

SUMMER 2019  
PRICE: \$4.95

Promises, promises

PAGE 12

Target: Seniors – How  
to recognize and avoid  
scams aimed at seniors

PAGE 16



National Association  
of Federal Retirees  
Association nationale  
des retraités fédéraux

# SAGE

**SAGE IS THE VOICE OF FEDERAL RETIREES**

## FALLING THROUGH THE CRACKS

Improvements in the  
system still leave big gaps  
for female veterans

PAGE 6

Former CAF flight surgeon Dr. Karen Breeck





National Association  
of Federal Retirees  
**PREFERRED  
PARTNER**

**JOHNSON**   
**INSURANCE**  
HOME · CAR · TRAVEL

## Travel insurance that'll get tails wagging.

*"I'll stop  
chasing mine"*



### What you get with MEDOC®

- An unlimited number of 40 day (or less) trips outside of Canada
- An unlimited number of trips within Canada of any duration
- Up to \$12,000 trip cancellation<sup>2</sup>, interruption, and delay benefits
- Up to \$5 million in emergency medical coverage
- Access to coverage regardless of age or health status<sup>3</sup>

When you travel, do what over 80,000 Federal Retirees members do and pick up **MEDOC® Travel Insurance** through Johnson Insurance.

**For about the same cost as insuring one single trip<sup>1</sup>, Federal Retirees members can secure a multi-trip annual plan that packs all the essentials.**

**1-855-428-8744**

**[www.Johnson.ca/federalretirees](http://www.Johnson.ca/federalretirees)**

Mention that you're a National Association of Federal Retirees member for your preferred rates.



Get a quote & you'll be entered for a chance to

**WIN  
\$25,000<sup>†</sup>**

Johnson Insurance is a tradename of Johnson Inc. ("Johnson"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia. MEDOC® is a Registered Trademark of Johnson. MEDOC® is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson. Valid provincial or territorial health plan coverage required. The eligibility requirements, terms, conditions limitations and exclusions, which apply to the described coverage are as set out in the policy. Policy wordings prevail. <sup>1</sup>Based on a comparison of MEDOC's multi-trip annual B plan design against single trip plans with similar benefits. <sup>2</sup>Coverage for Trip Cancellation begins the day of booking your trip provided your insurance is in effect. If a trip is booked prior to Trip Cancellation insurance being in effect, coverage for that trip will begin the day that the insurance premium is paid and the policy is issued. <sup>3</sup>A 90-day Health Stability Clause applies to pre-existing medical conditions for the Standard Health Option, Supplemental Plan only, and other restrictions may apply. Johnson and RSA share common ownership. Call 1-855-428-8744 for details. <sup>†</sup>NO PURCHASE NECESSARY. Open January 1, 2019 – April 30, 2020 to legal residents of Canada (excluding NU) who have reached the age of majority in their jurisdiction of residence and are a member of a recognized group of JI with whom JI has an insurance agreement. One (1) available prize of \$25,000 CAD. Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: [www1.johnson.ca/cash2019](http://www1.johnson.ca/cash2019)

# ADVOCACY IS OUR STRENGTH

*You are our best recruiter*

## JEAN-GUY SOULIÈRE

The *raison d'être* of our association is advocacy, to advocate for the protection of our pensions and benefits specifically, and for issues of importance for seniors in general. The question that many members ask is: Does advocacy really work? The simple answer is yes.

In the past, this association advocated for full indexation of our superannuation, for the establishment of a dental plan for pensioners, and full membership in the governance of the Public Service Health Care Plan. Our advocacy efforts were successful. More recently, in collaboration with other seniors groups, bargaining agents, and retirees organizations such as the Canadian Coalition for Pension Income Security, we have been successful in having the government back off from Bill C-27, which would have changed the pension landscape in the country and introduced a threat to our defined-benefit pension plans.

Federal Retirees was the lead organization in placing pressure on the government to develop a seniors strategy, including the re-establishment of a minister responsible for seniors. Last summer, the government announced the establishment of a minister of seniors. We have met with Minister Filomena Tassi on a few occasions, including our recent Vibrant Voices lobby day initiative at which she hosted a reception and acknowledged our contributions. During the 2015 elections, Federal Retirees was particularly active across the country, a fact

that is constantly acknowledged when we meet with MPs and government officials. We are now organizing our strategy for the 2019 federal elections. There are many other examples of the success of our advocacy efforts, so yes, advocacy works.

Our efforts, however, could be more influential if our membership were to include all federal retirees from the federal public service, the Canadian Armed Forces, and the RCMP. In politics, numbers count and the more members we have, the more influence we can exercise. Our members, and seniors in general, vote proportionally more than any other group — a fact candidates know.

One of the most effective advocacy touch points is at the local level, which highlights the importance of our branches. Many times when I meet MPs in Ottawa, they refer to the meetings they had with Federal Retirees representatives in their constituency. Our advocacy efforts are successful because, across the country, we are consistent with our messages and our mission. Our volunteers are the key to this effective advocacy, and I encourage you to get involved.



National Association of Federal Retirees  
president Jean-Guy Soulière.

Our advocacy direction is based on our vision, mission, values, and strategic plan. It is developed from the bottom up, from the needs and requirements of our members, which are interpreted by our board of directors and then developed into a plan of action. Our national office has a professional and knowledgeable advocacy team that co-ordinates our efforts and provides guidance to our volunteers. Those of you who are volunteers have already started to receive information on our 2019 election strategy. For members at large, please consult [federalretirees.ca](http://federalretirees.ca) regularly where you will be able to appreciate our advocacy in action.

There are many reasons for being a member of our Association, but never forget that because of our effective advocacy, your membership is the best insurance protection of your benefits. We need to increase our membership and each one of you is our best recruiter. ■



# SAGE

SAGE IS THE VOICE OF FEDERAL RETIREES

**PUBLISHER**  
Andrew McGillivray, Director,  
Communications, Marketing and Recruitment

**EDITOR**  
Gail J. Cohen

**PUBLICATIONS MANAGER**  
Karen Ruttan

**EDITORIAL CO-ORDINATOR**  
Alex Charette

**CONTRIBUTORS**  
Elizabeth Thompson, Kathryn May, Helen Burnett-Nichols, Patrick Imbeau, Jessica Searson, Candace Jazvac, Marg Bruineman, Sandi Krasowski

**TRANSLATION SERVICES**  
Annie Bourret, Sandra Pronovost,  
Claire Garvey, Lionel Raymond

**GRAPHIC DESIGN**  
The Blondes – Branding & Design

**PRINTING**  
Dollco Printing

**SAGE EDITORIAL CONSULTATION COMMITTEE**  
Roy Goodall, Rick Brick, Cynthia Foreman,  
James Nicholson, Megan Williams

Letters to the Editor or to contact the National Association of Federal Retirees:  
865 Shefford Road, Ottawa, ON K1J 1H9  
sage@federalretirees.ca

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

Return undeliverable copies to:  
National Association of Federal Retirees  
865 Shefford Road, Ottawa ON K1J 1H9

For subscriptions or information on advertising in Sage, please contact Karen Ruttan at 613.745.2559, ext. 256

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

All content in Sage magazine — including financial, medical and health-related opinions — is for information only and in no way replaces the advice of a professional.

## CONTENTS

- 3 PRESIDENT’S MESSAGE**
- 5 DEAR SAGE**
- 6 ALONG GENDER LINES**  
The government is addressing individual problems for female veterans but lacks a systemic, top-down overhaul of Veterans Affairs programs **ELIZABETH THOMPSON**
- 12 PROMISES, PROMISES**  
Have the Liberals lived up to all they promised in ministerial mandate letters? **KATHRYN MAY**
- 18 TARGET: SENIORS**  
Scams aimed at older Canadians are sophisticated but there are telltale ways to spot them **HELEN BURNETT-NICHOLS**
- 21 LEAVE YOUR WORRIES BEHIND**  
The benefits of guided travel
- 23 CRUISES: WHAT YOU SHOULD KNOW BEFORE YOU SET SAIL**
- 24 VETERANS CORNER**  
New Veterans Ombudsman scopes out next five years
- 25 FROM THE PENSION DESK**  
Women in retirement **PATRICK IMBEAU**
- 27 HEALTH CHECK**  
A palliative care framework for Canada **JESSICA SEARSON**
- 28 ADVOCACY IN ACTION**  
Election 2019: What’s your priority? **CANDACE JAZVAC**
- 30 MEET THE ADVOCACY PROGRAM OFFICERS**  
**MARG BRUINEMAN**
- 33 JUST GETTING STARTED**  
The real work started after retirement for newly minted MPP Judith Monteith-Farrell **SANDI KRASOWSKI**
- 34 THE LATEST NEWS**
- 37 WE WANT YOU!**  
Volunteer opportunities with the National Association of Federal Retirees
- 38 YOUR BRANCH IN BRIEF**
- 44 CROSS CANADA ROUNDUP**
- 45 IN MEMORIAM**
- 46 WE’RE HERE TO SERVE YOU!**

COVER PHOTO Former CAF flight surgeon Dr. Karen Breeck. Photo: Jana Chytil

## 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](mailto:sage@federalretirees.ca)

*Note that letters have been edited for grammar and length.*

I just received a survey request about dental plans and will fill out same, but I am waiting for the survey as promised on Cannabis ads in *Sage*. Just in case I missed it here is my opinion.

Really, the placing of cannabis ads in *Sage* should not happen for the following reasons:

1) *Sage* does not place ads for alcohol or tobacco, and cannabis should be treated the same. We do not want our national retirees organization to promote any potentially addictive, unhealthy, and mind-altering products in a national magazine for seniors. Smoking anything is unhealthy and promoting drug use in edibles is equally bad. Note the recent incident in Canada where a bunch of seniors unknowingly ate brownies containing cannabis at a buffet and ended up in hospital, not to mention the countless stories I have read about pets and children eating the stuff by accident with similar trips required to the vet and hospital.

2) A very substantial cohort of your subscribers are, like me, retired law enforcement officers, RCMP, and military police, who spent years arresting people for illegal drug use and saw first-hand the types of people involved, who were very often committing other criminal acts, which led to them being searched and found with illegal drugs such as cannabis.

One case in point, on patrol near Lindsay, Ont., a man driving erratically on clear roads in broad daylight skidded off into the ditch in front of me. I got out to help him in case he was hurt but he was impaired and found transporting a considerable amount of illegal marijuana. My partner and I had to wrestle his keys from him to stop him from taking off and ensure he did not get back on the road and have a much more serious accident.

3) Growing up in the late '60s I saw far too many high school friends who started using this drug and ended up graduating to serious hard drugs that basically ruined their lives.

4) Medical marijuana use is not scientifically proven. The Canadian Medical Association itself has come out publicly against Canadian doctors prescribing this drug for medicine.

In closing, if *Sage* is so hard up for advertising revenue, just increase our dues by a few dollars. I would much rather not have to see this industry get any positive exposure in our national magazine.

Brett Hodsdon  
Ottawa

*Your sentiments are shared by many, so we have decided not to proceed with the survey.*

*(Re: National pharmacare and significantly reducing the cost of new drugs)*

It was mentioned in the spring 2019 issue that reducing the cost of drugs will be an intricate part of any new national pharmacare program. This can be bad news, and yes, even death for those of us who have rare disorders. Drugs for rare disorders automatically mean higher prices due to a small market. How else can drug companies recoup the billions they spend in research and clinical trials, and have a sufficient amount of money left over for their shareholders? And yes, 'How much profit is enough?' is a valid question.

The Canadian Patented Drug Pricing Review Board (PMPRB) is currently drafting new legislation to significantly force drug companies to lower their pricing on new drugs. One example is the new drug Luspatercept. It is the first drug ever developed for certain types of myelodysplasia (bone marrow failure). The maker, Celgene, now owned by Bristol-Myers Squibb, is currently seeking fast-track approval in the United States and European Union to sell it. It has no plans at present to seek approval for its use in Canada — maybe waiting to see what kind of regulations the PMPRB comes up with. In the meantime, plans to significantly reduce the cost of new drugs may be holding patients in a stalemate between the drug companies and the PMPRB.

If there is to be a national pharmacare program, it needs a special program embedded in it to cover specialty drugs for rare disorders. It should recognize the above issues or new drugs for rare disorders may never make it to the Canadian market.

Gwen Barry  
Lower Sackville, N.S.

I refer to the letter to the editor from Paul Fast in your spring 2019 issue. His point about over-packaging of *Sage* magazine is a good one, but so was your response that you're not yet ready to move to an all-electronic distribution approach. An alternative worth considering is to do what many organizations and associations do these days with their news piece: offer electronic distribution/access to those that request it and continue to mail a hard copy to those that don't. That way you'll use less paper (and less plastic) and save money in mailing costs — hard to beat!

Bruce Keith  
Canmore, Alta.

*Your letter is a perfect reminder to invite members to contact [service@federalretirees.ca](mailto:service@federalretirees.ca) to arrange for electronic delivery of Sage.*

# ALONG GENDER LINES

The government is addressing individual problems for female veterans but lacks a systemic, top-down overhaul of Veterans Affairs programs

**ELIZABETH THOMPSON**



Sitting in a restaurant in downtown Ottawa, Dr. Karen Breeck still has to pause and compose herself when she's asked about her transition from military to civilian life 10 years ago. One phone call was all it took. Suddenly, her 20-year career as a flight surgeon with the Canadian Armed Forces (CAF) was over. "I'm not sure I want to talk about that," she says. "It was bad. I wish I had access to all the great programs that are available now for military members."

Canada has begun to improve its military transition and veterans program in recent years and it is better now than when Breeck left the military. But there are still gaps in the programs available when it comes to the particular needs of women veterans.

Women first entered the Canadian military decades ago but things changed significantly in 1989 when the government opened most military occupations to women. The number of female members of the armed forces began to rise and

women started doing jobs that in the past had been reserved for men. In recent years, those early waves of women have been joining the ranks of Canada's veterans.

Just as the military had to adapt to women, making changes to things like equipment designed for men, now it's Veterans Affairs Canada (VAC) that is being called on to adapt transition programs and provide aid to women. Some of the special needs are medical — incontinence from carrying heavy knapsacks, exposure to environmental toxins, infertility, military sexual trauma, damage from equipment such as pilots helmets that work well for men but are so heavy they strain women's necks.

Others are more psychological or societal — homelessness, suicide, lower incomes than their male colleagues, lack of counselling groups specifically for female veterans.

A paper prepared for the Library of Parliament by analyst Isabelle Lafontaine-Émond says two groups have lower employment rates and bigger drops in income once they leave the military: those who are medically released and female veterans. “Three years after they were released, women had a total income 21-per-cent lower than what they had made in the military, while men had exactly the same income,” she wrote. “Average earnings three years post-release were 51-per-cent lower for women, compared with a 34-per-cent decline for men.”

The paper says different approaches are needed for women and for men. “Researchers studying gender mainstreaming in the military believe that gender-blind policies result in discriminatory outcomes and make life more difficult for women than it has to be.”

Maya Eichler, an assistant professor at Mount Saint Vincent University in Halifax, who has researched the transition from military to civilian life, says gender blindness is one thing the old veterans system and the new veterans charter adopted in 2006 have in common. “We’re trying to address these unique needs of female veterans but both VAC and CAF and DND (Department of National Defence) have operated as if gender is not a relevant category for so long there’s a long legacy to overcome here in terms of thinking about female veterans’ specific needs.”

In the absence of action from the military and government, the charitable sector has stepped in to fill some of the gaps, says Eichler. “The first programs we saw for women were, for example, through the Veterans Transition Network. They were one of the first groups to offer female-specific services. And, of course, there has been a development of peer support with groups as well but that wasn’t government driven — that was from the charitable sector.”

But Eichler says things have begun to change. “I think we’re seeing more interest in the subject mostly because of [former Supreme Court of Canada justice Marie] Deschamps’ report, for example. That has really brought the issue of the experiences of female veterans and of military sexual trauma survivors to the forefront, so the military has been taking the issue more seriously. We have also seen more female veterans organizing and creating their own peer-support groups, and then we have seen a lot more research attention to the issue.”

Among those paying more attention is the current Liberal government, which has set a goal of increasing the percentage of women in the military from the current level of 15 to 25 per cent by 2025. It says it’s aware of the problem and wants to improve things for the women who have served their country.

Alex Wellstead, press secretary to Veterans Affairs Minister Lawrence MacAulay, says the government planned a Women Veterans Forum in May to hear from women serving in the military and female veterans about the problem of gender-specific injuries and how they can result in inequality in their care and the benefits they receive.

“The focus of the Women Veterans Forum is to hear directly from female veterans about their experiences and to get their ideas on how to best develop policies and programs that meet their specific needs,” Wellstead explains. “The main goal is to leave the forum with concrete ideas on how to move forward: how does VAC continue to better engage with the female veteran population? What are the priorities for female veterans that can be worked on in the short, medium, and long term? While VAC programs are designed to help the unique needs of all veterans, we recognize that there is more to be done for female veterans.”

Col. Nishika Jardine is one of those who has benefited from the military’s new transition program, which gives members of the military a six-month period to help move

from military to civilian life. That is very different from past practice, she says. “It was not something that was ever spoken about. People just left the military, they were out within 30 days and they were just gone.”

One of the earliest female graduates of the Royal Military College, Jardine, 55, served with the army’s Royal Corps of Mechanical and Electrical Engineers and had 37 years of service, including a year in Afghanistan. She was medically

“Researchers studying gender mainstreaming in the military believe that gender-blind policies result in discriminatory outcomes and make life more difficult for women than it has to be.”



As a military doctor, Dr. Karen Breeck knows the health challenges unique to female members of the military.



Former Snowbird Karen Breck says the government has moved to address individual problems for female veterans but there needs to be a more systemic, top-down overhaul of veterans programs.

Col. Nishika Jardine says the military's transition program could be improved to help people like her translate their military experience into civilian CVs.

released in May. "I'm broken, I suppose. Military service seems to be harder on women. I think it just breaks our bodies more."

Six months before her release, Jardine was transferred to a transition centre that allowed her to remain as part of the military family while she prepared for civilian life. During that time, Jardine remained at full pay and had the option of going to school, finding a job, or to "do whatever I needed to do to get myself started on my new civilian life. I had a lot of support. The transition centre was excellent. I had a nurse case manager who guided me through all the medical stuff and how to connect in with Veterans Affairs and get my disability claims in. I had a lot of help for that."

Jardine is looking for a job as an executive or as a leadership coach but says the transition program could be improved when it comes to helping people like her translate their military experience into civilian CVs.

Finding a civilian doctor after years of being able to rely on military doctors is another challenge, notes Jardine. "Just at the point where my medical needs are ramping up because I'm being released for medical reasons and I'm now middle aged and I need a family doctor, I can't find one and it is so difficult to go around to doctor's offices and basically beg."

"If the government could do one thing for military people, it would be to help them find a family doctor."

Medical care is also on the mind of Capt. Kate Pentney, a pilot who will leave the military in the fall with spinal cord damage as a result of her service. "I would like someone to manage my care. I would like a single point that manages all of my specialists, all of my prescriptions, all of my care and make sure that I don't OD or things like that."

Pentney has been told her condition will get worse with time and has been modifying her home to prepare for the future. However, she says she could use more help with childcare. "I think Veterans Affairs is going to take really good care of me. They know that I'm broken. They know that I'm coming."

However, Pentney says the transition program isn't as well adapted as it could be for people in her situation. She says the program focuses on preparing for civilian jobs while she knows she is not likely to work again. "It has been rough."

As a military doctor, Breck, who joined the National Association of Federal Retirees in 2009, has seen first-hand some of the health challenges that are unique to female members of the military. "Women, statistically, are being hurt and injured at a higher rate than men. We're being medically released at a higher rate than men. It's taking longer for VAC to make decisions about claims from women." Among the problems are infertility, miscarriages, stillbirths, stress incontinence, chemical exposure, repetitive injury, musculoskeletal problems, military sexual trauma, and post-traumatic stress disorder (PTSD).

For women who need counselling, Breck says female veterans either end up lumped into groups with male colleagues or told to join groups designed for the civilian wives of military officers. However, female members of the military don't really fit into either group. "We know peer groups matter. We know group therapy matters. We know most men, for group therapy, do better in mixed genders. Women do better in women-only environments. They need the safe space."





## **PENSION FOR LIFE FOR VETERANS WITH SERVICE-RELATED INJURY OR ILLNESS**

The new Pension for Life helps you transition to life after service with the recognition and income support you need.

Learn more: [veterans.gc.ca/pensionforlife](https://veterans.gc.ca/pensionforlife)  
1-866-522-2122

## **PENSION À VIE POUR LES VÉTÉRANS ATTEINTS D'UNE BLESSURE OU D'UNE MALADIE LIÉE AU SERVICE**

La nouvelle pension à vie vous aide à faire la transition à la vie après le service grâce à la reconnaissance et au soutien du revenu dont vous avez besoin.

Apprenez-en plus : [veterans.gc.ca/pensionavie](https://veterans.gc.ca/pensionavie)  
1-866-522-2022

Breeck says there have also been problems in communication between the armed forces and Veterans Affairs when it comes to which one is supposed to deal with a problem or medical problems that may be service related. "We keep ending up with women who are not quite put back together."

Sometimes female veterans only find out about a longer-term problem after leaving the military. Breeck says doctors don't necessarily have the training to tell whether things like infertility could be related to workplace exposure to chemicals. "Military or civilian, our health-care providers don't have the awareness even if you found the right person who did the right research, got the right doc to say, yes, I'll support that, it then goes into VAC and VAC has no women's health office and no women's health [subject matter experts], which is why, to me, the women's claims are taking much longer because nobody knows what to do about them."

"If the government could do one thing for military people, it would be to help them find a family doctor."

— Col. Nishika Jardine

Breeck says female veterans are more likely to be single, a single parent, or married to another member of the military — which means their spouse isn't as free to advocate for their needs the same way a civilian spouse can. "Then if we have left and we're broken a lot of us are alone and single. You don't have the energy to fight."

Breeck says the government has moved to address individual problems for female veterans as they arise but what is lacking is a more systemic, top-down overhaul of

veterans programs. "They were designed by men, for men, about men — so whenever women have had issues along the way, we have to, from the bottom up, come up with those solutions."

By comparison, in the United States female veterans are more organized and the government has put more in place to help them, says Breeck. "If you look at the U.S., they've got the office of women's health in the military but also in [Veterans Affairs]. If I'm a female and as a veteran in the U.S., if I think I have something that's female related, could it be related? Is my infertility related to service? They have an actual 1-800 number that I can call to. I've got resources. I've got research."

In the end, Breeck hopes the experience of those who have already served and can now talk about their experiences will lead to improvements for those who follow in their footsteps. "It's not even about us," says Breeck. "We want to make it better for the next generation." ■



## Retirees Among Those To Benefit From New Hearing Aid

Try newly released hearing aids ideal for the modern lifestyle: full surround sound, plenty of power, & no more feedback!<sup>1</sup>

Just weeks ago, a brand new hearing aid line was released to the public and it's transforming the hearing experience for its wearers.

Most hearing aids deal with background noise using directional microphones that focus only right in front of you—like blinders for your ears. No more! These new hearing aids process signals so exceptionally fast, they handle sound from all direc-

tions—greatly improving your ability to hear and comprehend speech, even in noisy environments.

Most hearing aids have to reduce gain (amplification strength) to avoid causing feedback. Not these! These new hearing aids eliminate obnoxious screeching and whistling before it even starts—while maintaining necessary gain.

Connecting to your modern lifestyle is easy!

Make hands-free calls from your smartphone, or stream audio from your phone, stereo, TV, or other Bluetooth® enabled devices. These can even be purchased with a rechargeable lithium-ion battery option.

Yes, the future of hearing is here and it sounds better than ever. **Call now to try these hearing aids for yourself!**

Call **1-855-750-1847** to book your FREE appointment or book your appointment online at: [HearingLife.ca/SAGE](http://HearingLife.ca/SAGE)



No-cost hearing tests are provided to adults ages 19 and older. A fee will apply for a copy of your audiogram. Child hearing tests are conducted at select locations for a fee, please contact us for more information. <sup>1</sup> <https://www.oticon.ca/hearing-aid-users/hearing-aids/products/opn-s>

Promo Code  
**MAG-RETH-SAGE**

# Relocate with the National Association of Federal Retirees and RSG.

Discover the benefits that 60 years of industry knowledge and experience make!

Through your Federal Retirees membership, you and your family members qualify for:

## Cash Back Refund

on your real estate purchases & sales coordinated through RSG

## Guaranteed Pricing

(reduce stress & save money) on packing and moving services

## Complimentary Bill Auditing

before you pay your moving bill

Applicable for local or long distance moving.



*"I was so pleased with the entire move from start to finish. The company was very professional and made sure that all my furniture as well as my boxes were handled with care. My furniture was so well protected. I would not hesitate recommending Relocation Services Group to anyone that is moving. The staff went above and beyond to see that my needs were met."*

- Diane R., N.A.F.R. member



**Relocation  
Services  
Group.com**

For client testimonials and more information visit,  
[www.relocationservicesgroup.com/federalretirees](http://www.relocationservicesgroup.com/federalretirees)

**Call 1-866-865-5504**



# PROMISES, PROMISES

The Liberal government has a system in place to measure if it's living up to the marching orders the PM gave to cabinet ministers

KATHRYN MAY

Senior bureaucrat Matthew Mendelsohn has stayed in the shadows as Canada's first chief deliveryman, but as the election approaches the spotlight will turn on his "results and delivery" unit to see how many of the Trudeau government's promises came true.

A first step will be the mandate letters Prime Minister Justin Trudeau sent to each of his cabinet ministers. They laid out ministers' marching orders and the governing plan for the next four years. Until Trudeau, these ritual letters to ministers were secret, not even deputy ministers were supposed to see them.

But Mendelsohn says the public release of these letters, along with the online "mandate tracker," which monitors ministers' progress on achieving the commitments outlined in those letters, are crucial for "transparency, driving accountability and helping to get things

done. The idea of open mandate letters, based very heavily on the [election] platform, create a very clear sense of the government mandate."

In the letters, Trudeau told his ministers he expected them to "track and report" on their commitments and "over the course of our four-year mandate I expect us to deliver on all our commitments." Trudeau clearly wants to go to the polls in October with as many of those commitments checked off as "completed or fully met."

The original 2015 mandate letters gave ministers 289 tasks, but that list has since swelled to 432. The government has had four cabinet shuffles with new mandate letters that reflected new priorities in the wake of an opioid crisis, a crashing federal payroll system, a flood of migrants at the border, and, of course, the election of U.S. President Donald Trump, which helped add another 143 priorities to ministers' to-do list. With the pre-election goodies announced in Finance Minister Bill Morneau's federal budget in March, the tracker indicated the government had fulfilled 47 per cent of original promises; dropping to a 37-per-cent completion rate for the 432 commitments.

Critics have dismissed the mandate tracker as politically self-serving and self-congratulatory, but the biggest complaint is there are too many priorities. Four or five clear, high-profile priorities are manageable "but 432 means everything is a priority," says one official. Any failures, however, leave the Liberals wide-open to opposition attacks for breaking promises.

Most Canadians will likely never read a mandate letter nor look at the tracker, but advocacy and lobby groups watched both closely in their effort to sway public policy.

## SENIORS' STRATEGY NEEDED

A national seniors' strategy never made it into a mandate letter but is a top priority for seniors advocacy groups. The Trudeau government implemented policies that moved the yardstick on improving the social, health and economic lives of older Canadians since elected but more remains to be done.

Some of those initiatives include: steps towards pharmacare; modifications to bankruptcy legislation aiming to help pensioners; \$6 billion plowed into home care; \$50 million into the study of dementia; \$100 million in the New Horizons for Seniors Fund for community programs to get seniors involved and prevent social isolation. Advocates want the federal government to take the lead and adopt a national strategy to stitch together the patchwork of policies, scattered in different departments and levels

of government, so tax dollars would be better spent and targeted to provide better care.

Dr. Samir Sinha, one of the architects of a proposed national seniors' strategy, says mandate letters reveal the government's direction and values. Those are strong signals for advocates to align parts of a national seniors' strategy with a minister's mandate. "I see them as a starting point and we looked through them to see what aligns with the strategy." He notes the strategy's research and evidence became key when then-health minister Jane Philpott was negotiating the health accord with provinces and tied \$6 billion of the Canada Health Transfer to home care. He also says politicians shouldn't be assailed for backing down on pledges in mandate letters if the evidence doesn't support them or could end up causing harm.

The upcoming election will be the first in which the concerns of older Canadians and a national seniors' strategy will be a campaign issue for all parties. Canada is the only country in the G-8 that doesn't have one. There is a growing momentum across the country for a strategy to deal with our aging population, dominated by post-war baby boomers moving beyond age 65 and living longer.

Seniors advocates say a national strategy is an issue that transcends partisan politics but seniors do turn out in large numbers — up to 80 per cent — to vote.

"Federal Retirees has long advocated for a national seniors' strategy that focuses on home care, housing, and age-friendly community life," says Sayward Montague, director of advocacy for the National Association of Federal Retirees. "A strategy would provide a blueprint for an integrated continuum of care to meet the needs of a growing seniors population, supporting a strong economy across the country and across generations."

What it boils down to is that care for Canada's mushrooming seniors' population won't get better unless it is co-ordinated.

Seniors are the biggest users of the health-care system. Too many, especially those with chronic diseases, end up in

---

"Seniors, the largest growing demographic in the country, absolutely should have a dedicated voice advocating for their unique needs within cabinet..."

— Jean-Guy Soulière

---

hospitals because they don't have the integrated care in their communities that would help them live independently. They need community-care programs, home care, nursing-home care, long-term facilities, and hospitals to work together. Informal caregivers also need recognition and support to address the financial and health challenges of caring for a loved one. But the strategy goes beyond health and must tackle poverty, financial insecurity, elder abuse, loneliness, and social inclusion.

A national strategy has the full blessing of seniors' advocacy groups and the Canadian Medical Association. Nine organizations, including Federal Retirees, representing more than 4 million seniors have coalesced under a "Vibrant Voices" banner. The seniors' strategy concept was backed by Liberal MP Marc Serré's private members bill and studied by Senate and House committees. It's now in the hands of a revitalized National Seniors Council, an external advisory committee, to report back with recommendations.

Many were disappointed by the Liberals' inattention to seniors' issues until the 2019 budget, which finally announced a variety of pre-election goodies aimed at older Canadians. Many of those measures, however, may not be implemented unless the Liberals are re-elected.

Laura Tamblyn Watts, the national director of law, policy, and research with the Canadian Association of Retired Persons, says the government came to power and quickly made two big changes — reversed the



Filomena Tassi is the first minister for seniors.

Conservatives' decision to increase the eligibility age for Old Age Security to 67 from 65 and increased the Guaranteed Income Supplement — but did little else. "They did nothing for three years. Not only was there no seniors' policy, but there was no seniors minister."

The Liberals had four ministers responsible for children and youth but there wasn't a minister for seniors until the summer of 2018 when Filomena Tassi was appointed. "Minister Tassi's appointment was a victory for seniors," Jean-Guy Soulière, president of the Federal Retirees, said at the time. "Seniors, the largest growing demographic in the country, absolutely should have a dedicated voice advocating for their unique needs within cabinet, from the beginning of a government's mandate right through to the end, frankly."

## PHOENIX AND BEYOND

As an employer, the Trudeau government has mixed reviews. It quickly took steps to live up to its election promise to restore respect to the public service after a decade of Conservative cuts and attacks. It set a conciliatory tone by unwinding Tory-era legislation that many felt gutted workers' collective bargaining rights and negotiated dozens of new collective agreements for its 300,000 employees.

But those wins with the public service were overshadowed by the lingering Phoenix payroll disaster. After three years, public servants — most of whom have been overpaid, underpaid, or not paid at all — still look at their pay every two weeks and wonder if it's right.

## WHAT'S BEEN DONE SO FAR

What the Liberals have done so far in light of what advocates want as part of a national seniors' strategy.

### PHARMACARE

Affordable medication is a big concern for seniors and its advocates who widely support a universal, single-payer system. Canadians pay the third-highest drug prices in the world for prescription drugs. Brand-name medicines cost on average 20-per-cent more in Canada than other advanced economies.

The Liberals have taken steps towards pharmacare, adopting some of the initial recommendations of the advisory council it created to study the implementation of pharmacare. The council's final report is expected in June. The 2019 budget announced the creation of a Canadian Drug Agency to manage the country's first national formulary — a list of drugs covered regardless of ability to pay. The agency will have bulk-buying powers and lead price negotiations with drug companies.

### HOME CARE

A big win for seniors came in the 2017 budget, which used the Canada Health Transfer to pump \$6 billion into home care over 10 years. The federal and provincial governments are working out agreements on measuring performance and how the money will be spent.

### DEMENTIA STRATEGY

A national dementia strategy is part of the seniors' strategy and the 2019 budget earmarked \$50 million to the Public Health Agency of Canada over five years to increase awareness; develop treatment guidelines; best practices for early diagnosis; and studying its prevalence. This funding will support the implementation of the national strategy, which was expected this spring.

### PUBLIC PENSIONS

Improving pensions is considered key to seniors' financial security and reducing those living in poverty. The Liberals

increased the Guaranteed Income Supplement (GIS) and in the 2019 budget introduced the automatic enrolment into the Canada Pension Plan (CPP) of those over the age of 70 who have neglected to apply, about 40,000 people. They will also receive payments at the higher rate given to those who deliberately delay collecting CPP until age 70.

The budget also increased the GIS earnings exemption for low-income seniors to \$5,000 from \$3,500, allowing more earnings before GIS benefits are clawed back.

### WORKPLACE PENSIONS

Seniors advocates have long been pressing for legislative changes to better protect workers' pensions in the event of corporate bankruptcies, such as the collapse of Sears Canada, which left pensioners with significantly reduced pension payments and no health and dental benefits.

Firstly, some would like to see retirees have "super priority" when companies go bankrupt so they are the first in line of creditors for the pension funds they've paid into.

Phoenix has already cost \$1 billion to “stabilize” and it will be years before it is fixed. Work to find a replacement is underway but it’s unclear when it will be ready. The 2019 budget offered no money for a new system. In early May, unions and the government reached a deal over damages to compensate employees and retirees for hardships faced for not getting paid on time and properly. Retirees will get paid leave for the years they worked, which they can take in cash, plus any damage claims they have for the third tier of the deal. They are also in tense contract talks with unions that could drag into the election. Luckily, pensions have been largely unaffected due to quick strategy from the Pension Centre to prevent polluted pay data infecting pensions.

**GRAPPLING WITH PENSIONS**

Bill C-27, the politically charged pension legislation that federal workers feared would create a dangerous precedent in the pension landscape, seems to have died as quietly as it appeared more than two years ago. Finance Minister Bill Morneau found himself accused of conflict interest over the proposed legislation, which the opposition alleged would benefit his family business, Morneau Shepell. The bill would have allowed federally regulated employers and Crown corporations to set up target-benefit pension plans — where benefits would no longer be guaranteed and, therefore, shift risk — instead of defined-benefit plans.

The bill sparked a furor among federal unions and retirees who feared if Crown corporations converted to target-benefit

plans, the government would set its sights on the pensions of Canada’s public servants, military, and RCMP.

Morneau was cleared of the conflict allegations but the bill stalled and never moved past first reading. Unions suspect the government simply let it die because of the political grief caused and heavy lobbying by labour and retirees, who still want the bill withdrawn.

“Our members have worked together to stop moves like Bill C-27 and policy that would put retirement security at risk for many Canadians, and this is the result of our collective strength,” says Soulière. “But we know that retirement security is at risk in our current environment, so we’ll be working to make sure our next government, whatever its political stripe, makes retirement security a priority for current and next generations of retirees.”

Second, a pooled-risk insurance fund should be created to make up for shortfalls of underfunded pensions should employers go out of business or are unable to pay retirement benefits in full. This requires an amendment to the Income Tax Act to allow employers with defined-contribution plans to pool the assets of their retired members to improve economies of scale, better management, and long-term risk protection.

The 2019 budget promised insolvency proceedings will be made fairer, more transparent, and more accessible for pensioners and workers. This includes giving courts more power to review payments to corporate executives in the lead up to insolvency.

Federally-incorporated firms will be required to disclose policies pertaining to workers, pensioners, and executive compensation. Federal pension law will be clarified to ensure terminated pension plans provide the same benefits as when the plan was active.

A long-standing battle that some advocates expect will be an election

issue is loosening the rules for Registered Retirement Income Funds (RRIF) requiring those over 71 to withdraw from their RRIFs. The 2019 budget introduced advanced life annuities, allowing seniors to withdraw 25 per cent of their RRIFs, to help seniors worried about outliving their savings to create a guaranteed income stream after they turn 85.

**SOCIAL ISOLATION**

The 2019 budget topped up the popular New Horizons Fund with \$100 million over five years — an ongoing \$20 million a year. This fund is key for the work of community and volunteer groups to promote projects or programs aimed at seniors to reduce the risk of social isolation.

**AFFORDABLE HOUSING**

The government introduced a national housing strategy with a focus on seniors. There is also the National Co-Investment Fund, which promises the construction, repair, and renewal of housing units for seniors, with at least 12,000 new affordable units specially dedicated to seniors.

**AGE-FRIENDLY CITIES AND COMMUNITIES**

Seniors advocates say cities need to be accessible for an aging population with better legislation that makes workplaces and homes more accessible. They also call for minimum standards in the National Building Code. With more couples living longer in their homes, there’s a move to change the popular \$10,000 tax credit for home renovations so it is available to each resident to accommodate people living together with different needs.

**CAREGIVER BENEFITS**

More than 8 million Canadians are informally caring for a friend or family and about a million of them are over 65. This invisible workforce is saving billions of dollars in the health-care system but face their own risks and need additional financial support. Advocates are pressing for refundable, not earned, tax credits because many can’t work because they are caring for family. They also want compassionate care leave changed so caregivers can take leave to support an ill family member without a medical certificate certifying the patient could die within six months.

Debi Daviau, president of the Professional Institute of the Public Service, says public service pensions will continue to be a future target. Governments’ grappling with deficits, low interest rates, and an aging workforce will invariably look for ways to reduce pension costs. “We are always worried about attacks on our pensions. They are always a prime target, like when the Liberals scooped the plan’s surplus years ago,” says Daviau. “There is no reason to modernize existing pension plans, just create plans for those who don’t have them.”

### VETERANS STILL FRUSTRATED

Few Canadians feel as angry, frustrated, and disenchanted with Liberal election promises as some of the country’s 658,000 veterans. The Liberals made a raft of promises to address the anger veterans heaped on the Conservatives after a decade of cuts. They claim to have pumped more than \$10 billion into veteran services and benefits since 2015. According to the mandate tracker, the Liberals say they have delivered on more than half of those promises and the rest are well underway.

A pledge for life-long pensions brought Trudeau widespread support from former service members in the last election, but some veteran advocates say the new Pension for Life plan he introduced is engendering a sense of betrayal that could cost votes this time. “The alienation of the veterans’ community in an election year does not make for good politics,” says Brian Forbes, chairman of the National Council of Veteran Associations. “This is particularly so

given the perceived large swing vote of the veteran community to the Liberal party in 2015, largely based on the prime minister’s campaign promises to address the veterans’ agenda and the Equitas lawsuit.”

The anger over the Trudeau government’s plan revolves around complaints about fairness and equality that have smoldered among different generations of veterans for years. A promise to re-establish a life-long pension as “an option” for veterans was embedded as a key task in four of the mandate letters for the revolving door of Veterans Affairs ministers who have held the post over the past four years.

The battle for lifetime pensions goes back more than a decade when lifetime pensions under the old Pension Act were switched to a series of lump-sum payments under the New Veterans Charter, conceived by Paul Martin’s Liberals and enacted in 2006 with all-party support.

For years, veterans bitterly complained the new lump-sum payment and other benefits were not as generous as the old ones. Trudeau promised to re-establish life-long pensions, which veterans widely took to mean that the pre-2006 regime was coming back. Instead, the government introduced its own version: Pension for Life.

But critics claim that plan, which came into effect April 1, will create three classes of veterans. New applicants will be entitled to less than those who applied since 2006 and considerably less than those who started receiving their pension payments before 2006. A report by the Parliamentary

Budgetary Office backed up their complaint. It compared the various pension regimes veterans have enjoyed since the First World War and found pensions before 2006 were the most generous with veterans receiving, on average, 1.5 times more over their lifetime than under the Liberals’ latest plan.

This inequity was also at the core of the Equitas lawsuit, a class action launched by veterans of the Afghan war. They claimed lifetime pensions under the Pension Act paid older veterans, who served in the Second World War and Korea and other tours of duty before 2006, more generously than those who served in recent conflicts. The Supreme Court of Canada dismissed the case, which has pushed the issue back into the political arena and squarely on the campaign trail.

While it is still too early to know the effects of the new Pension for Life program, there are lingering concerns about the difficulties of Veterans Affairs Canada’s application processes. Changing legislation and policy environments under multiple ministers has not helped these concerns. The trust some veterans have in the system has been shaken, which situations such as the VAC underpayment blunder do little to resolve. In late 2018, the former Veterans Ombudsman Guy Parent and his office found that 270,000 disabled veterans of the CAF and RCMP, and their survivors, were underpaid between 2003 and 2010, to the tune of \$165 million. The error was identified and corrected in 2011, but repayments are only set to start in 2020. “We were encouraged by the government securing the funds needed to do the right thing and pay veterans and their survivors what is owed to them,” says Montague, “but this must be prioritized, especially for low-income veterans and their survivors, as soon as possible.”

Brad White, executive director of the Royal Canadian Legion, says veterans’ issues shouldn’t be political because governments, not parties, send military personnel into conflict and “have collective responsibility” to take care of them when they return injured or not well. He also says it’s too early to pan the Liberals’ Pension for Life program because it is barely off the ground.





It's a sentiment Soulière agrees with. "Financial well-being is incredibly important — a cornerstone for a secure, dignified, and meaningful life after service to Canada. We're still working to understand how Pension for Life will meet veterans' and families' financial needs, and how this package delivers an easy-to-access, uncomplicated set of benefits to veterans."

For some, the best solution rests with the Ministerial Policy Advisory Group, which recommended a plan that combines the best parts of the old and new ones that would be fair and equitable for all disabled veterans. But others say the debate also highlights the need for legislation to spell out the government's obligations for the military or what soldiers call the "social covenant" or "sacred obligation" that Sir Robert Borden made when he addressed troops in the First World War.

The Trudeau government can lay claim to addressing a slew of veterans' policy complaints. They re-opened nine Veterans Affairs' regional offices and hired more case

"The alienation of the veterans' community in an election year does not make for good politics."

— Brian Forbes

workers and front-line staff — although there is still a backlog of cases. It increased benefits for injured veterans so they received 90 per cent of their former military salary; and boosted disability awards for injured veterans to \$360,000 to cover the "pain and suffering."

It invested \$25 million and loosened the eligibility for permanent impairment allowance — renamed the career impact allowance — so more wounded veterans qualify for higher benefit if the injuries and illness suffered in the line of duty limited their post-military career options.


Improved support for veterans, especially during transition from military to civilian life, is a longstanding concern of the Federal Retirees. The 2019 budget expanded access to support from the Canadian Armed Forces Transition Group to ensure all CAF members, not just the ill and injured, get better personalized support.

The government also doubled funding for the Last Post Fund to ensure all veterans get a decent burial and developed a suicide prevention strategy for the military and veterans. It announced a \$20-million centre for excellence for chronic pain, which veterans face at twice the rate of Canadians.

The feds are still grappling with a ongoing demand to get rid of the archaic "gold-diggers" clause, which prevents surviving spouses of veterans from collecting pensions if the retiree married after age 60. The budget, however, tagged \$120 million for a new Veterans Survivors Fund, which will also help survivors of public servants and RCMP. ■


After record rebates in 2018  
Management Expense Ratio  
is **1.03%** vs **2.18%**  
category average

Savings of  
53%




Founded by Public Servants  
in **April 1960** exclusively  
for Public Servants and their  
families

Available directly through  
Tradex in **Ontario, Quebec**  
& **British Columbia** or  
through quality dealers &  
discount brokers in all  
Canadian jurisdictions



Tradex Management Inc.  
www.tradex.ca | 1600-85 Albert St., Ottawa, ON K1P 6A4  
info@tradex.ca | 613-233-3394



Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently, and past performances may not be repeated.



## Scams aimed at older Canadians are sophisticated but there are telltale ways to spot them

HELEN BURNETT-NICHOLS

From a financial request via an online romantic interest to a threatening call from the taxman, fraud attempts against older Canadians are wide-ranging and constantly evolving in their ability to deceive.

Unfortunately, many of these scams have proven effective in recent years. In 2018 alone, reports the Canadian Anti-Fraud Centre (CAFC), the top 10 reported scams by dollar loss duped this demographic out of nearly \$25 million.

But contrary to popular assumption or media portrayals, seniors aren't being targeted because they are "easy marks," says Krista James, national director of the Canadian Centre for Elder Law. Often, their strengths are being used against them. "They think they're probably more likely

to respond to emails, they're more polite, or maybe they're more responsible and they're the backbone of the family. So, if they send them some kind of fraud message linked to family or grandparents, the senior's going to want to do something to help keep the family safe," says James.

Although many scams aimed at older Canadians are sophisticated, the good news is there are telltale ways to spot them — and just being aware of what's out there is a crucial step in stopping these individuals in their tracks.

### **Which scams are targeting seniors?**

As Kathy Majowski, chairwoman of the Canadian Network for the Prevention of Elder Abuse notes, scams generally fall into three basic groupings — those carried out by someone the person knows, frauds by strangers, and consumer scams — organizations with practices that only "toe the line" of being legal.

In terms of the number of frauds reported by seniors in 2018, extortion complaints topped the list. Jessica Gunson, acting call centre and intake unit manager with the CAFC, explains that these scams involve a threat, such as ransomware downloaded onto someone's computer.

Last year, however, the bulk of complaints in this category were related to fraudsters calling consumers impersonating the Canada Revenue Agency claiming an individual owes back taxes. "There's a threatening undertone that 'you need to pay this right away or you're going to be arrested, charged, and go to jail,'" says Gunson. Victims are often asked to pay with pre-paid gift cards such as iTunes or Google Play, or in Bitcoin, which is obviously not how the real CRA conducts itself.

Another popular con affecting older Canadians includes the ubiquitous "grandparent scam" — an entire arm of fraud targeting older adults. In this scam,

fraudsters pretend to be a family member, perhaps a grandchild or a nephew, who calls claiming to be in trouble, and needs fast, and usually secret, financial help.

Matt Cohen, director of litigation projects at Pro Bono Ontario, and staff lawyer Jennifer Flores say the organization's free legal advice hotline also receives daily calls from seniors about unscrupulous door-to-door sales practices. Although a new law took effect in Ontario last year preventing the unsolicited door-to-door sales of certain products and services, Cohen says individuals who signed contracts for home equipment rental under the previous regime continue to come forward, as well as those who have been affected after the ban, with some companies using loopholes.

The financial impact, they say, can be significant. Some seniors have signed a number of 10-year contracts, adding hundreds of dollars in equipment rentals to their monthly bills. In other cases, after an individual has stopped paying a contract, the company has put a notice of security interest on the title of their property, which can impact the person's ability to refinance their mortgage or sell their home. These, says Flores, are notoriously difficult to remove, as they usually involve either paying it out and trying to recover the money later, or filing an application in court.

Also near the top of the list for seniors in terms of funds lost in 2018 were investment scams. As Doug Muir, director of enforcement with the British Columbia Securities Commission explains, some of the warning signs of investment fraud include guaranteed high returns with little or no risk, a request to move money outside the country to avoid tax, or an offer that includes inside information.

But while older Canadians often easily identify scams that promise a high return with low risk, Muir says some frauds have proven much more difficult to recognize, such as those involving any investment that, often unwittingly, is suggested through someone in your trusted network. "It doesn't matter what the underlying investment is, if it's

something that's coming from somebody you trust, that's a red flag because we've seen it used time and again," says Muir.

But as extensive as these scams are, it was another type of fraud that topped the list last year when it came to parting older Canadians from their money. In 2018, the CAFC says seniors reported losses of more than \$9 million as a result of romance scams — representing almost \$6 million more in losses than any other type of reported fraud against seniors.

As Gunson explains, romance scams usually begin online, via a dating website for example, are highly personalized and can go on for months — casting both an emotional as well as a financial toll on the victim. "When contact is made, they're always going to imply that they are from your location or in the surrounding area, but that they are working overseas, so that's the first red flag."

Fraudsters, says Gunson, will invest time messaging and will almost always quickly profess their love, aiming to build trust with the victim.

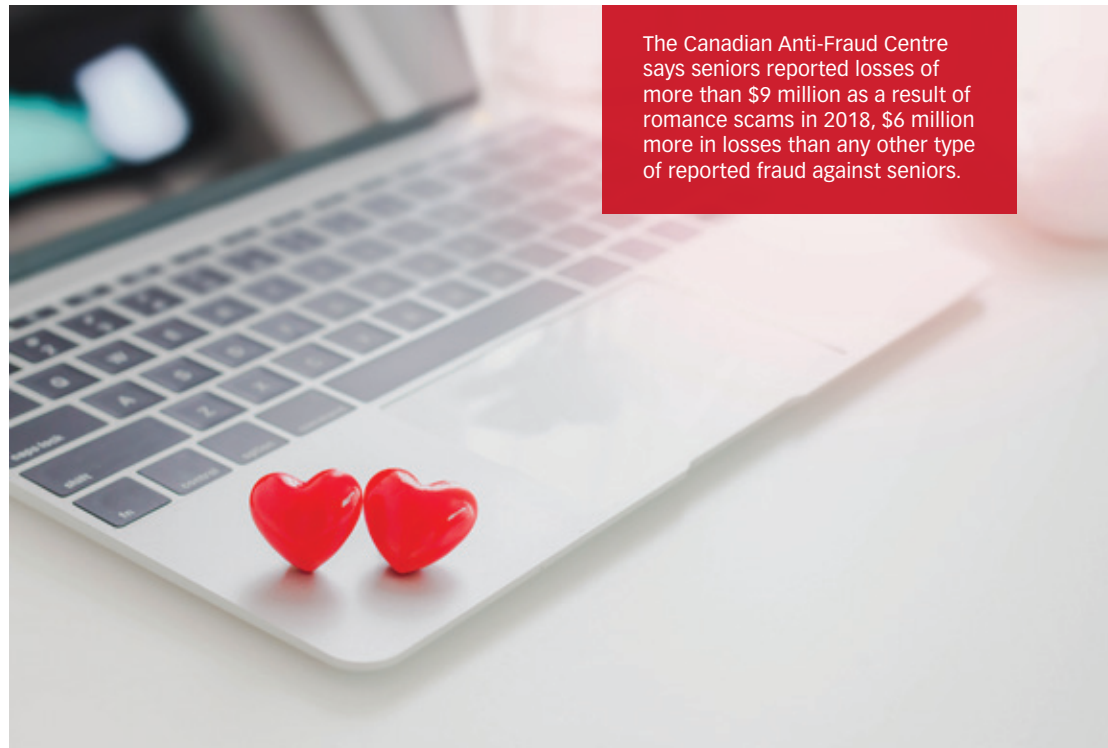
Then, she says, the "financial ask" will occur, perhaps their paycheque has been delayed or they need money for a plane ticket. The request always comes with a guarantee of payback, which the victim often believes as they "feel like they know" the individual. In some cases, she says, victims have ended up maxing out their credit cards, borrowing money from family and friends, and even remortgaging their homes.

### How to recognize and prevent scams

Prevention is the best way to arm oneself against mass marketing fraud, says Gunson — essentially, the ability to recognize and reject a scam the second one is presented to you.

In terms of general best practices to keep yourself safe, says James, it is a good idea not to reply to emails or texts from unknown senders or to send your credit card number or money to anyone you don't know.

Also, says Gunson, keep your social media accounts private, keep your date of birth off your profile, shred sensitive documents, and keep an eye on your bank account activity and mail.



The Canadian Anti-Fraud Centre says seniors reported losses of more than \$9 million as a result of romance scams in 2018, \$6 million more in losses than any other type of reported fraud against seniors.

## AN OUNCE OF PREVENTION

Here are suggested best practices to keep yourself safe from scams and fraudsters:

- Don't reply to emails or texts from unknown senders
- Don't send your credit card number or money to anyone you don't know
- Keep your social media accounts private
- Keep your date of birth off your profile
- Shred sensitive documents before recycling
- Keep an eye on your bank account activity and mail
- Always review contracts (especially the fine print)
- If someone won't meet you in person at a coffee shop, consider it a red flag!

In many of these more personalized and sophisticated scams, there are also telltale signs that something doesn't add up. For example, while the internet can be a great place to meet a potential love connection, Gunson cautions that if the person is unwilling to sit down with you at an actual coffee shop, that should be considered a red flag. "If you're speaking with someone and a) if they're professing their love very quickly and b) asking you for money, this is something you want to shut down immediately," she adds.

With many threat-based frauds, scammers thrive on a knee-jerk reaction. When in doubt, says Gunson, take a step back. Do a quick Google search to see if others have written about the same issue or educate yourself on the new, trending scams via the CAFC website or through the Competition Bureau of Canada's Little Black Book of Scams.

"They don't want you to stop and talk to your family, they don't want you to talk to your neighbour, they don't want you calling our centre because they know the quicker that they can get you to send that money or provide that personal information, the better the payoff is for them," she says. If something doesn't sound right, trust your instincts. Connect with a trusted friend, or family member to talk through your concerns and hear their opinions.

Even if you've invited a company to come to your home, Flores urges consumers to always review contracts for a new home appliance or service carefully, as they are often filled with fine print and a number of onerous terms and conditions. As Majowski notes, consumers have the right to a cooling-off period before committing to a new service or product. In Ontario and Nova Scotia, for example, consumers have 10 days to cancel a contract signed in their home without having to give a reason.

When it comes to investing, Muir says understanding the investment and knowing yourself as an investor — your goals and risk tolerance — are crucial.

If you don't get answers to your questions or if the investment doesn't make sense, says Muir, it is best to walk away. Ultimately, he says, speaking to a registered adviser is a good way to safeguard oneself. "A registered adviser has obligations to know their product, they have to know the client, they have to give them information about risk and about any conflicts and they have to be registered to sell securities."

### What to do if you've become a victim

Unfortunately, for a variety of reasons ranging from humiliation to fear of losing financial independence, the CAFC estimates that only five per cent of frauds are reported. But if you have fallen prey to a scam, it is important to not feel ashamed or embarrassed — sadly, a lot of these individuals have proven to be good at their jobs. "They weren't stupid,

they weren't necessarily unaware, they were victimized because they wanted to believe the best in whoever scammed them," says Majowski.

Indeed, Gunson says, reporting a fraud provides the best chance of recovering lost funds, will assist with information for an investigation, and potentially disrupt the scammer.

Fraud attempts — whether or not money or personal information has been exchanged — should be reported confidentially to the Canadian Anti-Fraud Centre by phone or online, which will take a complete file, including the consumer's information, any documentation, receipts of payment, and any information on the person you were in contact with.

Gunson also advises those who have lost money or personal information to contact their local police, who will take a report but also need to be aware of scams going on within their jurisdiction. Also, she says, alert the credit bureaus if your personal information has been compromised.

Individuals who have signed a contract and feel they may have been the victim of an unfair consumer practice, says Flores, should seek legal advice with respect to rescinding the contract or for help fending off collections agencies, for example.

Investment scams of any amount should be reported to your provincial or territorial securities regulator, says Muir. "We have powers where we can freeze money, freeze assets, and maybe be able to get some of that back to investors," he says.

It is also important to share your story with others. This helps to normalize the idea that this could happen to anyone, and may even prevent someone else in your network from being scammed. "If we have every Canadian recognizing these scams before they get the phone call, the email, the text message, the profession of love online, if they have the ability to recognize that, we stop the scammers right then and there," says Gunson. ■

# LEAVE YOUR WORRIES BEHIND

The benefits of guided travel



**PHOTOS CLOCKWISE, FROM LEFT** Sugarloaf Mountain in Rio is a must-see, especially with a guide that points out Christ the Redeemer. At Ireland's Muckross House, your job is to enjoy — someone else handles the details. A ride at El Ombu Ranch, Argentina, is an experience you might miss on your own.

Planning your travel can sometimes feel like a daunting task. You don't want to get bogged down in the logistics of arranging transportation, accommodations, food, and sightseeing. You'd rather focus on the incredible times ahead, the sights you're going to see, the food you're going to try, and the cultures you're going to encounter. How do you get around the workload of planning travel and get right to the exciting parts? Guided tours are the best way to do that — hands down.

Guided tours can make organizing and going on your trip hassle and worry free. The only thing you should be planning on is enjoying yourself, so a guided tour company that takes care of transportation and logistics during your tour is ideal.

Guided tours get you from place to place, most often, by coach. You can sit back and take in the sights as your coach cruises you to your next hotel stay. Your hotels, too, have been booked for you ahead of time, so there's nothing to worry about.

Where you're going and how you get there has already been taken care of. Most companies will even get you from your house to the airport and back again, so you don't have to worry about traffic, navigating the airport, or paying huge amounts to park.

They're not just planning out your coach routes and hotel stays on a guided tour, though. Your accommodations are arranged ahead of time and they're often centrally located hotels that give you access to the hearts of cities. If they're off the beaten path, that's usually because of incredible views or unique amenities that give travellers something extra.

We also know we travel with our stomachs as much as our eyes, so guided tours

often try to include delicious meals, along with culinary experiences designed to delight your palate. This is all included in handcrafted tours planned by industry experts. The best guided-tour itineraries are perfectly balanced between must-sees, cultural experiences, and plenty of free time.

Guided travel experiences can go anywhere in the world. From the plains of Africa, where you can see some of the most breathtaking animals on Earth, to Europe, where thousands of years of rich history have created a vast tapestry of art and architecture. You can even take one to the planet's last frontier: Antarctica. With options to travel to all seven continents and with itineraries that can focus on different countries or themes, everyone can find a guided tour that appeals to them.

Oftentimes, on a guided tour, you have resources available to you while on tour but also back at home. Your tour manager

will be a wealth of knowledge, able to point out the great things about your destination you might miss on your own. They'll be a go-to resource for any down time you have scheduled and they know their destinations like the back of their hand. Restaurant suggestions, museum recommendations — they'll have it all. At home, you should also be able to rely on the tour company's resources and their customer support should be supporting you even while you're on tour.

Guided travel is perfect for a solo traveller as well. What might seem like a daunting trip to a place you're not familiar with suddenly becomes less so when you're surrounded by friendly faces from the start. There's no better way to forge new and lasting friendships than by joining a group of people who all love to travel and experiencing a new destination together. Plus, you'll feel the security of a group and

a planned itinerary, so you can boldly travel to the far corners of the globe without thinking twice.

The benefits of choosing a guided travel experience are countless, but they all add up to making your time in your destination the best possible. Your logistics are handled, your transportation and accommodations are booked, your itinerary is mapped out for you to hit all the must-see sights plus the hidden attractions you might miss on your own. You're with a group of travellers just waiting to become friends, plus you have a tour manager by your side and a team of customer support experts just a phone call away. It might be time to look into guided travel for your next trip. ■

*This article comes courtesy of **Collette**, a Preferred Partner of the National Association of Federal Retirees. To see all 160-plus tours that Collette offers across all seven continents, visit [collette.com/nafr](http://collette.com/nafr)*



Why travel guided with Collette? With **160+ tours, four different travel styles**, and the all new **Explorations experience**, you can pick your ideal way to travel. Your logistics are handled, you'll stay in 4-star and above accommodations, many meals are included, and your travel itinerary is honed to perfection.

*go guided with collette*  
save \$100 per person\*

when you mention your  
**National Association of Federal Retirees**  
member benefit when booking

Call Collette at 866-413-3762 or visit your local travel agent.  
Mention your **National Association of Federal Retirees member benefit**.

Plus, use offer code **NAFRSAVE** to save up to \$500pp\* on seasonal offers.

\*Use offer code NAFRSAVE for savings. Savings are comprised of retail offer together with member benefit. Offer valid on new bookings only and can expire earlier due to space or inventory availability. Retail offer savings amount will vary by tour and departure date, and is only available on select departures. Call or visit [www.collette.com/nafr](http://www.collette.com/nafr) for details. Space is on a first come, first served basis. Offers are not valid on group, existing bookings or combinable with any other offer. Other restrictions may apply. Promotional pricing may remain in effect after the expiration. Travel Industry Council of Ontario Reg. # 3206405; B.C. Reg. # 23337

Visit [collette.com/nafr](http://collette.com/nafr) for more details



# CRUISES

## WHAT YOU SHOULD KNOW BEFORE YOU SET SAIL

If you're looking for a vacation that doesn't include backpacking through Europe or staying in hostels across Asia, why not consider a cruise? Cruises are a convenient way to see the world. But before you set sail, there are a few things you should keep in mind.

### Choose your ship size

Cruise ships range from mega-ships with 3,500-plus passengers, to small ships with fewer than 800 passengers. Typically, the larger the ship, the more restaurants and entertainment there will be. This may sound great, but if you have trouble with mobility, perhaps consider a smaller ship. It's a good idea to speak with the cruise line beforehand to see how they accommodate mobility issues.

### Know your neighbours

If you're looking for a relaxing vacation, you might not want to book a cruise filled with young couples or families with kids. Some may want to skip the onboard surfing and rowdy deck parties for a more low-key vacation. Online research or the assistance of a travel agent can help you choose a ship with the right neighbours for you.

### Be sure to book early

When you book early, you are more likely to be able to choose a room that will work for your needs. Whether that's adjoining or adjacent to family and friends, a more accessible room, or simply a larger one with a great view.

### Avoid excursion exhaustion

Some of the most exciting parts of any cruise are the ports. From island hopping through the Caribbean or exploring the glaciers in Alaska, you should make sure you're prepared for the climate and the accessibility of any excursions. Dress in layers, always bring lots of water, and don't forget any necessary medications. When you're out and about, take your time and know your pace. Leave a lot of buffer room to get back to your ship with time to spare.

### Don't forget these cruise essentials

When your cruise is booked and you're ready to start packing, here are some helpful things to bring along:

- a waterproof phone case to protect it from ocean and pool splashes
- binoculars for long-distance sightseeing
- your own water bottle to stay hydrated
- motion sickness pills so you can avoid any downtime
- your own snorkel and mask (for tropical cruises) as they can be expensive to rent

Now that you're equipped with the knowledge to book a cruise that works for you, sit back, enjoy your trip, and make memories that will last a lifetime. ■

*Article courtesy of Johnson Inc. ("Johnson"). Johnson is an insurance intermediary specializing in home, auto and travel insurance, as well as group benefits. For more information about Johnson, go to [www.johnson.ca](http://www.johnson.ca) (Quebec residents please visit: [www.johnson.ca/quebec](http://www.johnson.ca/quebec)).*

This article is provided for your general information only. Nothing in this article alters the terms or conditions of any insurance policy. Read your policy for a complete description of coverage and contact your insurance provider or intermediary for coverage and policy details.

# VETERANS' CORNER

## New Veterans Ombudsman scopes out next five years

Meet Veterans Ombudsman Craig Dalton, who explains his office's role and his mandate.

### Q. What is the role of the Veterans Ombudsman?

**A.** The Office of the Veterans Ombudsman works with veterans to ensure they are treated fairly and have access to programs and services that contribute to their well-being. Our mandate also provides us with the opportunity to identify and examine systemic issues that contribute to unfair outcomes for veterans and allows us to make recommendations that make veterans' programs and services better. To succeed in our role, it is important we work constructively with veterans and their organizations, veterans' advocates and advocacy groups, elected officials, and parliamentary committees, as well as with Veterans Affairs Canada.

### Q. What has been your focus since your appointment in November 2018?

**A.** I am very pleased to have been appointed Canada's Veterans Ombudsman and to have joined a very capable team that is fully committed to advancing fairness for veterans and their families. I look forward to continuing to engage with veterans and a wide range of committed veterans' stakeholders. My main focus is meeting with, listening to, and learning from veterans and their families. As a new ombudsman this is critical, not only to establish relationships and clear lines of communication, but also to help guide our work as an office and help us establish clear priorities going forward.

### Q. What do you see as the priorities of the Office of the Veterans Ombudsman?

**A.** Our No. 1 effort will continue to be working with individual veterans and their families and with Veterans Affairs Canada to respond

to and resolve individual veterans' complaints. In addition, after engaging with veterans and the veterans' community, our office has established the following priorities to guide our work over the next five years:

1. Engagement with veterans and stakeholders;
2. Veteran and family health supports (including mental health);
3. Unique challenges facing women veterans;
4. Unique challenges facing reserve veterans; and
5. The veterans' journey (transition).

Our intent is to further scope these priorities — again with the help of veterans and stakeholders and hopefully research partners — to identify more specific areas of interest.

While these priorities represent a considerable amount of work, we will also retain the capacity to shift focus as required to examine the unforeseen areas that will no doubt emerge over time. Lastly, we will continue to make engagement with veterans, veterans groups, and advocates a priority because to make a difference, we need to communicate with veterans.

### Q. What is your opinion of Pension For Life?

**A.** Without a doubt, the April 1, 2019, implementation of Pension for Life (PFL) is the most significant change to Veterans Affairs Canada's financial benefits programs since the 2006 New Veterans Charter replaced the Pension Act.

Our intent is to take the time needed to closely monitor PFL's implementation so we can understand how it impacts veterans on the ground — both previous VAC clients who are transitioning to the PFL suite of benefits, as well as new VAC clients. We are also nearing completion of a PFL financial analysis based on individual veteran scenarios that



Craig Dalton is the new Veterans Ombudsman.

we hope will complement the recent work of the Parliamentary Budget Office, as well as the work of a number of veterans advocates and veterans organizations, in helping to understand the financial impact of PFL.

To this point in time [mid-April], we have heard from 15 veterans with PFL-related queries. The majority were seeking clarification or further information. Veterans have also raised concerns related to the timelines for the Supplementary Retirement Benefit payout and the fact the Additional Monthly Amount cannot be paid out as a lump sum. We are in the process of assessing these concerns.

We are hopeful the consolidation of programs and services under PFL will make it easier for veterans to understand, apply for, and access, the programs and services they need in a timely manner. Lastly, we are pleased to see that new VAC clients will now be retroactively reimbursed for treatment benefits to the date of application versus the date of decision and hope this will result in veterans seeking earlier treatment where required.

*For more information visit [ombudsman-veterans.gc.ca](http://ombudsman-veterans.gc.ca); or call toll free from within Canada: 1-877-330-4343. ■*

*This Q&A has been edited for space.*



# FROM THE PENSION DESK

Women in retirement face a gap in their pension earnings compared to men



## PATRICK IMBEAU

If you look through the federal government's annual reports about our members' pensions, you'll quickly realize they are not the gold-plated pensions often described. However, one statistic may jump out at you: the gap in pension averages between our male and female members.

When taken together, the average pension of our members at year end (March 31, 2018) was \$31,628. However, if you divided that average along gender lines, men had an average annual amount of \$36,273 and women had an average annual amount of \$27,121. That's a gap of \$9,152 or 25-per-cent.

Things get significantly worse when survivors' pensions are considered.

The average public-service survivor pension is only \$14,391. This is especially problematic for women, who make up 88-per-cent of survivors in our pension plan. The issue is even more dire when you consider the Canadian Armed Forces' Regular Force Surviving Spouses — who massively outweigh widowers 110 to 1. Their average allowance in 2016 was \$13,728 — a small pension when you consider how difficult long-term employment could be when their spouses are posted to a new location.

This isn't specific to our membership. According to research commissioned by the Broadbent Institute, close to 30-per-cent of women aged 65-plus lived in poverty. The proportion of the population receiving the Guaranteed Income Supplement (GIS) is higher for single women (between 44-per-cent and 48-per-cent, increasing with age) than it is for single men (between 31-per-cent and 37-per-cent).

Seniors poverty overall had been decreasing throughout the 1980s and early 1990s, however from 1995 to 2013, the low-income rate increased by 8.1 percentage points among senior women and 6.4 percentage points among senior men.

This has forced many to go back into the workforce. In 2015, 53.2-per-cent of employed women aged 65 and over were working part-time. That was nearly 20-per-cent more than men of the same age.

While there is a historical context of gender roles that impacts these figures — women

were a smaller part of the work force for a variety of reasons — the fact is these issues are not going away. Even today, women seniors are 8.6-per-cent less likely to have worked for pay in their lifetime than senior men. The gender pay gap continues to exist (women in Canada still earn 87 cents for every dollar earned by men), and women who have worked still work fewer years than men (as many as 10 years less on average according to a recent U.S. study).

It's hardly a surprise that a new study by HSBC Bank Canada found that half of working-age women are worried they won't have enough money to cover care and medical expenses once they retire.

These issues need to be taken into consideration when policy makers are crafting legislation, yet they are often forgotten. In 2017, when the federal government increased contributions to expand the Canada Pension Plan, it forgot to include the CPP child-rearing drop-out clause that had been in place since it was introduced in the 1970s. This provision existed to ensure that individuals who left the workforce or worked fewer hours to care for young children, disproportionately women, wouldn't be penalized. It took a sustained push by organizations, including ours, to ensure the drop-out provision was included several months after the initial CPP expansion proposal was presented. ■

**Patrick Imbeau** is an advocacy and policy officer for the National Association of Federal Retirees.

NATIONAL PUBLIC SERVICE WEEK  
JUNE 9-15, 2019



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

Thank you for your  
service to Canada.  
From one generation  
to the next.



# HEALTH CHECK

## A palliative care framework for Canada

### JESSICA SEARSON

In late 2017, Parliament passed legislation with all-party support requiring the government to develop a framework on palliative care in consultation with provincial and territorial governments and stakeholders, including caregivers and people with life-limiting illness, with the goal of improving access to palliative care in Canada.

The World Health Organization defines palliative care as “an approach that improves the quality of life of patients and their families facing the problems associated with life-threatening illness, through the prevention and relief of suffering by means of early identification and impeccable assessment and treatment of pain and other problems, physical, psychosocial, and spiritual.”

By this definition, Canada has a long way to go to address the gaps in the quality of and access to palliative care. Health Canada undertook consultations on the palliative care framework in the spring/summer of 2018. Federal Retirees polled its members for their feedback and experiences with palliative care, which informed a brief and recommendations to the government. More than 2,100 members responded.

Federal Retirees recommended a framework address public awareness and education. Many people are unfamiliar with the concept of palliative care, are uncomfortable with discussing end-of-life, or are simply unaware of existing services and programs. Stigma and misconceptions persist creating further barriers to planning for and receiving palliative care.

Thirty per cent of federal retirees responded they have an advance-care

plan, although many were not confident their wishes would be followed.

Advance-care planning is a process to reflect on, consider, and communicate what is important with respect to a person’s health-care choices if they are unable to speak for themselves. This can include discussions with health-care providers as well as significant people in one’s life.

Federal Retirees also recommended palliative care should be available in various settings, including home, hospice, hospital, and long-term care, depending on a patient’s needs and preferences. Despite Canadians’ wishes to die at home, Statistics Canada reports that 60-per-cent die in hospitals.

There are significant disparities with respect to access, quality, and cost of palliative services across Canada. Almost half of respondents said the lack of palliative care services and resources was the greatest obstacle to accessing services.

More than a quarter of respondents also said financial barriers are a concern. The costs of nursing, support services, and equipment to provide care at home can also add up.

We noted support for caregivers is vital to a palliative care framework. Federal retirees told us that knowing what to expect and how to prepare was the greatest challenge caregivers faced (58-per-cent), followed by home and community care support (48-per-cent), and respite services (45-per-cent).

Visit [www.federalretirees.ca/palliative-framework](http://www.federalretirees.ca/palliative-framework) to read our submission to Health Canada.

Canada’s Palliative Care Framework was tabled by Minister of Health Ginette Petitpas Taylor in December 2018. It is described as a “collective vision for palliative care in Canada: that all Canadians with life-limiting illnesses live well until the end of life.”

It presents 10 principles to guide palliative care and four priority areas of action, with corresponding short-, medium- and long-term goals.

- Palliative care education and training for health providers and caregivers;
- Measures to support palliative care providers;
- Research and the collection of data on palliative care; and
- Measures to facilitate equitable access to palliative care across Canada, with a closer look at underserved populations.

The framework offers a consolidation of ideas from stakeholders and palliative care providers, national validation of the current gaps, a common understanding of what palliative care here should look like, and common goals to realize this vision.

It also announced the soon-to-be established Office of Palliative Care, which will be responsible for co-ordinating the framework’s implementation plan, expected this summer. You can read the *Framework on Palliative Care in Canada* at <http://tinyurl.com/y628pj6f>.

It’s encouraging the views and experiences of people with life-limiting illness, caregivers, and service providers were included. Public policy that addresses a common human condition must be grounded in lived experiences. We appreciate the members who took the time to share their thoughts and look forward to the implementation plan.

*What do you think about Canada’s Palliative Care Framework and where we are heading? Email [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca) to share your thoughts.* ■

.....  
**Jessica Searson** is an advocacy and policy officer for the National Association of Federal Retirees.

ADVOCACY IN ACTION

# ELECTION 2019

## WHAT'S YOUR PRIORITY?



Whatever your priority is for this election, you can play a role in ensuring it's top of mind for candidates in your region and the political parties they represent. Regardless of your level of experience, your schedule, or your location, Federal Retirees has an option to help you participate and spread the word. Together, our voices will raise awareness of the importance of these issues to our membership and to all Canadian seniors.

### Find 5 friends

Federal Retirees has a tradition of strong, smart advocacy campaigns that seek not only to protect against changes to our members' hard-earned pensions and benefits, but also to support good policy that improves the lives of all Canadians in their retirement. Our success is largely due to the hard work and tenacity of members like you, but our partnerships with like-minded organizations and individuals help us amplify our message beyond the limits of our membership.

While 176,000 members carry influence in this upcoming election, we must continue to encourage others to join our campaigns and support us with their votes in order to make an impact in a sea of what could be more than 18 million Canadians who cast ballots.

So, what does that mean for you?

Tapping into your own network of fellow federal retirees, friends, and family members, who understand the importance of a secure retirement, access to affordable medication and care in community settings, and support

### CANDACE JAZVAC

As candidates gear up for the summer barbecue circuit, the National Association of Federal Retirees advocacy team is gearing up to make a big impact in this fall's election.

In collaboration with Federal Retirees' board of directors and advocacy committee, regional advocacy program officers, and 79 vibrant branches from coast-to-coast-to-coast, the Association will be rolling out exciting materials and activities so all 176,000 members have the opportunity to engage with this fall's election. As a non-partisan organization, the Association strives

to provide members with the tools they need to interact with their local politicians and make an informed decision at the ballot box.

In this election, Federal Retirees has set out four key priorities:

- retirement income security,
- a national seniors strategy,
- support for veterans and their families, and
- pharmacare.

Each of these priorities touch our membership in different ways. While some may find all four to be on their wish-list for the upcoming election, others may identify one or two as their top priorities.

So, the question is: as a member, what will you do to move your priority forward?

for veterans' families is a great place to start. Check out our website and social media channels for information to share and encourage your network to add their names in support of our campaign. This will help strengthen our impact and ensure those individuals also receive updates from the Association, including ways to get further involved with the campaign.

Setting an ambitious, yet achievable, target of five friends can be a great way to get started and stay motivated.

### Engage with candidates

In the lead up to and throughout the election, Federal Retirees will be distributing a variety of tools to help people engage directly with their local candidates. Again, our aim is to help our members ask strong, smart questions of their candidates about our four key priorities. This raises awareness around the importance of our issues as well as providing helpful information on candidate and party policy to help our members make an informed decision on election day.

Federal Retirees is developing a suite of cool tools for members to use: from toolkits, to online training sessions, to email-to-candidates tools, to postcards and leaflets. Whether you plan to connect with candidates online or in-person, our tools have been developed to be accessible and easy to use. Check out our website for links to online tools or to request a toolkit to be delivered to you.

### Attend an event


In collaboration with our 79 branches across the country, Federal Retirees will be hosting a variety of in-person and remote-access events for the upcoming election. These events provide an opportunity to participate in our campaign and to elevate our priorities. They are also a great chance to meet other Association members and volunteers. We are lucky to have vibrant, smart, active members in every part of the country — and while our team is focused on bringing people together to advance our advocacy goals, many of our members find

friendship and meaningful connection when they take part in our activities.

As the election approaches, there will be many tools and occasions for members to participate. While Federal Retirees continues to use *Sage* magazine as an important means of communicating with all of our membership, we can communicate more frequently on emerging issues using email. In this election, we will share important campaign updates with our members and supporters primarily using email.

If you are not yet receiving emails from the National Association of Federal Retirees and would like to, please email [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca) with your name and membership number so we can make sure you receive campaign updates and information about more ways to get involved. ■

.....  
**Candace Jazvac is advocacy co-ordinator for the National Association of Federal Retirees.**



## National Association of Federal Retirees and Arbor Alliances

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

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


**10%**  
savings\*†


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

**5%**  
savings†

**PLUS! FREE Family Registry Estate Planner™**

**To pre-plan your funeral and cemetery arrangements call 1-877-301-8066 or visit [ArborAlliances.ca](http://ArborAlliances.ca) today**





\* 10% savings on final arrangements made in advance, excluding crypts which are offered at 5% savings if purchased in advance.  
 † For purchases made in Ontario: 4% savings for cemetery lots, niches and other interment rights and excludes above ground crypts. 10% savings on all other cemetery products and services.

Arbor Memorial Inc.

# MEET THE ADVOCACY PROGRAM OFFICERS

## MARG BRUINEMAN

As the federal election nears, the National Association of Federal Retirees is preparing to launch its biggest election-focused advocacy campaign ever to ensure issues related to seniors are key planks in the platforms of all parties.

Retirement income security, a national seniors' strategy, support for veterans and their families and pharmacare are important issues to the 176,000 retired members that the association, through its volunteers, aims to bring to the attention of the candidates across the country.

The goal is to build a strong team of volunteers working in their own ridings from coast-to-coast-to-coast to leverage the momentum that retiree advocates have already achieved.

Here are the volunteers who have been working behind the scenes on your behalf as advocacy program officers:



**Brian Emdin**  
Alberta

Having grown up in a military family, Brian Emdin spent his childhood in Ottawa, Kingston, and Perth, Ont. When he graduated high school, his dad suggested he apply for a short-service commission to the Canadian Air Force. After that initial year of training, graduating with wings, Emdin decided rather than fly he would navigate and spent 30 years as a navigator working largely from the air in the Maritime provinces tasked to detect, localize, and neutralize submarines that were set to launch Russian ballistic missiles. An avid outdoorsman, he was delighted to then be posted to Edmonton as a senior instructor for the now defunct Canadian Forces Survival Training School and eventually retired in St. Albert, Alta., in 1995. In 2002, he published *Survival Secrets*, a guide on how to survive in the wilderness. Emdin, now 74, has been active with Federal Retirees for 21 years, advocating on behalf of seniors. Elections, he says, provide a unique opportunity for the organization to get the ear of politicians to discuss the important issues around seniors and aging.



**Winston Fiander**  
Newfoundland & Labrador

At 78, Winston Fiander still remains fiercely committed to his community. After more than two decades in the civil service, much of it in the Ottawa-Hull area, Fiander returned to Newfoundland to retire and settled in the seashore community of St. Philips outside of St. John's. He has been able to reconnect with his passion, which is sailing, although having recently sold his boat, the father of a Nova Scotia filmmaker is now testing his land legs. His current endeavours include his work as an advocacy program officer with Federal Retirees. He is also involved in the Fisheries Community Alliance of Newfoundland whose goal is to see the fishing industry re-established as an economic force in the province. He also recently served as chairman of the local heritage community. Although Fiander, who started his career as a teacher, retired as director of corporate planning for Environment Canada, the highlight of his career was a four-year secondment to the Caribbean Conservation Association in Barbados helping Caribbean countries develop green plans.



**Leslie Gaudette**  
*British Columbia*

Leslie Gaudette, 69, has been retired for 13 years but has found her background in population health useful in her contribution to discussions around planning strategies for seniors. After getting her honours degree in biochemistry at Simon Fraser University, Gaudette moved to Alberta to marry, spending the next 10 years working with several research groups in Edmonton. In 1980, she moved to Ottawa and worked with Statistics Canada and Health Canada. She ended up at the Public Health Agency of Canada where she was involved in looking at a health system designed for acute care needs dealing increasingly with chronic disease. She was also able to complete an MSc degree in epidemiology at the University of Ottawa in 2001. She retired in 2005 and moved back to Langley, B.C., when her husband died. With her children grown, Gaudette dove into volunteer work. In addition to her advocacy role with the Association, she's on the council of advisers to the B.C. Seniors Advocate and the Council of Senior Citizens' Organizations of B.C.



**Nancy Gleason**  
*Ontario*

Two years ago as her husband prepared for retirement, Nancy Gleason, who was already retired, decided to join the ranks of Federal Retirees. Gleason, 61, started her working life in her Ottawa

Valley home as a Bell Canada long-distance operator. She soon moved to Ottawa to work with the Department of National Defence, where she was trained as a word processor. When she decided to get married back in Pembroke, Ont., she was able to transfer to CFB Petawawa. Now going into her seventh year of retirement, the mother of three and grandmother of four finds herself on both sides of the Ottawa River with a townhouse in Ontario and a farm in Quebec. Retirement afforded her the luxury of finally getting a university education. After graduating from Carleton University's law program, Gleason started to help people sort through legal issues, referring work beyond her scope of advocacy to lawyers. She finds one of her most rewarding pastimes is serving as a pastoral care worker at the local hospital.



**Dorma Grant**  
*New Brunswick*

Dorma Grant concluded her 27-year career as a parole officer with the Correctional Service of Canada working in restorative justice in Ontario. But she started as a New Brunswick hospital nurse and, while working part time and raising her two children on her own, attended the University of New Brunswick majoring in education. After graduation, she packed up the kids and moved to Malawi in southern Africa, where she taught for three years. Upon her return to Canada, she worked as a parole officer in Amherst, N.S., for three years before returning to New Brunswick. In Moncton, she earned a master's degree in psychology and moved

to Ontario in 1997. After her retirement in 2011, Grant spent a year in Cape Town with the Food Bank of South Africa and then volunteered for the Baptist Mission in Bolivia. Now 69, she has spent the past three years in Fredericton where she serves at the local food bank, is deployed to disaster sites through the Red Cross, and is now a Federal Retirees advocate.



**Brian Harris**  
*Saskatchewan*

While Brian Harris enjoys spending the summers playing golf and leaving the cold Regina winters behind to travel, he continues to serve the public. Now 70, Harris began with the public service as a student employment officer while working on his BA. He grew up in Edmonton and his family moved to Kelowna, B.C., but after getting his degree he got a job as an immigration officer at the port of Port Douglas, B.C., at one of the country's busiest border crossings. In 1984, he became regional director of immigration in Regina, retiring in 2008 as director of operations for the Indian Residential Schools Adjudication Secretariat. Harris, a father of two and grandfather of two, has been an active member with Federal Retirees for several years. He also chairs the advocacy committee with Saskatchewan Seniors Mechanism, an umbrella group representing 18 seniors organizations. Their current focus is advocating for a provincial seniors' strategy. He also volunteers with the Red Cross disaster management team and community events such as the Queen City Marathon.



**Gerald Jennings**  
Manitoba

Gerald Jennings retired after 33 years with the RCMP and then went back to work running his own security consultancy business. That involved conducting the full range of corporate consulting, including running internal investigations. After 13 years he retired for good. That was two years ago. Along the way he joined Federal Retirees for the travel insurance and was happily surprised to discover it to be active in advocacy for seniors and he found himself on the branch board of directors. At 69, he is in his second year as an advocacy officer. Jennings grew up in a southern Saskatchewan agricultural community near Weyburn and at 19 joined the RCMP. He was posted in Manitoba and eventually found a place investigating commercial crime. Along the way, he took courses and earned certifications, enjoying a career in financial investigations. In addition to travelling and advocating for seniors, Jennings likes spending time with his family, including two children and three grandchildren who all live nearby in Winnipeg.



**Michelle Langille**  
Nova Scotia

A year after retirement in 2014, Michelle Langille decided she needed some mental stimulation so she joined Federal Retirees and was soon active as an advocacy officer in her home town of Halifax. She is now involved in a variety of community-related initiatives reaching out to all three levels of government. That includes sitting on the Seniors Advisory Council of Nova Scotia, also known as the Group of Nine, which serves as an advisory body to the provincial government through the Department of Seniors, which has a provincial action plan on an aging population. She has also been involved in municipal and federal outreach related to seniors' issues. Langille, 61, spent 36 years working in the federal government, largely in human resources-related fields. Her last role involved strategic consultation with the Public Service Commission and she was involved in policy and guidance work on the new Public Service Employment Act. She is a mother of four and grandmother of two, who all live in the Maritimes.



**Shirley Pierce**  
Prince Edward Island

At age 70 with four children and 10 grandchildren, Shirley Pierce continues to bring issues related to seniors to the attention of the government and the public. As the Federal Retirees' advocacy officer for P.E.I., she's on the senior secretariat, providing policy advice to the provincial government and she's a member of the national advocacy committee. She is also the provincial president of the Catholic Women's League of Canada. Pierce was in the last graduating class of St. Dunstan's University before it merged with Prince of Wales College in 1969 to form the University of Prince Edward Island. She spent six years teaching before taking a break to raise her children, returning to the workforce in 1983 as a program officer with the former Canada Employment and Immigration Commission, now Service Canada, becoming a manager in Summerside. In 2000, after having taken French training, she moved to Charlottetown where she became the department's director of communications and was also the co-ordinator for official languages, retiring in 2007.

Members who would like to join the Association's pre-election advocacy efforts to ensure issues important to seniors across the country are heard by the candidates can contact [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca)



# JUST GETTING STARTED

The real work started after retirement for newly minted MPP Judith Monteith-Farrell

## SANDI KRASOWSKI

When Judith Monteith-Farrell decided to retire from her job as a union representative with the Public Service Alliance of Canada, she thought she was ready for some relaxation and time she could call her own. What followed turned out to be an exciting new journey on a path of helping others.

Having joined several boards, volunteering in a variety of different places and looking after a new granddaughter, Monteith-Farrell



Photo: Sandi Krasowski

Thunder Bay-Atikokan MPP Judith Monteith-Farrell, pictured in her constituency office, is happy to have people come by to share concerns from the community and the region.

“really missed the mental engagement” she found in full-time work. “I’m happy when I’m busy and learning new things,” she says. “I learned that about myself.”

With a history of work as a federal public service employment counsellor, and 25 years with the PSAC, she threw her hat into the political ring and was elected as the New Democrat MPP for Thunder Bay-Atikokan. This is a job she knew she had to do. “The first days were like a whirlwind and it took probably until the end of September [2018] until I felt that I really got my feet under me. And now I feel almost like a veteran,” she laughs. “I knew that I was jumping into the deep end.”

Becoming a member of provincial parliament tasked Monteith-Farrell with setting up offices, hiring staff, and finding an alternate place to live in Toronto. All a far cry from a relaxing retirement. “That all had to be done very quickly and that took a good part of my energy,” she says. “Learning the ropes in Queen’s Park — just the logistics of getting around the building and setting up my office there — it was challenging but fun and exciting.”

It was quickly down to business with learning how to address issues and pitch questions while in the house. On the top of her list is the changing face of health care, particularly for seniors. “Seniors are in a pickle,” she says. “We all knew the grey wave was coming and yet there seems to be so little planning around it.”

A recent poll Monteith-Farrell conducted and a door-to-door canvass showed high concern for seniors in long-term care, the conditions family members find them in, and the overall bed shortage. “Seniors

often feel that they can’t make ends meet. We have seniors come in that can’t afford their deductibles on their medication or they see their benefits being attacked. They are concerned.”

Monteith-Farrell points out other huge issues around supportive and affordable housing for seniors across the province. “People sometimes can’t afford to stay in their homes or they are no longer able to manage them. There’s no place for them to go and they don’t see any affordable options,” she says, adding that some of the options out there are “far beyond anyone who worked for the public service would have as far as their pension goes.”

She says she’s made it her mission to get people comfortable and engaged with her office to address these important issues. “I wish people were more engaged in politics and with government because democracy really works when people are a part of it.”

Meanwhile, Monteith-Farrell has settled into her new life as an MPP and says she was ready for a huge challenge. Her weekly commutes from Thunder Bay to Toronto and many northern Ontario communities have become the “norm” outside of being with her family. “Family has to come first, and that is still my motto... I mean citizens are my family now, but I still think my family is something that really grounds me.

“I’m at a point in my life where I have something to give and I want to help Thunder Bay. I love this city and I really want to help it.” ■

**Sandi Krasowski** is a journalist and photographer in Thunder Bay, Ont.



# THE LATEST NEWS

## National Public Service Week

With National Public Service Week set to take place June 9 to 15, Federal Retirees would like to salute those who deliver the programs and services that support the work of the Government of Canada and the needs of Canadians in their day-to-day lives. We would also like to thank our members for their commitment to public service excellence.

## Award winners

The 2019 Federal Retirees individual award winners were announced in April, with Cliff Poirer from Summerside, P.E.I., branch



Linda MacDonald



Johnson scholarship applications due by Aug. 12

getting the nod for volunteerism and Montreal's Daniel Morin for collaboration. Quebec's Yves Bouchard tied with Ottawa's Stephen Troy for the Claude Edwards Leadership Award. Troy was honoured posthumously. A celebration for all recipients will be held at the 2019 awards recognition dinner at June's annual members meeting (AMM) in Gatineau, Que.

## Thank you

The Association and its partners have again joined forces in support of our volunteer network. Travel partner Collette will continue as a banquet sponsor at regional meetings for the next three years. HearingLife Canada and Arbor are both back for their second year as AMM sponsors, while Johnson will mark its fifth sponsorship of the volunteer recognition dinner.

## Acclamations

Jean-Guy Soulière, who has served the Association in a variety of positions for close to 25 years, was officially acclaimed Federal Retirees president in April, after being elected to the role in 2016. Acclaimed district directors joining him on the board are Léonard LeBlanc (Atlantic), James Nicholson (Quebec) and Linda MacDonald (Ontario). Congratulations to all.

## Johnson scholarships

Long-time Association partner Johnson Insurance is now accepting applications for its 2019 Johnson scholarships. If you hold a home and auto policy through Johnson, your child or grandchild (high-school students only) may be eligible to apply for one of 50 scholarships worth \$1,000 each. Visit [Johnson.ca/scholarship](http://Johnson.ca/scholarship) for information on eligibility and the application process. Program closes Aug. 12, 2019.



## Let us know what you think

We hope you enjoy the new look of our branch section, which starts on pg. 34. We've included profiles on our volunteer team of advocacy officers, who are tackling the run-up to the federal election; a short piece on member Judy Monteith-Farrell, MPP for Thunder Bay-Atikokan, and new branch listings that spotlight local branch events and volunteer opportunities in a new at-a-glance format. Email us at [sage@federalretirees.ca](mailto:sage@federalretirees.ca) and let us know what you think.

## Optimal aging

The McMaster Optimal Aging Portal is the source for healthy aging information that you can trust. Supported by McMaster University and the Labarge Optimal Aging Initiative, the portal is chock full of evidence-based information on topics of interest to older adults. From exercise and nutrition to mental health and consumer protection, the content is vast and comprehensive. Check it out at [mcmasteroptimalaging.org](http://mcmasteroptimalaging.org).



## Congratulations Simon Coakeley

Federal Retirees CEO Simon Coakeley was recently designated vice chairman of the Public Service Pension Advisory Committee (PSPAC) by Treasury Board President Joyce Murray. The PSPAC reviews and makes recommendations to the president on administration, design, and funding of benefits, and reviews any other pension-related matters. Coakeley's term began in April.

## A message from HealthPartners

Thank you to federal retirees who continue to generously support HealthPartners and our country's most respected charities through the Government of Canada Workplace Charitable Campaign. Together we are working to save lives, support caregivers and make life easier for Canadians living with chronic disease. For more information on how your donation makes a difference, visit [healthpartners.ca](http://healthpartners.ca) or follow the organization on social media. ■



## National Preferred Partners

### Travel

- MEDOC Travel Insurance (Johnson)
- Collette
- Choice Hotels
- Alamo Rent-A-Car
- Enterprise Rent-A-Car
- National Car Rental
- Via Rail Canada

### Home and auto

- Johnson Insurance (home and car)
- Relocation Services Group

### Health

- HearingLife Canada
- GoodLife Fitness
- AlarmCare

### Financial advice

- Tradex
- Arbor Memorial
- *Canadian MoneySaver* magazine

### Technology

- SimplyConnect

## Mega Recruitment Drive set for September

Our members are not only our greatest asset, they are also our greatest champions. When we ask new members how they heard about our organization, not surprisingly, the majority say "word-of-mouth" from an existing member.

With that in mind, we will launch the Mega Recruitment Drive in September, to help recruit prospective members and reward existing members who provide Federal Retirees with new referrals.

For every new member you help sign up, you will receive one ballot for the grand prize: a trip for two valued at \$10,000 courtesy of Collette Travel, our exclusive travel partner. There will also be prizes and other incentives just for getting prospective members to join our mailing list — for those who are interested in the Association but are not quite ready to officially become members.

Our 2019 membership fees are certainly affordable at just \$4.19 a month for a single membership or \$5.43 a month for a double. When we sign you up for direct deduction at source through the Pension Centre, your annual dues are deducted automatically from your monthly pension in 12 easy instalments.

Look for more information about the Mega Recruitment Drive in the fall edition of *Sage*, along with full contest details on our website and Facebook in the coming weeks. We'll provide lots of tips to help with your recruitment efforts, so start lining up your former colleagues and practising your sales pitch today!



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

~ Unknown

Join our  
**VOLUNTEER  
TEAM!**

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**



#### 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 of Federal Retirees    Association nationale des retraités fédéraux

**Volunteer Bénévole**



# WE WANT YOU!

The National Association of Federal Retirees has lots of opportunities for volunteers. Here's an introduction to the role of:



## Nutshell

As the branch's designated contact and co-ordinator for branch advocacy activities, the branch advocacy liaison works closely with the provincial advocacy program officer and plays an integral role in support of the Association's national advocacy strategy.



## What you bring to the role

- Excellent interpersonal and communication skills
- Knowledge of Association advocacy initiatives
- Ability to deliver presentations
- Willing to participate in regular training
- Willing to work closely with branch executive

## What you'll do



Serve as advocacy contact for the branch



Communicate regularly with the advocacy program officer to keep informed about key advocacy issues



Share local/regional information with the advocacy program officer



Regularly brief branch president and/or executive on current issues, trends and campaigns



Participate in training to enhance skills, and deliver training and support to branch volunteers



Assist the branch president in developing advocacy strategies driven by the Association's national strategic plan and advocacy priorities



Encourage branch president to support campaigns and general advocacy activities



## Find out more

Branch advocacy liaisons are appointed by branch presidents. For more information and a detailed job description, **contact volunteer engagement officer Gail Curran at 1-855-304-4700 (toll free) or 613-745-2559, ext. 235, or gcurran@federalretirees.ca.**



# YOUR BRANCH IN BRIEF

We hope you will enjoy our new branch listings section. It's reader friendly and gives you the scoop on your branch's latest events and volunteer requirements. Need more information? Call your branch, check out its website, read your newsletters delivered with Sage or get the latest by email. To add your email to your member profile, contact our member services team at 613-745-2559 or toll-free at 1-855-304-4700. They will be pleased to serve you.

## BRITISH COLUMBIA

### BC01 CENTRAL FRASER VALLEY

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

#### Annual spring luncheon:

June 13, noon to 1:30 p.m.,  
Rancho Catering, 35110 Delair Rd.,  
Abbotsford – 🍴 \$ 📞

#### Regular meeting:

Oct. 10,  
1:30 p.m. to 3 p.m., APA Church,  
Room 114, 3145 Gladwin Rd.,  
Abbotsford

### BC02 CHILLIWACK

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

#### Volunteer luncheon:

June 22,  
11:30 a.m., PRTC Garrison  
Crossing, Chilliwack – 🍴 \$ 📞

### BC03 DUNCAN AND DISTRICT

34-3110 Cook St.  
Chemainus, B.C. V0R 1K2  
(250) 324-3211  
duncanfederalretirees@gmail.com

#### Beach picnic:

details TBA – 🍴 \$ 📞

### BC04 FRASER VALLEY WEST

P.O. Box 34141  
RPO Clover Square  
Surrey, B.C. V3S 8C4  
(778) 995-6136 (July 10 RSVP)  
(604) 372-1109 (August RSVP)  
kettlerk@gmail.com (July 10 RSVP)  
nafrsecretary@gmail.com  
(August RSVP)  
www.nafrfraservalleywest.ca  
info@nafrfraservalleywest.ca

**Meet and greet:** July 4, 2 p.m.,  
Ricky's Country Restaurant,  
2160 King George Blvd, S. Surrey

#### Annual GM and barbecue:

July 10, 11 a.m., Peace Arch  
Provincial Park, Surrey – 🍴 📞

**Meet and greet:** Aug. 1, 2 p.m.,  
Ricky's Country Restaurant,  
2160 King George Blvd, S. Surrey

#### HearingLife presentation:

Early August, details TBA – 🍴 📞

**Meet and greet:** Sept. 5, 2 p.m.,  
Ricky's Country Restaurant,  
2160 King George Blvd, S. Surrey

### BC05 NANAIMO AND AREA

P.O. Box 485  
Lantzville, B.C. V0R 2H0  
(250) 248-2027  
ashdown@shaw.ca

The regular June luncheon has  
been cancelled.

**General meeting:** Sept. 26,  
details TBA

#### Volunteers wanted:

communications, directors,  
phone committee

### BC06 NORTH ISLAND JOHN FINN

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

**General meetings:** June 12 and  
Sept. 11, noon, Best Western  
Westerly Hotel, 1590 Cliffe Ave.,  
Courtenay – 🍴 \$ 📞

### BC07 CENTRAL OKANAGAN

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

**Picnic in the park:** June 15,  
11 a.m., Mission Creek Regional  
Park, 2363 Springfield Rd.,  
Kelowna – 🍴 📞

**Meet and greet:** July 1,  
10:30 a.m., Urban Fare, Mission  
Park Shopping Centre, 3155  
Lakeshore Rd., Kelowna

**Golf tournament:** July 29,  
10:30 a.m., Mission Creek Golf  
course, 1950 KLO Rd., Kelowna

**Meet and greet:** Aug. 5,  
10:30 a.m., Urban Fare,  
Mission Park Shopping Centre,  
3155 Lakeshore Rd., Kelowna

**Meet and greet:** Sept. 2,  
10:30 a.m., Urban Fare,  
Mission Park Shopping Centre,  
3155 Lakeshore Rd., Kelowna

**All-candidates forum:** Sept. 7,  
Parkinson Rec Centre,  
1800 Parkinson Way, Kelowna

### 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.ca  
federalretireesvictoria@shaw.ca

**Branch meeting:** Sept. 10,  
10 a.m., Royal Canadian Legion  
Branch 292, 411 George Rd. E.,  
Victoria – 🍴 \$ 📞

## LEGEND

For detailed information, contact your branch.

🍴 – Food will  
be served.

\$ – There is a charge for  
members and/or guests.

📞 – RSVP is required. Telephone  
the noted number(s).

**BC10 SOUTH OKANAGAN**

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

**Ride the rails:** June 10, noon,  
Kettle Valley Steam Railway,  
18404 Bathville Rd.,  
Summerland – 🍴 \$ 📞

**Annual barbecue picnic:**

July 11, noon, Rotary Centennial  
Pavilion, Skaha Lake Park,  
Penticton – 🍴 📞

**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

**Summer picnic:** July 10, 10 a.m.,  
Riverside Park, 100 Lorne St.,  
Kamloops – 🍴 \$ 📞

**Volunteers wanted:** treasurer,  
events co-ordinator

**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

**General meeting:** June 8,  
10 a.m., ANAVETS, Unit 302,  
Fourth St., Sidney

**General meeting:** Sept. 28,  
9:30 a.m., St. Elizabeth's Church,  
10030 Third St., Sidney

**BC15 PRINCE GEORGE**

P.O. Box 2882  
Prince George, B.C. V2N 4T7  
nafr@shaw.ca

**General meeting and lunch:**

June 10, 12:30 p.m., Elder  
Citizens Recreation Association,  
1692 Tenth Ave. Prince George  
🍴 \$ 📞

**General meeting and lunch:**

Sept. 16, 12:30 p.m., Elder  
Citizens Recreation Association,  
1692 Tenth Ave. Prince George  
🍴 \$ 📞

**ALBERTA****AB16 CALGARY AND DISTRICT**

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

**General meeting and quarterly luncheon:** Sept. 26, 10:30 a.m.,  
Fort Calgary, 750 – 9 Ave., S.E.,  
Calgary – 🍴 \$ 📞

**Okotoks/Foothills Coffee**

**Sessions:** Sept. 19, details TBD

**Volunteers wanted:**

membership, general office,  
events, recruiting

**AB17 EDMONTON**

P.O. Box 81009, McLeod Park  
Edmonton, Alta. T5Y 3A6  
780-413-4687  
1-855-376-2336 (outside Edmonton)  
edmonton@federalretirees.ca

**GMM:** Sept. 4, 10:30 a.m.,  
Royal Canadian Legion, Kingsway  
Branch, 14339 50 St. NW,  
Edmonton

**Christmas and volunteer**

**appreciation dinner:** Dec. 4,  
10:30 a.m., Royal Canadian Legion,  
Kingsway Branch, 14339 50 St. NW,  
Edmonton – 🍴 \$ 📞

**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  
(403) 556-3581  
reddeerfederalretireesass@gmail.com

**General meeting and luncheon:**

Sept. 11, noon, Baymont Inn &  
Suites, 4311 – 49 Ave, Red Deer

**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. T0B 4A0  
(780) 663-2045  
cvhyde@mcsnet.ca

**Luncheon and general meeting:**

Sept. 18, 10:30 a.m., Royal  
Canadian Legion, 5003 52 Ave.,  
Wetaskiwin – 🍴 \$

**Luncheon and general meeting:**

Oct. 23, 10:30 a.m., Happy  
Chopstix Restaurant, 6110 48 Ave.,  
Camrose – 🍴 \$

**AB92 LAKELAND**

P.O. Box 145 STN Main  
Cold Lake, Alta. T9M 1P1  
(855) 304-4700  
louethel@telusplanet.net

**Board meeting:** Sept. 10, 11 a.m.,  
Royal Canadian Air Force 784  
Wing, 5319 – 48 Ave. S., Cold Lake

**SASKATCHEWAN****SK22 NORTHWEST SASKATCHEWAN**

161 Riverbend Cr.  
Battleford, Sask. S0M 0E0  
(855) 304-4700  
tbgs@sasktel.net

**SK23 MOOSE JAW**

c/o Barry Young, 93 Daisy Cres.  
Moose Jaw, Sask. S6J 1C2  
(855) 304-4700  
nafrmj23@outlook.com

**Executive meetings:** May 15  
and Sept. 4, 10:30 a.m., Timothy  
Eaton Garden, 510 Main St. N.,  
Moose Jaw

**General meeting:** Sept. 11,  
7 p.m., Timothy Eaton Garden,  
510 Main St. N., Moose Jaw

**Executive meeting:** Nov. 6,  
10:30 a.m., Timothy Eaton Garden,  
510 Main St. N., Moose Jaw

**General meeting:** Nov. 13,  
7 p.m., Timothy Eaton Garden,  
510 Main St. N., Moose Jaw

**SK24 REGINA AND AREA**

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

**Fall supper:** Sept. 16, All Saints  
Anglican Church, 142 Massey Rd.,  
Regina – 🍴

**LEGEND**

For detailed information, contact your branch.

🍴 – Food will  
be served.

\$ – There is a charge for  
members and/or guests.

📞 – RSVP is required. Telephone  
the noted number(s).



### SK25 SASKATOON AND AREA

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

**Barbecue:** June 5, noon, Floral  
Community Centre, Township Rd.  
360, R.M. Corman Park – 🍴 \$ ☎

**Corn boil:** Sept. 11, noon, Floral  
Community Centre, Township Rd.  
360, R.M. Corman Park – 🍴 \$ ☎

### SK26 PRINCE ALBERT AND DISTRICT

P.O.Box 333 STN Main  
Prince Albert, Sask. S6V 5R7  
(855) 314-5644  
gents@sasktel.net

**Annual picnic:** June 5, noon,  
Saskatchewan Penitentiary – 🍴

### SK29 SWIFT CURRENT

P.O. Box 277  
Herbert, Sask. S0H 2A0  
(306) 784-3475  
SK29.Pres@outlook.com

## MANITOBA

### MB30 WESTERN MANITOBA

311 Park Ave. E.  
Brandon, Man. R7A 7A4  
(855) 304-4700  
nafrmb30@gmail.com (RSVP)

**General meeting:** Oct. 8,  
311 Park Ave. E. – ☎

**Volunteers wanted:**  
vice-president, secretary,  
anniversary co-ordinator

### MB31 WINNIPEG AND DISTRICT

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

**Golf tournament:** Aug. 13,  
time TBA, Scotswood Links

**General meeting:** Sept. 24,  
11:30 a.m., ANAVets 283,  
3584 Portage Ave., Winnipeg – ☎

### MB32 CENTRAL MANITOBA

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

### MB91 EASTERN MANITOBA

P.O. Box 219  
Pinawa, Man. R0E 1L0  
(204) 753-8402  
ttveiv@mts.net

**Fall general meeting:** Oct. 17,  
noon, Alliance Church,  
1 Bessborough Ave., Pinawa – 🍴 \$

## ONTARIO

### ON33 ALGONQUIN VALLEY

P.O. Box 1930  
Deep River, Ont. K0J 1P0  
(855) 304-4700  
avb.fed.retirees@gmail.com  
fsnaalgonquinvalley.com

**Annual picnic:** Aug. 25, noon,  
Jubilee Lodge, Garrison Petawawa  
Marina, Petawawa – 🍴 \$ ☎

### ON34 PEEL-HALTON AND AREA

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

### ON35 HURONIA

316-80 Bradford St.  
Barrie, Ont. L4N 6S7  
(705) 792-0110  
fsnahuronia@rogers.com

**Fall meeting:** Oct. 2

**Volunteers wanted:** telephone  
committee, help for annual  
general meeting

### ON36 BLUEWATER

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

### ON37 HAMILTON AND AREA

14 Highland Park Dr.  
Dundas, Ont. L9H 3L8  
(905) 627-3827  
(905) 531-7287 (GM RSVP)  
(289) 690-1728 (Golf RSVP)  
waltersmichael67@gmail.com

**Golf day:** June 7, 10 a.m.,  
Oak Gables Golf Course, 1505  
Highway 2, Ancaster – 🍴 \$ ☎

**General meeting and preferred  
partners open house:** Sept. 10,  
11 a.m., Michelangelo's,

1555 Upper Ottawa Street,  
Hamilton – 🍴 \$ ☎

### ON38 KINGSTON AND DISTRICT

P.O. Box 1172  
Kingston, Ont. K7L 4Y8  
(866) 729-3762  
(613) 542-9832 (RSVP)  
kingston.fsna@gmail.com

**Summer luncheon:** June 11,  
11:30 a.m., Brockville Convention  
Centre, 7829 Kent Blvd.,  
Brockville – 🍴 \$ ☎

### ON39 KITCHENER-WATERLOO AND DISTRICT

110 Manitou Dr.  
Kitchener, Ont. N2C 1L3  
(519) 742-9031  
fsna39@gmail.com

**Semi-annual meeting:** Oct. 1,  
10 a.m., Conestoga Place,  
110 Manitou Dr., Kitchener – 🍴 \$ ☎

**Volunteers wanted:** office help

### ON40 LONDON

865 Shefford Rd.  
Ottawa, Ont. K1J 1H9  
(519) 439-3762  
londonbranch@federalretirees.ca

**General meeting:** Oct 8,  
1 p.m., Victory Legion,  
311 Oakland Ave. – 🍴

### ON41 NIAGARA PENINSULA

865 Shefford Rd.  
Ottawa, Ont. K1J 1H9  
dave.br41sec@gmail.com

### ON43 OTTAWA AND INTERNATIONAL

2285 St. Laurent Blvd., Unit B-2  
Ottawa, Ont. K1G 4Z5  
(613) 737-2199  
info@nafrottawa.com  
nafrottawa.com

**Financial literacy for retirees:**  
Oct. 30, 8 a.m. to 1 p.m., Ottawa  
Convention and Event Centre,  
200 Coventry Rd. – ☎

### ON44 PETERBOROUGH AND AREA

P.O. Box 2216 STN Main  
Peterborough, Ont. K9J 7Y4  
(705) 559-9283  
brunet.pierre@sympatico.ca

**General meeting:** Oct. 16  
(tentative), time TBD, Peterborough  
Legion, 1550 Lansdowne St. W.,  
Peterborough – 🍴 ☎

## LEGEND

For detailed information, contact your branch.

🍴 – Food will  
be served.

\$ – There is a charge for  
members and/or guests.

☎ – RSVP is required. Telephone  
the noted number(s).



**ON45 QUINTE**

132 Pinnacle St. (Legion)  
P.O. Box 20074  
Belleville, Ont. K8N 3A4  
(613) 968-7212  
fsnaon45@gmail.com

**ON46 QUINTRENT**

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

**Steak barbecue:** June 5, 11:30 a.m.,  
Royal Canadian Legion Trenton,  
19 Quinte St., Trenton – 🍴☎

**Fall meeting:** Oct. 22, 11:30 a.m.,  
Royal Canadian Legion Trenton,  
19 Quinte St., Trenton – 🍴☎

**ON47 TORONTO AND AREA**

P.O. Box 65120 RPO Chester  
Toronto, Ont. M4K 3Z2  
(416) 463-4384  
fsna@on.aibn.com

**General meeting:** Oct. 21,  
11:30 a.m., St. Andrew's United  
Church, Central Westminster  
Room, 117 Bloor St. E., Toronto

**ON48 THUNDER BAY AND AREA**

P.O. Box 29153 RPO McIntyre Centre  
Thunder Bay, Ont. P7B 6P9  
(807) 624-4274  
nafmb48@gmail.com

**Golf tournament:** Sept 8, 2 p.m.,  
Emerald Green Golf Course  
🍴💰☎

**ON49 WINDSOR AND AREA**

500 Tecumseh Rd. E.  
P.O. Box 28080  
Windsor, Ont. N8X 5E4  
(519) 978-1808  
mcgovernsharon@rocketmail.com

**ON50 NEAR NORTH**

P.O. Box 982 STN Main  
North Bay, Ont. P1B 8K3  
(705) 498-0570  
nearnorth50@gmail.com

**Annual general meeting:**  
Oct. 2, noon, Royal Canadian  
Legion Callander Branch,  
345 Landsdowne St.,  
Callander – 🍴💰☎

**ON52 ALGOMA**

8 Gravelle St.  
Sault Ste Marie, Ont. P6A 4Z6  
(705) 946-0002  
davischuck@yahoo.ca

**ON53 OTTAWA VALLEY**

P.O. Box 20133  
Perth, Ont. K7H 3M6  
(855) 304-4700  
info@fsnaottawavalley.ca

**ON54 CORNWALL AND DISTRICT**

141 Markell Cres.  
Cornwall, Ont. K6H 6X2  
(613) 938-8265  
federalretirees.cornwall@gmail.com

**ON55 YORK**

865 Shefford Rd.  
Ottawa Ont. K1J 1H9  
(855) 304-4700  
federalretirees.york@gmail.com

**ON56 HURON NORTH**

34 Highland Cr.  
Capreol, Ont. P0M 1H0  
(705) 698-5895 (RSVP)  
huronnorth56@gmail.com

**Meeting and barbecue:**  
June 7, 11:30 a.m. to 2 p.m.,  
the Masonic Lodge,  
171 Spruce Ave., Elliot Lake

**QUEBEC****QC57 QUEBEC**

162-660 57<sup>e</sup> rue O.  
Quebec, Que. G1H 7L8  
(418) 661-4896  
anrf@bellnet.ca

**Christmas evening:** Dec. 14,  
Centre Le Trait Carré – AGAM  
(Knights of Columbus Hall),  
details to follow

**Breakfasts:** June 26, July 31,  
Aug. 28, 8:30 a.m., Tomas Tam  
Restaurant, 325 Marais St.,  
Quebec City

**Bas-St-Laurent-Gaspésie  
Sub-section**

**Breakfasts:** June 12, Sept. 4,  
9:30 a.m., O'Farfadet  
Restaurant, 298 Thériault Blvd.,  
Rivière-du-Loup

**Saguenay-Lac-Saint-Jean  
Sub-section**

**Breakfasts:** June 4, Sept. 3,  
9 a.m., La Normande Restaurant,  
2761 Mgr Dufour St., La Baie

**Breakfasts:** June 26, Sept. 25,  
9 a.m., Coq Rôti Restaurant,  
430 Sacré-Cœur St., Alma

**QC58 MONTREAL**

300-1940 Boul Henri-Bourassa E.  
Montreal, Que. H2B 1S1  
(514) 381-8824  
info@anrfmontreal.ca  
anrfmontreal.ca  
facebook.com/  
retraitesfederauxmtl

**Free conference:** Oct. 9,  
1:30 p.m., Auberge Universelle  
Montreal, Pierre de Coubertin  
room, 5000 Sherbrooke St. E.,  
Montreal – ☎

**Free conference:** Oct. 16,  
1:30 p.m., Château Royal de Laval,  
3500 Souvenir blvd., Laval – ☎

**QC59 CANTONS DE L'EST**

210-2313 rue King O.  
Sherbrooke, Que. J1J 2G2  
(819) 829-1403  
anrf\_cantons@hotmail.com

**QC60 OUTAOUAIS**

115-331 Boul. de la Cité-des-Jeunes  
Gatineau, Que. J8Y 6T3  
(819) 776-4128  
admin@anrf-outaouais.ca

**QC61 MAURICIE**

C.P. 1231  
Shawinigan, Que. G9P 4E8  
(819) 537-9295  
anrf-mauricie.adhesion@outlook.fr

**Monthly breakfast:** June 12,  
9 a.m., Maman Fournier  
Restaurant, 3125 des Récollets  
Blvd., Trois-Rivières

**Monthly breakfast:** Aug. 14,  
9 a.m., Chez Auger restaurant,  
493 5th St. de la Pointe,  
Shawinigan

**Monthly breakfast:** Sept. 11,  
9 a.m., Maman Fournier  
Restaurant, 3125 des Récollets  
Blvd., Trois-Rivières

**QC93 HAUTE-YAMASKA**

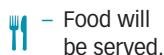
C.P. 25 SUCC Bureau-Chef  
Granby, Que. J2G 8E2  
(855) 304-4700  
haute-yamaska@retraitesfederaux.ca

**NEW BRUNSWICK****NB62 FREDERICTON  
AND DISTRICT**

P.O. Box 30068 RPO Prospect Plaza  
Fredericton, N.B. E3B 0H8  
(506) 451-2111  
fredericton@nb62.ca  
tinyurl.com/gl2otuh  
facebook.com/branchnb62

**LEGEND**

For detailed information, contact your branch.



– Food will  
be served.



– There is a charge for  
members and/or guests.



– RSVP is required. Telephone  
the noted number(s).

**NB63 MIRAMICHI**

P.O. Box 614 STN Main  
Miramichi, N.B. E1V 3T7  
(855) 304-4700  
smithrd@nb.sympatico.ca

**NB64 SOUTH-EAST NB**

P.O. Box 1768 STN Main  
281 St. George St.  
Moncton, N.B. E1C 9X6  
(506) 855-8349  
fsnasenb64@gmail.com

**Banquet:** June 3, 5 p.m., Four  
Points Sheraton, 40 Lady Ada  
Blvd., Moncton – 🍴 \$

**General meeting:** Sept. 27,  
Royal Canadian Legion, Branch #6,  
100 War Veterans Ave., Moncton

**NB65 FUNDY SHORES**

P.O. Box 935 STN Main  
Saint John, N.B. E2L 4E3  
(506) 849-2430  
fsna65@gmail.com

**Fall dinner:** Sept. 26 (tentative)

**NB67 UPPER VALLEY**

111 McBurney Rd.  
Rockland, N.B. E7P 2R8  
(855) 304-4700  
dhatheaway@xplornet.com

**Fall meeting:** Oct. 1,  
10:30 a.m., Florenceville Kin Club,  
381 Rte 110 East Centreville,  
Centreville – 🍴 \$ 📞

**NB68 CHALEUR REGION**

2182 Ch Val-Doucet Rd.  
Val-Doucet, N.B. E8R 1Z6  
(506) 764-3495  
japaulin@rogers.com

**General meeting:** October,  
details TBD

**NOVA SCOTIA****NS71 SOUTH SHORE**

100 High St., Box 214  
Bridgewater, N.S. B4V 1V9  
(855) 304-4700  
PresSouthShoreNS71@gmail.com

**Annual picnic:** July 20, 11:30 a.m.,  
MARC Program Building, 33 Leary  
Fraser Rd., Dayspring – 🍴 \$ 📞

**NS72 COLCHESTER-EAST HANTS**

12 Harris Ave.  
Truro, N.S. B2N 3N2  
(902) 893-0543  
(902) 957-0545  
colchester-easthants@federalretirees.ca

**NS73 NOVA SCOTIA CENTRAL**

503-73 Tacoma Dr.  
Dartmouth, N.S. B2W 3Y6  
(902) 463-1431  
offmanager@ns.aliantzinc.ca

**Fall luncheon and social:**  
Oct. 30, 11:30 a.m., Best Western  
Plus, 15 Spectacle Lake Dr.,  
Dartmouth

**Volunteers wanted:** board of  
directors, committee work

**NS75 WESTERN NOVA SCOTIA**

Box 1131  
Middleton, N.S. B0S 1P0  
902-765-8590 (RSVP)  
nafr75@gmail.com (RSVP)

**Cold plate buffet:** Aug. 22,  
11:30 a.m., Middleton Legion,  
205 Marshall St., Middleton  
🍴 \$ 📞

**NS77 CAPE BRETON**

P.O. Box 785 STN A  
Sydney, N.S. B1P 6J1  
(902) 539-4465  
fsnacb@eastlink.ca

**Fall general meeting:** Oct. 18,  
3 p.m., Steelworkers and  
Pensioners Hall, Corner Inglis  
and Prince St., Sydney – 🍴 \$ 📞

**Volunteers wanted:** president,  
secretary

**NS78 CUMBERLAND**

P.O. Box 303  
Parrsboro, N.S. B0M 1S0  
(902) 661-0596  
carose1948@gmail.com

**Volunteers wanted:** report editor

**NS79 ORCHARD VALLEY**

P.O. Box 815 STN Main  
Kentville, N.S. B4N 4H8  
(855) 304-4700  
megodon@eastlink.ca

**NS80 NORTH NOVA**

P.O. Box 775 STN Main  
New Glasgow, N.S. B2H 5G2  
(855) 304-4700  
victorfleury@eastlink.ca

**General meeting:** Oct. 7, 2 p.m.,  
New Glasgow Legion, 39 Provost  
St., New Glasgow – 🍴 \$ 📞

**Volunteers wanted:** advocacy

**PRINCE EDWARD ISLAND****PE82 CHARLOTTETOWN**

P.O. Box 1686 STN Central  
Charlottetown, P.E.I. C1A 7N4  
(855) 304-4700  
pat@ptassociates.ca

**Annual barbecue:** July 9, noon,  
Farm Centre on University Ave.  
(next to Sobeyes)

**Quarterly meeting:** Oct. 8, 2 p.m.  
Farm Centre on University Ave.  
(next to Sobeyes)

**PE83 SUMMERSIDE**

P.O. Box 1558 STN Main  
Summerside, P.E.I. C1N 4K4  
(902) 724-2302  
cliffpoirier@eastlink.ca

**NEWFOUNDLAND  
AND LABRADOR****NL85 WESTERN NF  
AND LABRADOR**

2 Herald Ave., P.O. Box 20052  
Corner Brook, N.L. A2H 7J5  
(709) 639-5350  
wayneronaldbenett@gmail.com

**NL86 CENTRAL  
NEWFOUNDLAND**

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

**General meeting:** September,  
Grand Falls-Windsor Area,  
details TBA – 🍴 \$ 📞

**General meeting:** October,  
details TBA – 🍴 \$ 📞

**NL87 AVALON-BURIN  
PENINSULA**

P.O. Box 21124 RPO MacDonald Dr.  
St. John's, N.L. A1A 5B2  
(709) 834-3684  
wcombden70@gmail.com

**General meeting:** June 12,  
11 a.m., St. Gabriel's Hall,  
Marystown – 🍴

**LEGEND**

For detailed information, contact your branch.

🍴 – Food will  
be served.

\$ – There is a charge for  
members and/or guests.

📞 – RSVP is required. Telephone  
the noted number(s).



# Attention Leaders

Our national board needs you

**We are always looking for good people to make a difference in the lives of our 176,000 members. Our call for board nominations for 2020 starts in mid-December, but we would welcome your application now for a special project or work on a committee.**

If you have senior-level experience, either through your former employment or volunteer work, and you are passionate about retirement security, veterans rights and healthcare policy for older Canadians, then we want to hear from you.

To learn more about opportunities to work on special projects and serve on committees, please contact [elections@federalretirees.ca](mailto:elections@federalretirees.ca)



National Association  
of Federal Retirees      Association nationale  
des retraités fédéraux

Our branch network of volunteers has an important role to play in grassroots advocacy work, membership recruitment, and governance. Here's a look at what we've been up to.

**1** Lionel Binette, a long-time member of Federal Retirees' Kootenay branch, died last March at 99. Binette was renowned for his recitation of the poem In Flanders Fields during annual Remembrance Day ceremonies in Nelson, B.C.



**2** The Huronia branch executive pose for a team photo at its Preferred Partner Information Fair held last October. First row, from left: Jackie Akeson, Nancy Viktil, Kathy Rupnow, Fred Heyduk. Back row: Barry Elson, Dianne Michals, Noreen Campbell.



**3** Vibrant Voices delegates meet with MP Cheryl Hardcastle to discuss 2019 election priorities as part of the Association's February 20 lobby day. From left are Cynthia Forman (Federal Retirees), Dennis Henry (Canadian Federation of Pensioners), Gerry Tiede (ACER-CART) and Hardcastle, MP for Windsor-Tecumseh (NDP).



**4** Gillian Troy looks on as Jean-Guy Soulière presents her husband, Stephen Troy, with a president's commendation at a reception to honour Troy's seven years of dedicated service to the Ottawa branch board. Sadly, Troy died of peritonitis Nov. 29.



**5** Quebec branch's second vice-president, Serge Boisseau, poses with a member of the Royal 22nd Regiment — the famed Van Doos — at a recruiting event in Valcartier, Que., on Sept. 11, 2018.



**6** The Algonquin Valley branch's Keith Greenfield at work behind the booth at Showcase in Petawawa 2019.

Photo: Nancy Gleason



# IN MEMORIAM

The Association and all of its 79 branches extend their most sincere sympathies to the families, friends, and loved ones of members who have recently passed away.

## BC01 CENTRAL FRASER VALLEY

Lottie Klapatiuk  
Charles Van De Bon

## BC02 CHILLIWACK

Margaret Rose Aucion  
Carol Ann Bowers  
William Chamber  
Phyllis Dupleton  
Alice Golden  
Harold Kowalsky  
Carol Law  
Shirley Law  
Barry Penner

## BC07 CENTRAL OKANAGAN

Shirley Allnut  
Jim Balmforth  
Valerie Chapman  
Warwick (W. T.) Critchley  
Jerry Dusik  
Frances Law  
George Leggett  
Reginald Moretto  
Mary Williams

## BC08 VANCOUVER

Beryl Achtzener  
Harold Almrud  
Gerald Bomba  
Betty Endersby  
Thelma Gayton  
J. Haydon  
Nur Khan  
Norah Manuel  
Gerald McGee  
Diane Meehan  
Neil Ornstein  
Bendt Oxholm  
Scott Paterson  
Terry Richert  
Ronald Robinson  
George Tanner

Robert Van Norman  
Janet Van Norman  
Robert Young

## BC09 VICTORIA-FRED WHITEHOUSE

Jack Basuk  
Philip Bissell  
Glenn Boughton  
Graham Cale  
Helen Carroll  
John Carruthers  
Marion Comerford  
James Crawford  
Joseph Cunningham  
Daphne Dalsin  
Gladys Dibben  
Dawn Easingwood  
Donald Faris  
William Fowler  
Robert Henry  
Joyce Image  
Frances Kuc  
T. L. Lacroix  
Mary Logan  
Robert Love  
Donald Rex MacDonald  
D. Massey  
Vera McKinstry  
Lewis Neff  
George Olson  
Joan Pattee  
Joan Poyntz  
Charles Rogers  
Josephine Salton  
Margaret Shama  
Charles Thibadeau  
Charles Titus  
Marie Joan Trofimuk  
Juta Vanajan  
Sally Walker  
R. A. Woodruff  
John Woodward  
Art Wright

## BC13 KOOTENAY

Lionel Pinette

## BC14 SIDNEY AND DISTRICT

Mary (Mollie) Brygadyr  
Dawneen Cooper-Allen  
Janice Frazelle  
Margaret Gronow  
Shirley Heslip  
John C. Holroyd  
Margaret Jackson  
Judith Klassen  
Claudette Lake  
Joan Lamb-Reilly  
Archie Lowdon  
George Lawson  
Verena MacQuarrie  
Jane V. Olsen  
Edward Osis  
David Rogers  
Doreen May Smith  
Elizabeth Thibeault  
Gary Wallace

## AB20 MEDICINE HAT AND DISTRICT

Doug Benson  
Geoff Dexter  
Terry Harder  
Brian Kemp  
John Rocheleau  
Sandy Soltis

## SK23 MOOSE JAW

Barry Ballagh  
Michel Bourdages  
Millie Regimbald  
Bob Shehyn  
Gwendoline Ward

## SK25 SASKATOON AND AREA

Richard Fahl  
Mary Anne Kennon  
Sophia Markowski

Leo P. Meier  
Donald H. Onclin  
Yvonne Washington  
Murray E. Stillwell  
Joan L. Yorke  
C. G. Youngs

## MB31 WINNIPEG AND DISTRICT

J. Bagacki  
Henry Dallmeier  
H. Fontaine  
Ken Philipchuk  
Patricia G. Schneider  
Shelley Usick

## MB91 EASTERN MANITOBA

Irene Biebrich  
Lloyd Bisson  
Robert Bruneau  
Ruth Dobbin  
Walter Fedoronchuk  
Adrienne Nerbas  
Edgar Ellis Sexton  
Dorothy Steinke  
Carol Walton

## ON38 KINGSTON AND DISTRICT

S. J. Arenburg  
Bernard Hamel  
W. Stevenson  
Edward Wilson

## ON41 NIAGARA PENINSULA

Dennis Stapleton

## ON50 NEAR NORTH

James Moore

## QC57 QUEBEC

Gustave Audet  
Michel Gaboury  
Élise Poulin Larouche  
Raymond Prévost

## QC58 MONTREAL

Michel P. Archambault  
Jacques Archambault  
Raoul Archambault  
Pierre D. A. Beausejour  
Gabriel Beland  
Jean Benoit  
Louise Bertrand  
Tremblay  
Juliette I. Y. Bolduc  
Marc Bolduc  
Nicole Boudreau  
Lise Breton

C. N. Bujold  
Huguette Deslauriers  
Bureau  
Rosaire Capistran  
Loyola Chabot  
Madona Charlebois  
Roch Chevigny  
Diane Cross  
R. Daoust  
Micheline Dufresne  
Guy Durocher  
Yvan Grenon  
Mary Cora Hackett  
Jean Hebert  
Gilles Hebert  
Ivan Hebert

J. A. Isabelle  
Clifford H. Jansz  
Réal J. Lauzier  
Louise Lessard  
Isabel Brasil Maiato  
Aimé Melancon  
Berthe Messier  
Luc Nobert  
J. N. Gilles Plante  
Françoise Potvin  
Anita Poulin  
Monique Renaud  
Aurèle Robert  
Jeannette R. Routhier  
René Sarrazin  
Jean-Lys St-Denis  
Janvier Tetreault  
Robert Therrien

## QC61 MAURICIE

Fernand Desbiens  
Yvon J. Dionne  
Simone Forest

## NB64 SOUTH EAST NEW BRUNSWICK

Berice Babineau  
Barbara Anne Cleveland  
Betty Lynn Cornell  
Morton (Sunny) Dixon  
Jack Irvin Estabrooks  
Ruth C. Killam  
Pauline M. Legere  
Victor T. E. Lothesington  
Renee Maitland  
James Nixon  
Leona M. Pagnet  
Louis G. Quigley  
David C. Rossiter  
Alan Sharpe  
Permillia A. Taylor  
Muriel Avis Tower  
Mary Loretta Williams

## NB65 FUNDY SHORES

Bernard Ball  
Robinson Blackhurst  
Christina Crawford  
Philip Hartford  
William MacDonald  
Marion McLean  
Joan Narrowmore

## NS71 SOUTH SHORE

Sylvia Tibbitts  
Eva White

## NS72 COLCHESTER-EAST HANTS

Charles H. Johnson

## NS73 NOVA SCOTIA CENTRAL

Ken Brown

## NS79 ORCHARD VALLEY

Donald F. Baker  
Russell W. Bonn  
Miriam J. Coldwell  
Minnie L. Dimock  
Don Duggan  
Elwin G. Grant  
Edith F. (Edie) Hannam  
Dorothy E. Howard  
David C. Irving  
Murray W. Jollimore  
Glenden E. Kelley  
Richard W. Phillips  
Harry D. Rand  
Edward T. Rigby  
Norma H. Slatter  
Charles A. Webb

## PE82 CHARLOTTETOWN

Joan (Bunty) Albert  
Gary A. Bass  
Isabel Bowman  
Donald Clayton Harris  
Robert Delmer Donnelly  
Roma Jean Francis  
Patricia LeGrow  
Errol Chesley MacNeill  
Leo Murphy  
Nancy Sellick  
Guy N. Smith  
William Stephenson

## PE83 SUMMERSIDE

Deb Calviello  
Uneeda Gallant  
Eileen Lantz  
Mary Martin



# WE'RE HERE TO SERVE YOU!



Your membership team, from left, Olga Bindutiye, Melanie Garceau, Cynthia Ouellet, Shedley Jolibois, Jeff Wolfson and Sylvain Ouellet.

Our recruitment and member services team can help you with everything from membership renewals and address updates to Preferred Partners offers and new member sign-ups.

## Join us

Protect your pension and get exclusive rates on travel insurance and money-saving offers through our partners. With more than 176,000 members, including hundreds of dedicated volunteers, Federal Retirees works diligently to protect the interests of current and future federal retirees. Please join us today — the more members we represent, the more our collective voice will be heard.

### Who can join?

Current and retired members of the federal public service, Canadian Armed Forces, RCMP, and federally appointed judges. Anyone who is eligible to collect a federal pension, along with their partners and survivors, is eligible for membership — you don't have to be retired to join.

### 2019 membership fees

|        | YEAR    | MONTH  |
|--------|---------|--------|
| Single | \$50.28 | \$4.19 |
| Double | \$65.16 | \$5.34 |

### How to sign up?

1. Visit [federalretirees.ca](http://federalretirees.ca) and click on the Joining Us menu.
2. Call our membership team toll free at 1-855-304-4700 or in Ottawa at 613-745-2559.

### Payment methods

1. Monthly pension withdraw (DDS)
2. Credit card
3. Cheque payable to National Association of Federal Retirees

## Renew your membership

1. Your membership is automatically renewed when you have your dues deducted from your monthly pension cheque (DDS).
2. We send members who pay by credit card or cheque a letter advising them that it's time to renew.

### To pay by credit card:

Log on to [federalretirees.com](http://federalretirees.com)

### To pay by cheque:

Send cheque payable to National Association of Federal Retirees:

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

For assistance or to change your payment method to DDS, please do not hesitate to call our membership team toll-free at 1-855-304-4700, ext. 300, or in Ottawa at 613-745-2559.



## Contact us

Have you moved or changed your email address recently? Email us your updated information to [service@federalretirees.ca](mailto:service@federalretirees.ca) or call our membership team toll-free at 1-855-304-4700, ext. 300, or in Ottawa at 613-745-2559.

We will be pleased to serve you.



National Association of Federal Retirees  
**PREFERRED PARTNER**

# EXCLUSIVE discounts for

## FEDERAL RETIREES

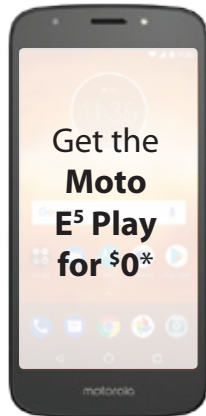
**10% OFF** Talk & Text plans\*

**15% OFF** Smartphone plans\*

### Talk & Text Plan

*BONUS MINUTES INCLUDED*

~~\$25~~ **\$22.50** /month\*  
Save 10%



Get the **Moto E<sup>5</sup> Play** for \$0\*

**150** 300 minutes\*  
**Unlimited** text messages

### Smartphone Plan

*BONUS MINUTES & DATA INCLUDED*

~~\$40~~ **\$34** /month\*  
Save 15%



Get the **Samsung Galaxy J3** for \$0\*

**500 MB** 2 GB of data\*  
**200** 400 minutes\*  
**Unlimited** messages

Plans include Canada-wide minutes, voicemail, call display and name display.

Call **1-844-483-2290** or visit [simplyconnect.ca/federal-retirees](http://simplyconnect.ca/federal-retirees)

- ✓ Canada-wide plans starting at **\$16<sup>20</sup>/month\***
- ✓ **Canada/U.S.** plans for snowbirds

- ✓ Wide selection of phones starting at **\$0**
- ✓ **Reliable** national LTE network coverage

\*Offer shown is available until **June 30, 2019** or while quantities last and are subject to change without notice. Double minutes, texts and data bonus applies with a 2-yr term on in-market Individual plans from \$18/mo to \$60/mo and on all Couples and Family plans; bonus not applicable with Canada/U.S. plans. Data bonuses apply with a 2-yr term on in-market Individual wireless plans from \$32/mo to \$95/mo and \$55 and \$80/mo Data Share Plan. Data bonus is not eligible for Double minutes, texts and data bonus and is not applicable with Canada/U.S. plans. Other offers cannot be combined. Early cancellation fees apply with a 2-yr term. 10% off applies to the Talk & Text monthly plan fees, and 15% off applies to the Smartphone monthly plan fees. Discount applies for as long as you are a member of the National Association of Federal Retirees and cannot be combined with Bring Your Own Phone discount, Tablet Data plans and Wireless Home Phone plans. Some conditions apply, call 1-844-483-2290 or visit [simplyconnect.ca/federal-retirees](http://simplyconnect.ca/federal-retirees) for details.

# Savings you'd stick your head out the window for.

*"Who doesn't love wind in their fur?"*



Get a quote & you'll be entered for a chance to

**WIN  
\$25,000<sup>†</sup>**

## Does your insurance provider put you first?

As a member of the National Association of Federal Retirees, you get preferred rates and exclusive offers on home and car insurance through Johnson – that's something we can shake a paw on.

**1-877-742-7490**

[Johnson.federalretirees.ca](http://Johnson.federalretirees.ca)



National Association  
of Federal Retirees  
**PREFERRED  
PARTNER**

**JOHNSON**   
**INSURANCE**  
HOME • CAR • TRAVEL

Johnson Insurance is a tradename of Johnson Inc. ("Johnson" or "JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia. Home and car policies underwritten, and claims handled, by Royal & Sun Alliance Insurance Company of Canada ("RSA") in Quebec and primarily underwritten, and claims handled, by Unifund Assurance Company ("Unifund") in the rest of Canada. Described coverage and benefits applicable only to policies underwritten by Unifund or RSA. Car insurance not available in BC, SK or MB. Home and car insurance not available in NU. Johnson, RSA and Unifund share common ownership. Eligibility requirements, limitations, exclusions or additional costs may apply, and/or may vary by province or territory. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. JI and RSA share common ownership. \*NO PURCHASE NECESSARY. Open January 1, 2019 – April 30, 2020 to legal residents of Canada (excluding NU) who have reached the age of majority in their jurisdiction of residence and are a member of a recognized group of JI with whom JI has an insurance agreement. One (1) available prize of \$25,000 CAD. Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: [www1.johnson.ca/cash2019](http://www1.johnson.ca/cash2019)