day per week office operation. Without volunteers, we will have to limit the number of days the office is open. Volunteers provide information and referral services to members and potential members. Training is provided. To volunteer or find out more, contact our office at 604-681-4742 or fsnavan@shaw.ca.

BC10 SOUTH OKANAGAN

March 8, 10 a.m.: AGM and election of branch board at Days Inn, 152 Riverside Dr., Penticton. Members and guests welcome. Our guest speaker will be Dennis Oomen, curator of the Penticton Museum and Archives. Lunch is \$10, including tax and gratuity. RSVP and advance payment by Feb. 28.

June 13, 10:30 a.m.: Guided walking tour of the Dominion Astrophysical Observatory at 717 White Lake Rd., Penticton. Following the one-hour tour of this internationallyknown research facility, members and guests are welcome to enjoy a self-catered picnic with dessert provided by the branch. There is no cost for the tour; members required to RSVP by May 30.

The South Okanagan branch is seeking volunteers to join the branch as board members. The 2018 board will be inducted at the March 8 AGM. If you are interested in supporting your branch by volunteering a couple of hours every month to ensure continued events for Federal Retirees, your assistance is welcome. Please contact our office at 250-493-6799 for more information.

BC12 KAMLOOPS

April 25, 11 a.m.: Lunch and general meeting at N. Shore Community Centre, 730 Cottonwood Ave., Kamloops. Coffee is on at 11 a.m. Lunch is \$10. Any guest speakers will be announced at a later date. Please RSVP by April 19 to kamloopsoffice@gmail.com or leave a voice message at 250-571-5007.

Our branch welcomes calls from members who wish to volunteer. Volunteers need not be members of the board of directors; assistance with events and projects would be most welcome. It's never too late to join a fun team! Contact Jo Ann Hall at 250-852-9402 or leave a voice message at 250-571-5007 for more information and to learn about various positions open.

BC13 KOOTENAY

April 10, noon: Branch AGM at the Heritage Inn, 803 Cranbrook St. N., Cranbrook. Lunch at noon (\$10 per person) with meeting to follow at 1 p.m.

You are welcome to attend both or just the meeting. Please call 250-919-9348 if you are coming for lunch, so we can make meal arrangements.

BC15 PRINCE GEORGE

Our branch is looking for a new venue for our meetings. An email message will be sent to all BC15 members once a location and meeting dates are confirmed.

Please note that we now have changed our email address to PGNAFR@hotmail.com.

ALBERTA

AB16 CALGARY

April 13, 10:30 a.m.: AGM and election of directors followed by a luncheon with guest speaker at Fort Calgary, 750 9 Ave. S.E., Calgary. Paramedic Adam Loria of Alberta Health Services Emergency Medical Services (AHS-EMS) will discuss the workings of EMS, its services, how it responds to 911 calls, the Capsule of Life and the Green Sleeve used for personal directives. This is the final Calgary and District branch quarterly luncheon available at special Canada 150 pricing (\$15 per person).

Okotoks/Foothills Coffee Sessions: April 12, 9:30 a.m., Foothills Centennial Centre Rotary Room. Presentation by Emergency Medical Services — Alberta Health. Watch for an email invitation in late March with further details. For more information, call Michelle Luchia at 403-938-7397 or Doug Raynor at 403-995-1786.

Canmore Coffee Sessions: Please contact Jette Finsborg at 403-609-0598, or email jfinsborg@gmail.com for information.

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

Please check out our Calgary & District Branch website: nafrcgy.ca

AB17 EDMONTON

May 2, 4:30 p.m.: Annual members' meeting and dinner at the Royal Canadian Legion, Kingsway Branch, 14339 50th Street, Edmonton. Doors open 4:30 p.m., dinner (\$20 at the door) at 6 p.m. Meal reservations are required. We open 90 minutes before mealtime to allow members extra time to socialize ahead of the meal and meeting. Meeting starts at 7 p.m. If you plan to attend, please notify us before April 25 at nafrsocial@yahoo.ca or call 780-942-2664 and leave a message. Don't forget to tell us your name and the number of people attending.

For members wishing to attend just the meeting (7 p.m.), please advise us so that we can ensure adequate seating. CART (Communications Access Realtime Translation) will be provided for our hearing-impaired members.

The agenda will include presentation of our financial statements, elections for president, second vice-president and treasurer for two-year terms, and an update on national and provincial advocacy. As it's confirmed,

AB19 RED DEER

April 11, noon: AGM and elections at the Baymont Inn and Suites, Red Deer.

We are seeking nominations for members of the executive to be elected at the AGM. A plated lunch will be served, followed by a business meeting. Director positions are open. If you or someone you know is interested in serving on the branch executive, contact Marlynn at reddeerfederalretireesass@gmail.com.

AB92 LAKELAND

March 20 and April 17, 10:30 a.m.: Branch board meetings at Royal Canadian Air Force 784 Wing, 5319 – 48th Ave. S., Cold Lake.

May 15, 11 a.m.: General members' meeting at the Royal Canadian Air Force 784 Wing, Cold Lake. Cost for luncheon is \$10; RSVP by May 8. Contact Ethel at 780-594-3961 or ethellou@telus.net.

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

We have 474 members and we are now classified as a small branch. Let's do something about that! We all know retired folks with public service pensions, Canadian Forces pensions, RCMP pensions or federalappointed judges' pensions who are not members of our fine Association. Talk them into joining us and let's see if we can increase the branch membership to over 500. That would make us into a mediumsized branch. Wouldn't that be wonderful?

SASKATCHEWAN

SK23 MOOSE JAW

March 25, 6 p.m.: Annual meeting dinner at the Timothy Eaton Centre. Dinner starts 6 p.m., meeting starts 7 p.m. Tickets \$10, available at the Eaton Centre. We will be holding nominations for members of the executive, including vice-president, secretary and two board members. Please purchase tickets by March 16.

SK25 SASKATOON

We'd like to take this opportunity to welcome members from the Melfort and area branch. We are looking forward to them joining our events.

April 11: Members' supper and annual general meeting. Cost \$12 for members and \$22 for guests.

June 6, noon: Members' barbecue at Floral Community Centre. No cost for members and \$7 for guests.

RSVP to Loretta Reiter at 306-374-5450 or Leslie John at 306-373-5812 or email Saskatoon@federalretirees.ca.

SK26 PRINCE ALBERT

April 18, 11:30 a.m.: AGM at Travelodge, Prince Albert, 3551 – 2nd Ave W. Lunch at noon, doors open at 11:30. Tickets \$10 for members, available at South Hill Mall in front of Smitty's, April 3-5, from 1 p.m. to 4 p.m.

For tickets at the door, please call Norma Lintick at 306-763-7979 or Peter Dwain Daniel at 306-314-5644. Agenda to include election of directors and officers, approval of 2017 financial review, budget and volunteer recruitment. We welcome all new Melfort and area members.

SK29 SWIFT CURRENT

March 15, noon: Branch membership meeting at Houston Pizza, 323 – N. Service Road N.W. in Swift Current. Agenda to be determined. Please be advised that our new by-laws require at least 10 members be in attendance to reach our quorum, or the branch membership meeting will be cancelled.

Contact branch president Albert (Al) Kildaw with questions at 306-784-3475 or SK29.Pres@outlook.com.

MANITOBA

MB31 WINNIPEG AND DISTRICT

April 11: AGM at the ANAVet on Portage Ave. At this meeting we will be holding our annual elections for the board of directors as well as other business. Please consider putting your name forward as a volunteer for the board. Information came out in January detailing the positions to be filled.

MB91 EASTERN MANITOBA

April 12, noon: Luncheon and 1 p.m. AGM — including election of officers, audit report and budget — at Pinawa Alliance Church, 1 Bessborough, Pinawa. Cost is \$10 for non-members. Please consider putting your name forward as a volunteer for the board. Contact baumgarp@mts.net or 204-753-8270 for details.

ONTARIO

MB48 LAKEHEAD

April 17, 11 a.m.: AGM at Prince Arthur Hotel, 17 North Cumberland St., Thunder Bay. RSVP by April 4; cost \$10 for members and \$20 for guests. Guest speaker has not yet been confirmed. Contact membership at 807-624-4274 or nafrmb48@gmail.com with questions or to RSVP.

We are seeking volunteers to serve on the board of directors and/or to assist in organizing a summer social event for members. If you or anyone you know might be interested, please contact Lisa Lovis at 807-624-4274 or nafrmb48@gmail.com.

ON33 ALGONQUIN VALLEY

April 4, 11:30 a.m.: Branch annual meeting at the Petawawa Royal Canadian Legion. Contact Michael Stephens with questions at 613-584-9210 or avb.fed.retirees@gmail.com. Please come and be a part of shaping the future of the branch and the Association.

We are seeking a volunteer to manage the branch website. If you are interested, please contact Michael Stephens at 613-584-9210 or avb.fed.retirees@gmail.com.

ON34 PEEL-HALTON

May 10, 10 a.m.: General meeting at the Mississauga Grand Banquet Hall, 35 Brunel Rd., Mississauga. We will be conducting the usual business and election of new board. If you are interested in running for the board, please email president@federalretireesph.com with your contact information. Our guest speaker will be addressing issues relating to driving over the age of 70 and mandatory driving tests for those over 80. Our speaker will explain the requirements and how to prepare for testing.

Following the meeting, lunch will be available; cost \$10 for pre-registrants or \$23 at the door.

ON35 HURONIA

May 2, 10:30 a.m.: Annual general meeting at Sheba Shrine Centre, 142 John St., Barrie. Coffee at 10:30 a.m., meeting starts at 11 a.m. Luncheon at 1 p.m., cost \$7. Elections for president, vice-president, treasurer, secretary and two directors. Guest speaker to be announced. Info will be on National Association of Federal Retirees website under branches when confirmed.

ON38 KINGSTON AND DISTRICT

March 27, 5:30 p.m.: Branch annual members meeting at the Minos Village Restaurant, 2762 Princess St., Kingston. Elections to the board of directors will be held and branch members are encouraged to consider either running for a position on the board or nominating people willing to let their names stand for election. Nomination details to follow on the website.

Dinner is \$20 per person. Menu is beef. chicken or salmon. Please indicate your choice, along with a cheque payable to NAFR ON38 and forward to BAMM, PO Box 1172, Kingston, ON, K7L 4Y8 so that it arrives no later than March 13. Please note that it can take over a week for local mail to be delivered. Important: After mailing your registration with cheque, please let us know by email at nafractivities@gmail. com or by calling us at 613-328-2303. We will then be able to confirm your reservation more quickly. Unfortunately, if we are not contacted and your reservation and cheque arrive after the deadline, there is a good chance that you will not be able to attend the function due to limited seating.

June 12: Summer event planned for Gananoque. The branch website will have additional information on this event as it becomes available. Consult our website at www.federalretirees.ca and select Branches to find Kingston & District Branch-specific information, or call 613-542-9832 or 1-866-729-3762.

We are seeking telephone volunteers. The commitment is only a few hours from your home. If interested, please call Jacki McCabe at 613-546-2387 or email mccabj@cogeco.ca.

ON39 KITCHENER-WATERLOO AND DISTRICT

April 3, 10 a.m.: Annual meeting and elections at Conestoga Catering, 110 Manitou Dr., Kitchener. Registration at 10 a.m. and meeting at 10:30 a.m. followed by elections. Luncheon is \$8 for members and \$10 for non-members. RVSP deadline is March 28.

We need members to volunteer as telephone callers three times a year. Callers are provided with a list (15-20 names) and a script to remind members of upcoming meetings. Call once and leave a message if there's no answer.

We also need a volunteer to help in the office on Thursday afternoons from 1 p.m. to 3 p.m. Please notify a member of the executive if you are willing to help. Office hours are Tuesdays from 10 a.m. to noon and Thursdays from 1 p.m. to 3 p.m. Office phone: 519-742-9031. We also can be contacted by email at fsna39@gmail.com.

ON41 NIAGARA PENINSULA

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

Our first lunch meeting of 2018 is on Jan. 17 and our speaker will be Peter Thoem of the Owl Rehab Centre.

We send emails to our members before each meeting. If you would like to receive these emails, please update your email address by letting Federal Retirees in Ottawa know or by contacting Dave Smith or Fred Milligan (see below for contact information). For more information, please contact Dave Smith, secretary, at dave.br41sec@gmail.com or 905-295-6437, or Fred Milligan, president, at stella-artois@cogeco.ca or 905-358-9453.

ON43 OTTAWA AND INTERNATIONAL

If you know of a National Association of Federal Retirees member who has passed away, please notify us at info@nafottawa.com so that we can honour them in the "In Memoriam" section.

May 1, starting at 8:30 a.m.: AGM at the Hellenic Centre, 1315 Prince of Wales Drive, Ottawa. Agenda includes election of directors, review of 2017 financial reports and a guest speaker (TBD).

We are soliciting nominations for the board of directors. Nominations should be submitted by mail to 2285 St. Laurent Blvd., Unit B-2, Ottawa, ON, K1G 4Z5, by fax to 613-737-9288, or by email to info@nafrottawa.com, no later than close-of-business April 16, 2018. For further details on the nomination process, see nafrottawa.com/board-of-directors or call the branch at 613-737-2199.

If you wish to volunteer for any of our board committees (advocacy, branch community liaison, membership and services, policy and governance) please contact Mary-Anne at info@nafrottawa.com.

The highly popular "Managing your finances in retirement" seminar that we offered in collaboration with Chartered Professional Accountants of Canada will be repeated, along with other topics. Keep an eye on your email for times and dates.

Also, please watch your email for an announcement we expect to make regarding a discount for our members for online financial investment services through Bank of Montreal's SmartFolio service. If you are not sure that we have your correct email address, please send it to info@nafrottawa.com.

ON44 PETERBOROUGH

April 11, 11 a.m.: Annual general meeting at the Peterborough Legion, Branch 52, 1550 Lansdowne St. W. Doors open at 11 a.m., with refreshments. Lunch will follow at 11:45 a.m., with no cost to members and a fee of \$8 for guests. The AGM will commence at 12:30 p.m.

There will be elections for three branch directors, so please submit your nominations to Lesley Humber at I.humber@hotmail.com by April 4. Those members without email may contact Lesley at 705-874-8460. All branch annual reports will be voted on. An e-blast will be forwarded as a reminder to all those on our email list.

There also will be a special presentation from an Association Ontario director that has important information for Branch ON44 members regarding challenges to our pensions and benefits.

ON45 QUINTE

April 24, 11:30 a.m.: AGM, followed by Quinte Branch's 50th anniversary celebration luncheon at The Banquet Centre, Emerald Room (fully accessible level), Belleville. There is no charge for this event; space is limited. Further details will be emailed to members the last week of March. Details also will be published on our website at FederalRetirees.ca/QuinteBranch.

The Quinte Branch is seeking nominations for board members whose terms have expired or are unable to complete their terms. Affected positions are president and treasurer; elections will be held at our annual meeting on April 24. Please contact Pat Russell at 613-968-7212 or visit the Quinte branch website for more information about these positions. Time commitment for these positions is minimal, training will be provided. Basic computer skills are required.

ON46 QUINTRENT

April 17, noon: Spring general meeting at the Trenton Royal Canadian Legion. There will be a free pizza lunch at noon followed by meeting at 1 p.m. Guest speaker TBA on branch website.

June 13, 11:30 a.m.: Annual spring barbecue at the Trenton Royal Canadian Legion. Meet and greet at 11:30 a.m., followed by lunch at 12:30 p.m. Cost is \$15 for members and \$20 for non-members. Attendance is limited due to fire regulations, so please purchase your tickets early.

For those who have access to the Internet, please send us your email address to help us communicate with you.

ON47 TORONTO

May 7, noon: General meeting at St. Andrew's United Church, Central Westminster Room, 117 Bloor St. E. (Bloor Yonge subway stop). Lunch served at noon, meeting starts at 1 p.m. The financial statements will be presented for membership approval and Dom Capalbo will discuss the June annual members meeting.

ON49 WINDSOR

April 4, 1 p.m.: Annual general meeting at RC143, Marentette. We will be holding elections; please try to join us.

ON50 NEAR NORTH

May 2, noon: Spring AGM at the Callander Legion, 345 Lansdowne St. We will have soup and sandwiches with coffee, tea and desserts. Cost \$10 for a member and \$12 for a guest. Our speaker is TBD.

Volunteers needed: We are looking for a secretary to take notes/minutes at meetings that will be printed and presented at the next meeting. We also need volunteers in other board positions.

If you know of any member/spouse in need of health-related information, please contact our HBO Bruce Hofferd. Contact info is on the website.

Near North branch covers North Bay, Timmins, Cochrane, Hearst, Mattawa and most towns in and around these areas. If you haven't heard from us lately by phone or email, please email our president at nearnorth50@gmail.com.

ON52 ALGOMA

May 3, 11:30 a.m.: Annual general membership lunch and meeting at the Senior's Drop In Centre, 619 Bay St., Sault Ste. Marie. Cost is \$10 for members or guests. Guest speaker TBA, followed by election of various executive positions. RSVP or questions by April 26 at 705-946-0002 or davischuck@yahoo.ca or Algoma.retirees@gmail.com.

ON54 CORNWALL AND DISTRICT

May 10, 10 a.m.: Annual members meeting at Royal Canadian Legion, 415 Second St. W., Cornwall. Issues to be resolved: branch by-law changes, election of new branch board members, finance report and proposed budget. Guest speaker arrangements are in progress.

We will hold nominations and elections for two positions on the branch board at our annual members meeting on May 10. Please contact Bob Champoux at 613-850-5756 for more information.

ON55 YORK

April 24, 10:15 a.m.: AGM at Richvale Community Centre in Richmond Hill. Coffee at 10:15 a.m., meeting starts at 10:30 a.m. This is an important meeting to accept the financial statements for the branch and to elect the branch board of directors and the branch president. There also will be a guest speaker and the meeting will be followed by a hot lunch. For more information, please call Tom Nichols at 905-505-2079.

ON56 HURON NORTH

April 25, noon: Annual general meeting at the Royal Canadian Legion Branch 76, 1553 Weller St., Sudbury. Soup and sandwiches will be provided for those who RSVP before April 18. Guest speaker TBA; details will be available on the Huron North Branch website at www.federalretirees.ca/ en/Branches/Ontario/Huronnorth. Contact the president with questions or to RSVP at huronnorth56@gmail.com or call 705-858-3170.

June 8, 11:30 a.m.: Barbecue in Elliot Lake. Association members in and around Elliot Lake are all welcome to attend a branch meeting and meet your board of directors. Place to be determined at a later date. Watch for further announcements on our website.

Has your email address changed? Please update it at www.federalretirees.ca.

We will be seeking nominations for the positions of treasurer, secretary and three directors. Elections will be held at the April 25 meeting. Some computer knowledge is an asset. The branch is seeking a volunteer for advocate activities and a communications person willing to prepare a bi-yearly newsletter.

Contact Huronnorth56@gmail.com if you're interested in these positions.

QUEBEC

QC57 QUEBEC CITY

2018 Annual dues renewed by cheque

Final notice! Cost for single member is \$48.96, with a spouse \$63.60. Registration form available at www.anrf-sq.org

April 13, 9:30 a.m.: Annual members meeting at the Patro Roc-Amadour, 2301 1st Ave., Québec. Several kiosks and door prizes. A lunch will be offered. The agenda is available at www.anrf-sq.org.

Election of three directors

Form available at www.anrf-sq.org com.

Monthly breakfasts Quebec City 8:30 a.m. every last Wednesday of the month at Tomas Tam Restaurant, 325 Marais St., Québec. An ideal environment with warm atmosphere and prizes.

At our general information meeting last October, we talked about working together to increase the number of members. You probably remember that a membership form and a coaster were provided to you to help you canvass acquaintances who worked for the federal government. Two prizes of \$25 will be awarded at the AMM next April for those who have managed to register one (or more) new members in our section.

SAGUENAY — LAC-ST-JEAN SUBSECTION

May 17, 10 a.m.: Annual meeting at the Centre de Congrès & Hôtel La Saguenéenne at 250 rue des Saguenéens, Chicoutimi. Speaker to be announced. A lunch will be served.

Breakfast La Baie: Every first Tuesday of the month at La Normande Restaurant located at 2761 Mgr Dufour Street, La Baie at 9 a.m.

Breakfast Alma: The last Wednesday of every month at the Coq Rôti located at 430 Sacré-Coeur St., Alma at a.m.

Breakfast Chicoutimi: The second Tuesday of every month at Chez Roberto restaurant located at 1378 St-Paul Blvd, Chicoutimi, at 9 a.m.

BAS-ST-LAURENT — GASPÉSIE SUBSECTION

May 10, 10 a.m.: Annual meeting at the Hôtel Gouverneur, 155 René Lévesque E. Blvd., Rimouski. Speaker to be announced. A lunch will be served. Breakfast Rivière-du-Loup: Every second Wednesday of every month at the O'Farfadet Restaurant located at 298 Thériault Blvd., Rivière-du-Loup at 9:30 a.m.

QC58 MONTREAL

April 17, 1:30 p.m. to 3:30 p.m.: Conference on "Demystifying Alzheimer's disease" at Le Château Royal, 3500 boulevard du Souvenir, Ville de Laval.

QC59 EASTERN TOWNSHIPS

April 19, 10:15 a.m.: Branch annual general meeting at Hôtellerie Jardins de Ville, 4235 Bourque Blvd., Sherbrooke. Buffet served after the meeting. The cost is \$15 for members and \$20 for non-member spouses. Confirmation and payment before April 12. Additional information can be obtained by calling 819-829-1403 or at: http://pages. videotron.com/cantons/annualmeeting.html.

Elections will be held at the AGM on April 19. If you are interested in running for a position on the branch board, please contact Constance Martel of the nominations committee at anrf_cantons@hotmail.com or 819-829-1403.

QC60 OUTAOUAIS

April 12, 9 a.m.: AGM at Golf Club Tecumseh, 475 St-Louis St., Gatineau sector. Confirm your attendance by calling 819-776-4128.

April 19, 1:30 p.m.: Information session on computer fraud offered by the Financial Markets Authority of Quebec, at the Cabaneen-bois-rond (Hearth Room), 331 Cité-des-Jeunes Blvd., Gatineau.

QC61 MAURICIE

March 14, 9 a.m.: Monthly breakfast, at restaurant Le Brunch, 4485 Gene-H. Kruger Blvd., Trois-Rivières. Guest: Representative of Programme Debout, from the Trois-Rivières Department for Fall Prevention.

April 18, 9:30 a.m.: AGM at Auberge Gouverneur Shawinigan, 1100 du Saint-Maurice Dr., Shawinigan. Lunch served after the AGM (bolognese lasagna or salmon fillet). Cost: \$5 (member), \$37 (non-member). Please send your reply coupon with your choice of main course and cheque dated April 11, 2018, payable to: ANRF-Mauricie, at the following address: Claude Rochette, 155 Julien-Brousseau, Trois-Rivières, QC G8T 8M2. Attendance at the AGM only (without meal) is FREE! Animation: Alain Quessy, author, composer and performer. Info: Claude Rochette 819-694-4287. Reservations by 11 April at the latest.

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

June 13, 9 a.m.: Monthly breakfast, at restaurant Chez Auger, 493, 5th de la Pointe St., Shawinigan.

Call for Nominations and Elections

We will hold a call for nominations and elections for the positions of vice-president (vacant), director of operations (vacant), director of outreach, director of health benefits (vacant) and administrative assistant (vacant) at its 2018 annual general meeting. Info: Roger Bergeron, 819-375-3394.

QC93 HAUTE-YAMASKA

April 11, 9:30 a.m.: Annual general assembly at the Granby Provigo, 80 St-Jude North (2nd floor). Three director positions will be filled by election during the assembly. A light lunch will be provided, courtesy of the branch. In order to allow for preparations, please confirm your attendance before April 1 at 450-372-1114 or toll-free 1-877-370-1114 or by email at ANRF.HauteYamaska@videotron.ca.

NOVA SCOTIA

NS71 SOUTH SHORE

April 19, 11:30 a.m.: Annual members meeting/ luncheon at Italy Cross Middlewood & District Fire Department, 17486 Highway 103, Italy Cross. Meet-and-greet 11:30, meeting at noon followed by a lunch of corn beef and cabbage, and ginger bread w/caramel sauce. Event will be subsidized for a cost of \$10 per person. Guest speaker TBD. Payment is to be received by April 11. Cheques mailed to our new address: National Association ofFederal Retirees, South Shore Branch NS71, 100 High St., Box 214, Bridgewater, N.S., B4V 1V9. Contact Joanne Meisner at 902-530-2483.

We are accepting new volunteers/ nominations of directors for our board at our AMM on April 19. Please contact Rita Jank (nomination chair) at 902-543-9337 or ritajank@bellaliant.net. With 10 or less one-hour meetings per year, the time commitment is minimal.

NS73 NOVA SCOTIA CENTRAL

April 11, 11:30 a.m.: Spring social and luncheon at Best Western Plus, 15 Spectacle Dr. (Burnside), Dartmouth. The AGM and elections for second vice-president, executive secretary, treasurer and director of communications will be built into our spring social. Tickets are available for \$15 and may be purchased at Suite 503, 73 Tacoma Dr., no later than April 5. Office phone number is 902-463-1431. This event also has been posted on the federalretirees.ca NS Central webpage and under Upcoming Events in the dropdown section of News & Views.

We look forward to seeing you at our spring gathering.

NS75 WESTERN NOVA SCOTIA

May 3, 11:30 a.m.: Annual general meeting at the Kingston Lions Hall featuring a turkey dinner with strawberry shortcake. Cash bar. Our speaker will be from the Heart and Stroke Foundation of Nova Scotia. Only \$10 for members and \$13 for guests. Make your reservation by contacting Bill or Carolyn at 902-765-8590 or NAFR75@gmail.com no later than April 19.

NS78 CUMBERLAND

April 20, 12:30 p.m: Annual general meeting and turkey dinner at Trinity St. Stephen's United Church, Havelock St., Amherst. Cost is \$10 per person at door. Phone Vera (667-3255), Gloria (667-1524) or Carol Ann (661-0596) to reserve your meal as soon as possible.

Nominations are hereby solicited for the Cumberland Branch Merit Award (CBMA), established to recognize and honour those members who have provided meritorious service to the branch, and who have contributed in a positive and meaningful way to the National Association of Federal Retirees and to the community. Contact Carol Ann Rose (661-0596).

We continue our search for volunteers to serve our branch members. Currently, we need a branch report editor (or even a "shadow" editor) and a computer-literate volunteer to attend to the care and feeding of our page on the national website.

NS79 REX GUY-ORCHARD VALLEY

May 9, noon: AGM at the Coldbrook & District Lions Club, 1416 South Bishop Rd., Coldbrook. We will hold an election for president and seek confirmations for branch executive board. Join us for a light lunch (free-will offering). Please RSVP by May 4 to assist in setup, and please bring along a friend who may be interested in joining our association. See insert for more information.

Contact Alicia Aymar-Ayres with any questions or to RSVP at 902-365-2453 or Alicia.AA@bellaliant.net.

We will be holding elections/confirmations for half our branch directors at our AGM on May 9. We also will accept volunteers and nominations for open positions on our board. Please contact Lochlan (Bud) Rafuse at 902-582-3207 or Eric.A@bellaliant.net for more information. With six or fewer meetings per year, the time commitment is minimal. Some computer knowledge would be helpful.

NS80 NORTH NOVA

April 26, 2 p.m.: General meeting at the Royal Canadian Legion in New Glasgow. Special guest speaker with pot luck to follow general meeting. Hope you can attend. For more information call M. Thompson at 902-485-5119.

NEW BRUNSWICK

NB62 FREDERICTON

April 24, 5 p.m.: Spring dinner and branch annual members' meeting at St. Francis of Assisi Parish Hall, 2130 Route 102 Hwy, Lincoln. There also will be changes to the NB 62 bylaws for approval by members and elections for vacant director positions. To register or for more information, refer to the branch report insert in this edition of *Sage*. Further questions may be directed to 506-451-2111 or fsna2.fred@nb.aibn.com.

May 30, 1 p.m.: Spring information session at Fredericton Motor Inn on Regent St.

More details are contained in the referenced branch report.

We have a dire need for volunteers to serve on the board and/or to assist board members on committees. If you are interested in assisting, please contact us — and if you have any ideas on how the board can better meet the needs of members, let us know.

NB64 SOUTH-EAST NEW BRUNSWICK

April 27, 10 a.m.: General meeting at the Royal Canadian Legion Branch #6, War Veterans Ave., Moncton. The speaker for April will be Wendy Purdy from Horizon Health, who will speak about COPD. This will be a luncheon meeting. For tickets please call 506-855-8349 or 506-386-5836.

June 4: Association banquet at Four Points Sheraton. Meal prices have not increased this year and ticket costs continue at \$15 for members and \$45 for non-members. Meal selection remains similar; there will be a slight change in dessert options. The speaker this year will be Chris Collins, Speaker of the House for the N.B. Legislature.

Keep informed about branch activities at www.federalretirees.ca, Branch 64, New Brunswick South-East NB. Should you have any issues with the website or require assistance, please send an email to Jack Dennahower at fsnasenb64@gmail.com.

NB65 FUNDY SHORES

April 19, 5 p.m.: Our annual meeting and prime rib dinner at St Mark's Church, 171 Pettingill Road, Quispamsis. Dinner is \$20 per person. Cheques can be made out to and sent to the National Association of Federal Retirees, PO Box 935, Saint John, N.B. E2L 4E3, no later than April 12. Dinner will be at 5 p.m., followed by our annual meeting. The guest speaker will be Jean-Guy Soulière, our national president. For more information on this dinner, please contact Martha Peters at 506-648-9535, Lorraine Scott at 506-849-2430 or fsna65@gmail.com.

Under our bylaws, all board positions are open for election at this meeting. We are looking for volunteers interested in joining the board or assisting in any way. Please contact Lorraine Scott 506-849-2430 or fsna65@gmail.com.

PRINCE EDWARD ISLAND

PE83 SUMMERSIDE

March 26, 2 p.m.: AGM at Royal Canadian Legion, 340 Notre Dame St., Summerside. Guest speaker Catherine Freeze from the Seniors' Secretariat.

May 7, noon: Luncheon meeting at St. Eleanor's Lions Club.

NEWFOUNDLAND AND LABRADOR

NL85 WESTERN N.L.

March 26, noon: Executive meeting at Sobey's Family Room, 1 Mt. Bernard Ave., Corner Brook.

April 25, 12:30 p.m.: AMM at The Royal Canadian Legion, 7 West St., Corner Brook, Meal of soup, sandwiches, dessert and tea or coffee will be served at a cost of \$5 per person.

NL87 AVALON- BURIN

March 14, 11 a.m.: Branch annual members' meeting at Royal Canadian Legion, Blackmarsh Rd., St. John's, Lunch will be provided, Annual election of officers will be held. Members are encouraged to bring a food bank donation. Contact person Kevin Stacey at 709-753-1557.

May 16, 2 p.m. General meeting at Royal Canadian Legion, Blackmarsh Rd., St. John's. Guest speaker, tea and coffee provided. Members are encouraged to bring a food bank donation. Contact Kevin Stacev at 709-753-1557.

IN MEMORIAM

The Association and all of its 80 branches extend their most sincere sympathies to the families, friends and loved ones of members who have recently passed away.

Len Martin

BC02 Chilliwack

Claire Bernier John Boyle Eva De Coste Keith Hubbard David H. McKnight Alfred Miller Robert Miller Robert Napp Nick Pope Kenneth Rooke Stephen Schlitt Merle Williams William (Bill) Woodhouse

BC06 North Island John Finn

Winnifred Argue Helen Teresa Ash Milton Bingham Jack Bode Patricia Brown Jim Bryant Elizabeth Brydon Ronald Carter Jack Casey **Divona Christiansen** Melvin Clisby Jim Cratchlev John Cribb Dale Dean Duane Dickinson Cornelia Doran LCol C.B. Fletcher OMM CD Gary Garrow Loren Maynard Furnell Janice Hamilton Peter Hall Dawn Howell Grace King Stanley Lawson Herbert Lightfoot Stuart Living Don Logan

D. Henry Matthews Joseph Maurice Roland A. Mitchell Anne Muloin Joseph Parent John Vernon Petersen Tom Quibell Donald E. Rees Stanley John Robinson George Sand Stan Schumph Kathlyn Semple **Donald Sinnema** Gary Thompson Allan B. Tuck

BC08 Vancouver

Leonis Ayles Jan Batchelor Audrey Birdsell William Birkett Marcelle Brisson Angela Campbell Karen Catherwood Fred Clark Margaret Creighton James Hotson David Johnstone Thomas Klopp Gabrielle MacKinnon Raymond McDonald Keith Carl Ziegler Beryl McLeod Elwin Plumbtree Jessie Sandness Siegfried Scheumann Pieter Van Der Horst

BC09 Victoria-**Fred Whitehouse**

Jerry T. Barnes Arthur Rowland Juanita Turner Ruth M. Cosby Gaylene Woolgar Marcel Jutras

Mary A. E. Wilson Margaret Bramley Norman Lewis **Richard Creech** Earl Flarrow Carl Johnson Anthony Nowle Zenno McMillan Peter Sandeman-Allen Malcolm MacDonald Robert D. Yanow Micqualyn Scott Darlene Jubb James Bentley Earle Gidney AB92 Lakeland

Merle French

Robert McKinnon Jeannette Norum Gerry Shand Patricia Turner

SK25 Saskatoon

Douglas S. Daniels Frederick De Both Shirley Johnetta Dubinski Eleanor McLeod Irene Claire Verrall Linda Westcott Jeanne Isabelle Winters

MB31 Winnipeg & District

Joyce Adkin Larry Anthony Lloyd Antonation Laura Bangs Gerry Bauerlein June Bedwell Wesley Bennett Herman Biork Camille Bouchard R. Brownridge Wayne R. Campbell

Jen Carey **Ronald Chartrand** Josie Cleveland W. Colbourne Gerald Collins **Douglas Cottrell** Stan W. Davis Caroline Drought Robert Dunik Stan Dychko James Fargey **Dorothy Fetter Robert Fidler** Doris Foss Jean Marie Gagne James Gladu D. A. Gosling Carol Gow Elaine Grayson H. Hackslev Joseph W. Harlow P. Hawkins Raymond Hawkins Margaret Hawthorne Michailina Hayden James Hearne C. Hines Ora Hlady **Evelyn Jaques Clifford Johanson** Marie-Paule Jubinville Joyce Kabez John M. King C. E. Kirton Aileen Kjear John Lagrow **Rene Marcel Latour** Victor Martens Jean Lavoie J. Lechow Andrew Lutz Norman MacKay Victor Martens Norm Mccarthy

Richard McCrossin

Evelyn McKay

Ross Mitchell

Marjorie Meisner

Georges Menard

Barbara Moody Margaret Morphy Antoine Joseph (Rene) Morrissette Ian Murchison Chris Nielsen Anne Ott **Gunter Plueschow** Frank Price Patrick Rakowski William Remnant Patrick W. Riddell Albert Riordan Harry Rzesnoski Norm Sagert Marilyn Sagert Joseph Sanderson Gerard Saumure Della Schmidt Jean M. Shropshire Barbara Smith-Molloy **Edwin Somers** Charles St-Cvr Jean Stein John Stornel Cecile Tario Charlie Thompson Lillian Tomasson Eugene Tyacke William Walker George A. Weber Shirley L. Woodard John Ziemanski **ON38 Kingston**

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William Stephenson Mary Wall **Gladys Woodcock**

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ON47 Toronto

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ON50 Near North Nicole Ripley

OC57 Quebec City Doris Auger

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NB64 South-East

New Brunswick Everett Hunter Pellerin Janet Belliveau Edna Burns Jeannine Cormier Donald F. Cromwell Phillipe Dupuis Arthur James Grant Louis Leger Claude Melanson **Helen Steeves** Mary Carolyn Thompson

NB65 Fundv Shores

Robert C. C. Allen

Ethel May Flewelling **Ensley Goddard** Marie P. Mason Mary O'Leary May Marie L. Young

NS71 South Shore

Barbara Belliveau Marion Yeadon

NS73 Central Nova Scotia Ruth E. Cassidv

Llovd Ross Osborne Isabell G. Walsh

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Jean Baak **Ronald Bailey** Ronald Batson Karl Baxter Hazel Bryan Robert Carey **Richard Coleman** Morris Cromwell Edgar Giesbrecht Don Jones Frank Kennedv George Leaman Elva Lewis Gerald Long John Moorehouse Vivian Myers Ralph Pellerin Keith Pugh James Robinson Clara Sabean Borden Sanford Roger Teed James Tolbart Gary Weare Frank Wright Lloyd Young **Constance Young**

PE83 Summerside

Charles Erickson Ellen Gallant **Douglas Maclean** Gerard Poirier Powell (Pal) Trenholm

BRANCH DIRECTORY

If you're interested in volunteering or would like to know more about upcoming events, feel free to reach out to the folks at your branch office. They will be pleased to hear from you. You can also visit the branches section of federalretirees.ca. Not sure which branch you belong to? Call the Association's national office for assistance at 613-745-2559 (Ottawa), or toll free at 1-855-304-4700.

BRITISH COLUMBIA

BC01 CENTRAL FRASER VALLEY

P.O. Box 2202 Station A Abbotsford, B.C. V2T 3X8 (778) 344-6499 nafrbc1@yahoo.com

BC02 CHILLIWACK

P.O Box 463 Chilliwack. B.C. V2P 6J7 (604) 795-6011 nafrchwk@shaw.ca

BC03 DUNCAN AND DISTRICT

34-3110 Cook St. Chemainus, B.C. VOR 1K2 (250) 324-3211 duncanfederalretirees@gmail.com

BC04 FRASER VALLEY WEST

P.O. Box 88646, RPO Newton Surrey, B.C. V3W 0X1 (604) 574-2939 s.sawchuk@shaw.ca

BC05 NANAIMO AND AREA

P.O. Box 485 Lantzville, B.C. VOR 2H0 (250) 248-2027 ashdown@shaw.ca

BC06 NORTH ISLAND — JOHN FINN

P.O. Box 1420 STN A Comox, B.C. V9M 7Z9 (855) 304-4700 info@nijf.ca

BC07 CENTRAL OKANAGAN

P.O. Box 20186, RPO Towne Centre Kelowna, B.C. V1Y 9H2 (250) 712-6213 info@federalretirees-kelowna.com

BC08 VANCOUVER

4445 Norfolk St. Burnaby, B.C. V5G 0A7 (604) 681-4742 fsnavan@shaw.ca

BC09 VICTORIA-FRED WHITEHOUSE

c/o Royal Canadian Legion Branch 292 411 Gorge Rd. E. Victoria, B.C. V8T 2W1 (250) 385-3393 federalretireesvictoria@shaw.ca

BC10 SOUTH OKANAGAN

696 Main St. Penticton. B.C. V2A 5C8 (250) 493-6799 fedretirees@telus.net

BC11 OKANAGAN NORTH

1514 40 St. Vernon, B.C. V1T 8J6 (250) 542-2268 fsna11@telus.net

BC12 KAMLOOPS

P.O. Box 1397 STN Main Kamloops, B.C. V2C 6L7 (250) 571-5007 kamloopsoffice@gmail.com

BC13 KOOTENAY

P.O. Box 74 STN Main Cranbrook, B.C. V1C 4H6 (250) 919-9348 fsnabc13@gmail.com

BC14 SIDNEY AND DISTRICT

P.O. Box 2607 STN Main Sidney, B.C. V8L 4C1 (250) 385-3393 federalretirees.sidneybc@gmail.com

BC15 PRINCE GEORGE

P.O. Box 2882 Prince George, B.C. V2N 4T7 PGNAFR@hotmail.com

ALBERTA

AB16 CALGARY AND DISTRICT

302-1133 7 Ave. S.W. Calgary, Alta. T2P 1B2 (403) 265-0773 fsnacalg@telusplanet.net

AB17 EDMONTON

P.O. Box 81009, McLeod Park 15715 66 St. N.W. Edmonton, Alta. T5Y 3A6 1-855-376-2336 edmonton@federalretirees.ca

AB18 SOUTHERN ALBERTA

1904 13 Ave. N. Lethbridge, Alta. T1H 4W9 (403) 328-0801 nafr18@shaw.ca

AB19 RED DEER

P.O. Box 25016 RPO Deer Park Red Deer, Alta. T4R 2M2 (855) 304-4700 reddeerfederalretireesass@gmail.com

AB20 MEDICINE HAT AND DISTRICT

Strathcona Centre, 1150 5 St. S.E. Medicine Hat, Alta. T1A 8C7 (403) 502-8713 fsna.ab20@gmail.com

AB21 BATTLE RIVER

17124 Township Road 514 RR2, Ryley, Alta. TOB 4A0 (780) 663-2045 cvhyde@mcsnet.ca

AB92 LAKELAND

5329 54th St. Cold Lake, Alta. T9M 1W2 (855) 304-4700 louethel@telusplanet.net

SASKATCHEWAN

SK22 NORTHWEST SASKATCHEWAN

161 Riverbend Cr. Battleford, Sask, SOM 0E0

(855) 304-4700 tbg@sasktel.net

SK23 MOOSE JAW

c/o Barry Young, 93 Daisy Cres. Moose Jaw, Sask. S6H 1C2 (855) 304-4700 nafrmj23@outlook.com

SK24 REGINA AND AREA

112-2001 Cornwall St. Regina, Sask. S4P 3X9 (306) 359-3762 fsna@sasktel.net

SK25 SASKATOON AND AREA

P.O. Box 3063 STN Main Saskatoon, Sask. S7K 3S9 (306) 373-7718 saskatoon@federalretirees.ca

SK26 PRINCE ALBERT AND DISTRICT

P.O.Box 333 STN Main Prince Albert, Sask. S6V 5R7 (855) 304-4700 gents@sasktel.net

SK29 SWIFT CURRENT

P.O. Box 277 Herbert, Sask. SOH 2A0 (306) 784-3475 SK29.Pres@outlook.com

MANITOBA

MB30 WESTERN MANITOBA

Brandon, Man. (204) 727-6379 brett.turner@mymts.net

MB31 WINNIPEG AND DISTRICT

526-3336 Portage Ave. Winnipeg, Man. R3K 2H9 (204) 989-2061 nafrwpg@mymts.net

MB32 CENTRAL MANITOBA

163 Wilkinson Cres. Portage La Prairie, Man. R1N 3R6 (204) 872-0505 colemankamphuis@gmail.com

MB91 EASTERN MANITOBA

P.O. Box 219 Pinawa, Man. ROE 1L0 (204) 753-8270 baumgarp@mts.net

ONTARIO

MB48 LAKEHEAD

P.O. Box 29153 RPO McIntyre Centre Thunder Bay, Ont. P7B 6P9 (807) 624-4274 nafrmb48@gmail.com

ON33 ALGONQUIN VALLEY

P.O. Box 1930 Deep River, Ont. KOJ 1P0 (855) 304-4700 avb.fed.retirees@gmail.com

ON34 PEEL-HALTON AND AREA

1235 Trafalgar Rd. Box 84018 Oakville, Ont. L6H 5V7 (905) 599-6151 membership@federalretireesph.com

ON35 HURONIA

314-80 Bradford St. Barrie, Ont. L4N 6S7 (705) 792-0110 fsnahuronia@rogers.com

ON36 BLUEWATER

P.O. Box 263 STN Main Sarnia, Ont. N7T 7H9 (519) 869-6326 fsna.bluewater@gmail.com

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ON45 QUINTE

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ON46 QUINTRENT

77 Campbell St. Trenton, Ont. K8V 3A2 (613) 394-4633 federalsupernet@bellnet.ca

ON47 TORONTO AND AREA

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ON49 WINDSOR AND AREA

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ON50 NEAR NORTH

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ON52 ALGOMA

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ON53 OTTAWA VALLEY

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ON54 CORNWALL AND DISTRICT

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QC58 MONTRÉAL

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QC59 CANTONS DE L'EST

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QC60 OUTAOUAIS

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QC93 HAUTE-YAMASKA

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NB65 FUNDY SHORES

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NB67 UPPER VALLEY

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NB68 CHALEUR REGION

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NOVA SCOTIA

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NS73 NOVA SCOTIA CENTRAL

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NS75 WESTERN NOVA SCOTIA

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NS77 CAPE BRETON

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NS78 CUMBERLAND

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NS79 REX GUY - ORCHARD VALLEY

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NS80 NORTH NOVA

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PE83 SUMMERSIDE

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NEWFOUNDLAND AND LABRADOR

NL85 WESTERN NF AND LABRADOR

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NL86 CENTRAL NEWFOUNDLAND

20A Memorial Dr. Gander, N.L. A1V 1A4 (709) 256-8496 dmcoady@nl.rogers.com

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