

FALL 2019
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SAGE

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**ELECTION
2019**

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have to say on issues
that matter to you!

PAGE 6



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GET INVOLVED

You can make a difference in the fall election

JEAN-GUY SOULIÈRE

Definition of a WOW moment: unanimous (100-per-cent) support of the five-year strategic plan that was passed, by resolution, at the June annual members meeting. A memorable moment, made even more memorable when three other resolutions were unanimously approved by the delegates. This shows a sign of confidence in the board of directors. But more than that, it demonstrates that our Association is unified in purpose and is spending all its energies “rowing in the same direction.”

From all accounts, the AMM was a resounding success and all participants felt energized and committed to implement the directions and goals of the strategic plan. You can access the strategic plan on the Association’s website and I strongly recommend you take a look at it. As I have often mentioned, the strategic plan is our gateway to the future and will ensure that the Association reaches its potential.

One of the immediate goals of the plan is to participate actively in the coming federal elections. As I mentioned during my presentation at the AMM, this Association can and will be an influential force in the elections. Our messages are clear, important for federal retirees and for all seniors, and will influence many candidates. Our branches are all equipped to make a difference at the local level. This edition of *Sage* focuses on the federal elections and our messages around it. Each one of you should become aware of these issues and I invite you to actively participate in the elections.

One of the key elements to ensure success in our efforts is to be consistent in our messages across Canada. As mentioned above, all branches have been provided with the tools to participate actively. You can get involved in various ways: discuss our issues with friends, colleagues, and other individuals you meet; participate at all-candidates meetings and ask questions; when candidates come knocking at your door, ask them if they are aware of our



National Association of Federal Retirees president Jean-Guy Soulière.

Association and the issues that are important to us. If you’d like to be more active, volunteer some time with your branch. Above all, vote and encourage people around you to vote.

The more influence the Association has, the more it is able to protect our interests and benefits. We are also one of the country’s leading seniors organizations and whatever we can do today to improve the lives of seniors, will be valuable eventually to all Canadians. We live in an aging society and that is why seniors issues are so important. The next election should focus on seniors issues as much, if not more, than any other issue.

On a personal note, I am honoured and humbled to have been chosen to be president of the Association for the next three years. The AMM in June confirmed my acclamation and I interpret this as a sign of confidence that I am leading the organization, with the collaboration of branches, the national office, and the board of directors in the direction our members want. Thank you for your commitment and support. ■



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SAGE

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PUBLISHER

Andrew McGillivray, Director,
Communications, Marketing and Recruitment

EDITOR

Gail J. Cohen

PUBLICATIONS MANAGER

Karen Ruttan

EDITORIAL CO-ORDINATOR

Alex Charette

CONTRIBUTORS

Jim Middlemiss, Elizabeth Thompson,
Jennifer Campbell, Gail J. Cohen, Jim Timlick,
Mark Cardwell, Candace Jazvac, Patrick Imbeau,
Jessica Searson, Andrew McGillivray

TRANSLATION SERVICES

Annie Bourret, Sandra Pronovost, Claire Garvey,
Rodolphe Destombes, 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

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— is for information only and in no way
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DEAR SAGE

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

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

Or you can email us at
sage@federalretirees.ca

Note that letters have been edited for grammar and length.

Re: Along Gender Lines, Summer 2019

In 1989, it was not the government or the Canadian Armed Forces that "opened most military occupations to women." It was a Canadian Human Rights Tribunal that held hearings in 1986-88 and rendered a decision in February 1989 that the CAF had 10 years to open *all* military occupations to women. The temporary exclusion was submarines due to hygienic reasons. Neither this government nor the CAF appealed the decision as both human rights and the Charter of Rights and Freedoms were being contravened. All occupations were indeed opened to women within 10 years, including submarines. It is time that the truth was told, and credit given where due. I was personally involved as I was the consultant to the human rights tribunal lawyers during the hearings.

Shirley M. Robinson C.D.
Lieutenant-Colonel (Ret), former deputy director of CF Women Personnel, co-founder of the Association Women's Equity in the Canadian Forces (AWECF)

I was one of the first women who entered the Army Reserve decades ago. I enlisted in '72 and was honourably released in '84 (without a medical release). I was informed that the equipment we used were men's from the Second World War. The men's black combat boots we women had to wear were extremely heavy. We wore them during physical training and drill, most of the time when on duty, and all the time during field

training. If injured, we (male and female) had to see a "civilian" doctor as per our Army Reserve policy. As in the article, civilian family doctors were (and still are) not familiar with military medical issues, especially service women's issues. My repetitive injuries during military training resulted in a musculoskeletal disorder of my left ankle. Hard to prove my injury was a result of service since it was documented by a civilian family doctor... during my service period. I did not know I had arthritis until I had left the service years later.

After my service period, I was fortunate to find a retired military doctor from 17 Wing who went into family practice. He wrote a letter which stated my service would definitely have aggravated my ankle injury. My application was still rejected by VRAB.

I am relieved that, finally, after all these years, someone (Dr. Breeck) has finally spoken up for female veterans.... Also, thank you to the researchers who have been "studying gender mainstreaming in the military believe that gender-blind policies result in discriminatory outcomes...."

A. Lesley Jansen, disabled female veteran
Winnipeg, Man.

Re: Target: Seniors, Summer 2018

Thanks for the article on scams aimed at older Canadians. It was informative and captured the variety of scams that we are being hit with on a regular basis. Apart from identifying the scams, the article would have been of more assistance if it had included some telephone numbers for readers to call when they are subjects of telephone or other scams.

Recently, I had three calls in one day — all apparently from the same number — with a recorded message telling me that Service Canada's legal department had registered a fine against my social insurance number. I was asked to press "1" to contact an official who would deal with the concern for me. I assumed the calls were scams so I did not follow those directions, but wanted to contact Service Canada to ensure the department was aware that someone was carrying out a scam in its name. Having no central number to call for Service Canada,

I looked up the number for the Canada Pension Plan and ended up speaking to a pleasant agent who was helpful in registering my concern. I would have called the Canadian Anti-Fraud Centre (mentioned in the *Sage* article) but chose instead to go directly to the government department mentioned in the call made to me.

Wayne McNulty, Wellington, Ont.

The article was helpful and made me, a senior, know what I should do and/or do not do. It was suggested we (seniors) should contact the Canadian Anti-Fraud Centre. My questions are where is this office located? What is this address, phone number, fax number, and email address? It would be helpful to have this information. Us seniors could cut it out and put it in our address/phone book for future reference.

Marie Leong, Canmore, Alta.

Visit antifraudcentre-centreantifraude.ca or to report a fraud attempt call toll-free 1-888-495-8501, Monday to Friday from 10 am to 4:45 pm. If you fall victim to a fraud, call your local police.

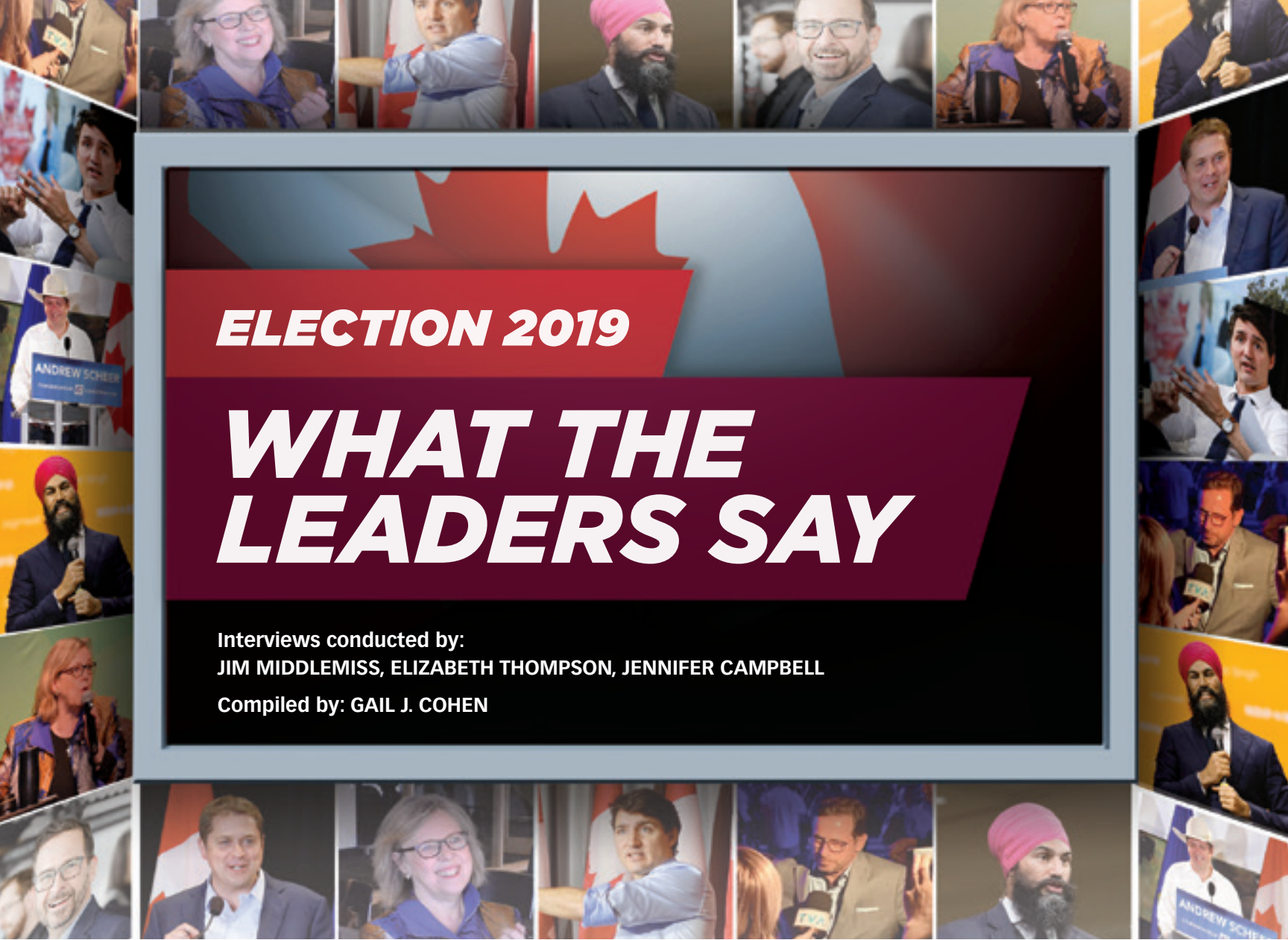
I have been a federal retiree for more than 20 years. During each of these years, my pensions have been indexed (OAS, CPP, superannuation). This has enabled me to retain my buying power and lead a comfortable financial life.

In 2010, my wife and I reluctantly moved to the Netherlands for family reasons. Several years ago, the retirement age in the Netherlands was increased from 65 to 67. The pensions of Dutch citizens have not been indexed during the past 10 years. Pensioners have lost more than 20-per-cent of their buying power.

The Dutch government has convinced its retirees that the Netherlands has the best pension system in the world. That honour must go to Canada.

Thank you, Canada and thank you National Association of Federal Retirees for your advocacy on behalf of federal retirees.

Edmond Roete, retired meteorologist
Epe, the Netherlands



In the lead up to the October federal election, *Sage* reached out to all the federal party leaders to speak about Federal Retirees' four main election issues. NDP Leader Jagmeet Singh, Green Party Leader Elizabeth May, and Bloc Quebecois chef Yves-François Blanchet all agreed to interviews. Prime Minister Justin Trudeau and Conservative Leader Andrew Scheer would only provide written answers. An edited version of their responses appears below.

PHARMACARE

How will your party implement a universal, public, comprehensive, accessible and portable pharmacare program?

TRUDEAU: In Budget 2019, our government took key first steps to implement national

pharmacare and make prescription drugs more affordable and accessible for people across the country. We are working on changes to the Patented Medicines Regulations, the rules that govern drug prices in Canada, to keep prices affordable. We created the

Canadian Drug Agency, which further lays the groundwork as we move towards a national pharmacare plan. We're also establishing a national strategy on high-cost drugs for rare diseases and we've made unprecedented investments to make sure families can afford these much-needed treatments.

SCHER: We have no confidence the Trudeau government will ever implement a pharmacare system. We also have concerns that the one-sized-fits-all, multi-billion-dollar system recommended by former... [Ontario] Minister of Health Eric Hoskins will result in inferior drug coverage for those who currently have plans and will ultimately lead to \$15 billion of higher taxes.

SINGH: Our plan ... it's a universal — so it covers everybody — publicly delivered, single-payer, and comprehensive.... We're aware that this is an investment because it will return a significant savings [and] we can't afford not to do it. The way we're going to afford it is ... a number of measures to increase revenue. One of those is a one-per-cent tax on the richest of the one-per-cent — those who have wealth of more than \$20 million. We've also looked at closing loopholes that will generate significant revenues [including] revenue we're not currently receiving from corporations that don't follow through on what they are already supposed to owe us and cracking down on offshore tax havens. We've modelled about \$9 billion. We're saying we can get that done in a year.

BLANCHET: As a federal party, we mostly say that it is Quebec's decision that has to be implemented so if the Quebec government wants to maintain the program as it exists now, it is a decision that has to be made by Quebec's National Assembly. Legally, clearly, if there is some federal money that is to be invested in such a program, the share of this money that comes from Quebec taxpayers has to be, as the Constitution says, transferred without conditions to the Quebec government....

MAY: The way in which we will roll out pharmacare, it's in the context of also re-negotiating with the provinces so that we don't have two-tiered health care and we don't let that creep in.... We will have to create a Crown corporation to do bulk buying of drugs.... We're planning to be very careful to ensure we are not licensing and registering drugs or buying drugs that cause more of a danger than a benefit.

.....

How will your party ensure that federal and provincial governments work together effectively to implement universal, public pharmacare?

TRUDEAU: Over the past few years, we've been able to make progress through strong federal-provincial collaboration.

A great example of this is the Pan-Canadian Pharmaceutical Alliance, which our government joined alongside provinces and territories in 2016. This alliance combines the purchasing power of many of Canada's public drug plans, to allow them to buy drugs in bulk. This gives them far greater leverage when negotiating prices with manufacturers. In fact, the alliance has already saved working Canadians billions of dollars.

SCHER: The Conservative Party is considering targeted, affordable, common-sense ways to help Canadians better afford their medications and will have more to say about this during the election campaign.

SINGH: We have a system that allows people to be diagnosed but doesn't allow people to be treated. That doesn't really make sense. We want [the provinces] to be at the table. We've got a system already in place — the Patented Medicine Prices Review Board — and it does a lot of the work of setting prices and negotiating on appropriate prices that can be set for medication. You would model it similarly.

BLANCHET: When two different jurisdictions are really complementary, they sit together as equals and make decisions together. This is not the case here. What we see, again, is the federal government intending to insert themselves into a jurisdiction which is basically provincial. So, what we say is the first [position] should be to transfer the money to the Quebec government. But there might be discussions about the application of those programs when one person moves to Canada in a permanent or temporary way, to make sure that this person does not lose the benefits of either program.

MAY: We want to start with a new way of consultative decision-making, which doesn't require any constitutional change. It's based on something we learned from Australia. What they do is create tables for decision-making and trying to approach consensus [among

federal, state and municipal politicians]. We would create another quadrant at the table [for] Indigenous governments.... At a table like that would be big questions, like let's get consensus on plans for working together.

RETIREMENT INCOME/PENSIONS

What is your party's retirement income security plan for seniors now and for future generations?

TRUDEAU: Under our government's leadership, Canada reached an agreement to meaningfully improve the retirement security of Canadians for the first time in over 20 years. The Enhanced Canada Pension Plan means that Canadians will have up to \$7,000 more per year in their pockets when they retire. We boosted benefits for nearly 900,000 low-income seniors through increases to the GIS [Guaranteed Income Supplement] top-up payments. We've put thousands of dollars back in the pockets of Canadian seniors by restoring the eligibility for Old Age Security and GIS benefits to 65, back down from 67. We also put in place new regulations to ensure Canadian seniors receive the benefits they are entitled to from their former employers.

SCHER: A Conservative government will focus on making life more affordable for Canadians. For starters [by] cancelling the federal carbon tax, which increases the cost of everyday essentials like gasoline, groceries, and home heating, and will not reduce greenhouse gas emissions. Our innovative plan to address climate change focuses on investing in green technology rather than on imposing taxes. Further, a Conservative government will remove the federal sales tax on home heating and energy bills. A Conservative government will also work to reduce financial disincentives for seniors who choose to work past the traditional retirement age.

SINGH: We think people who work their whole lives should be able to retire with

Liberal Leader Justin Trudeau



Photo: Adam Scotti

ANDREW SCHEER
CONSERVATEUR CONSERVATIVE



Conservative Leader Andrew Scheer

NDP Leader Jagmeet Singh



dignity and shouldn't have to live with fear that they're going to lose their pensions or that their pensions are going to be pulled out from under their feet. For GIS and OAS, making them combined and automatic as opposed to having to apply separately is one thing. Many people who need GIS don't apply for it, but if they qualify for OAS, the same information should allow the federal government to assess if they should get the GIS as well.

BLANCHET: Basically, we always wanted — and implemented in 2018, but only for 2018 and on — everybody who reaches the age of 65 should be automatically on the list of those who receive, if need be, according to the rules, this money. Because something between 19 and 20-per-cent of the people in Quebec — and it's the same number for Canada — that should be beneficiaries of this program, are not because they are not on the list. This is a very serious problem. Also when somebody dies, the spouse should receive for a certain period of time the pension of the deceased one in order to assure a fair transition ... [I]t has to be made automatic and simple and the information about those people should be transferred easily from Revenue Canada to the authority that administrates the pension program.

MAY: We want to bring in Guaranteed Livable Income, which means that every senior will also be raised out of poverty.... We will be working — again through this new mechanism of consultative decision-making — figuring out what is the level of income at say, downtown Vancouver versus a remote First Nations community.

They're not going to be the same requirements. In terms of pension security, we want to protect the [CPP] system. I want to re-visit the [CPP]'s investment strategy. We are very concerned the Canadian Pension Plan Investment Board ... are actually playing markets and the investments are not the most risk-free. They are also very invested in fossil fuels. We want ethical investments and safe investment of our retirement savings.

How will you ensure employees and retirees with defined-benefit pensions are protected if their employer goes bankrupt? And will your party commit to not making changes to existing defined-benefit pensions on a going-forward basis if you support pension changes towards target-benefit plans.

TRUDEAU: Last year, we consulted with Canadians across the country.... What we learned is already shaping policy: We passed measures this spring that will make insolvency proceedings fairer, more transparent, and more accessible for pensioners and workers. New regulations

will also improve corporate and judicial oversight over executive pay. Making sure that the insolvency process is fair, that all parties are participating in good faith, and that executives are making decisions in the best interest of their company's pensioners are critical.... Defined-benefit pension plans are most secure when companies are strong and thriving.

SCHEER: We are concerned with recent instances, for example with Sears, of retired workers losing their hard-earned pensions because of employer bankruptcy. Conservatives were proud to support MP Erin O'Toole's [failed] Private Member's Bill C-405 that proposed to: a) increase oversight of federally regulated pensions; b) make it easier for pension plans to recapitalize; and c) suspend executive bonuses in certain bankruptcy circumstances. We are not considering changes to defined-benefit pensions.

SINGH: We want to amend the laws around bankruptcy and insolvency and ensure that pensions receive super-priority.... When a company goes bankrupt and the pensions are stolen from [employees], we'd end that by making sure the priorities increase. We're looking at requiring insurance that covers pensions in the case of bankruptcy or financial insolvency. We believe in protecting the strongest and best form of the pension, the defined-(benefit) pension plan.

BLANCHET: Marilène Gill, our MP for Manicouagan, has tabled a bill that would have made the private pension funds privileged creditors. So in case of bankruptcy, the future income and the fund for the former employees, or those who would reach eventually pension age, would be first protected before any other creditor against the company.

MAY: We want to ensure that people who have a company pension are a priority in any kind of bankruptcy or insolvency, so they are secured creditors and their pensions aren't at risk. It's pretty straightforward, just pass legislation that says these are secured creditors in bankruptcy. Right now they are just hung

out to dry. There's no protection. We just have to stand up for the workers and stand up for people. That's a lifetime contract that really matters, and it's a small change legislatively.

NATIONAL SENIORS STRATEGY

How will your party implement a national seniors strategy that addresses health-care infrastructure, caregiver support, home care, long-term care, and age-friendly communities?

TRUDEAU: Our national housing strategy ... includes special initiatives for seniors. We've taken steps to invest in mental health, to improve homecare and palliative care, and fund projects that help seniors stay involved in their communities. We're launching a national dementia strategy to better support Canadians living with dementia and their families.... We also created the National Seniors Council, a body of experts and stakeholders on seniors' issues that advises Minister [of Seniors Filomena] Tassi [who we appointed]. They are currently studying what a national seniors strategy would look like.

SCHEER: A Conservative government will include a minister of seniors at the Cabinet table, from day one, to ensure that seniors are listened to and that their concerns are top of mind when government decisions are being made. Regarding health care, a Conservative government would continue to increase both the Canada Health Transfer and Canada Social Transfer to ensure that provinces can count on stable and predictable funding to invest in these important health-care priorities.

SINGH: It is a priority to have a national strategy. In our commitment to health care, it's not enough to just have pharmacare, we want better support for long-term care and home care that allows people to remain in their homes longer.... The strategy ... would follow the principles of people living with respect and dignity, being able to live as independently as possible and live in their own homes as long as possible [—] that means pharmacare, home care, and long-term care. That means protecting their

pension and making sure OAS and GIS are at a sufficient level to allow people to live with dignity.

BLANCHET: Many groups ... have said clearly that the issues of health care, housing, and income security have to be included in one coherent vision in order to have everything that makes things complicated for our elderly easily dealt with. A national strategy should make things simple and automatic. The state should be responsible to protect not only the interests of those people against any possible exterior problem or threat. There should be somebody, even within the state, to help those people even if need be against the state.

MAY: We have to think about the needs of people to stay in their own homes for longer. Ageing in place and a seniors strategy involves a lot of aspects of creative thinking. We need a national dementia strategy. So working together and making sure it's holistic.... Nothing helps people stay healthy for longer than social contact and social cohesion and connection.... We would like to find ways to encourage young people who can't afford a home or rent to connect with seniors who have extra space.

How will your party recognize and support unpaid caregivers who play a vital role in our health-care systems?

TRUDEAU: We introduced the Caregiver EI Benefit, which makes it easier for Canadians to take time off work to care for their family member in need. We also introduced the Canada Caregiver Credit, which will make financial assistance accessible to more Canadian families. If your family member is a veteran, even more support is available — the Caregiver Recognition Benefit provides additional financial resources for caring for combat-injured family members.

SCHEER: Our previous Conservative government recognized the contribution [of caregivers] when we introduced the Family Caregiver Tax Credit to provide tax relief to caregivers of all types of infirm dependent relatives, including spouses, common-law partners, and minor children.

SINGH: We haven't released a party position on this specific element yet. We could operate from the principle that yes, they provide essential care. It isn't recognized and it isn't valued, and we have to do something to recognize and value it. I know of things that have been done in Sweden, where those who provide care are given compensation for doing so — federally funded.

BLANCHET: This is something which is more and more important. They have to be [trained], helped, recognized for what they do and there's not one simple solution to that because what would be legitimate to receive as support would be relatively very, very expensive. However, because something would be expensive it wouldn't make it legitimate for any government ... to do nothing

MAY: Unpaid caregiving is so important and certainly there has been real progress in recent years for which I credit both the Harper and Trudeau administrations for expanding more tax rebates for unpaid caregivers. The Guaranteed Livable Income will be a big help here because people won't be so stressed financially when they have to give up a job ... it's enough to alleviate the stress that you might lose your home.

VETERANS' ISSUES

What is your party's plan to ensure veterans and their loved ones receive the care, tools, and support they need at every step? This includes financial security and plans regarding the new Pension for Life.

TRUDEAU: We have invested more than \$10 billion to bring services and benefits in line with where they should have been years ago. Pension for Life is one example. It provides financial security to those who need it most, while complementing existing programs and services, including Career Transition Services, the Education and Training Benefit, the two Centres of Excellence in PTSD and Chronic Pain, and the Caregiver Recognition Benefit. We need to make sure we're there for our veterans as they transition out of the military and into civilian life. That's why we've invested more into transition, education, skills training, and health-care supports than previous governments.

SCHER: Too often, there is a gap between a veteran's retirement from the Canadian Armed Forces and becoming eligible for benefits from Veterans Affairs Canada. The Liberals have failed to take real action on

transition services. Conservatives will always support our veterans and will have more to say about this during the election campaign.

SINGH: [W]e want to end homelessness among veterans so we have a housing strategy to ensure all veterans have access to affordable housing. To give more veterans access to post-secondary education and training that works for them, we will expand the education benefit to more people. We will also help support veterans and their families by reviewing the caregiver allowance and making it available to more people. We made a commitment that would require money allocated for veteran services be spent on veteran services, particularly when the quality of the service isn't meeting the levels set by the government itself. On pension, we want to make sure they have a pension that respects the work and sacrifice they made to serve our country.

BLANCHET: What makes me angry is when I see the Canadian government making politics with those persons who fought, or who made themselves available to fight, for the country or for their close ones and after that ... administratively complex documents or procedures that those people or their families have to go through in order to receive what is duly owed to them. Many of them are complaining — some of them are even going to court against the federal government — because there's always something preventing them from getting what is owed to them. They've done enough for their country not to have to wade through some complicated procedures and at the end of the day not receive what they should receive.

MAY: I want to bring the military community and the veterans' community together... in a series of national townhall meetings so they can contribute to a grassroots strategy to ensure veterans and their families are well cared for. That includes much more support in the areas of mental health and PTSD. We will end the lump-sum payments to veterans and re-establish the periodic payment, as occurred before 2006.

Green Party Leader Elizabeth May



The presence of many veterans' groups speaks to longstanding difficulties veterans have faced in accessing support over several successive governments. How does your party plan to address the history to improve the future?

TRUDEAU: Veterans Affairs faced significant cuts under the previous government. These cuts didn't just affect public servants — they left veterans struggling to find and access the services they need. Our government is doing things differently. We're listening... We've hired back more than 700 staff who were lost during the Harper years, re-opened the nine VAC offices, and changed the culture at Veterans Affairs to one that says "yes" when veterans come forward to ask for help. These changes have led to a 60-per-cent increase in applications for benefits since 2015.

SCHEER: Conservatives believe that veterans must be treated with the respect they deserve. We were proud to introduce a bill in the House of Commons, which the Liberals defeated, that would have enshrined a

military covenant between veterans and the Government of Canada. Conservatives will respect the covenant with veterans and will always uphold veterans' ability to access the benefits they are owed.

SINGH: I think we need more concrete action and less symbolic gestures. That's why there are so many veterans' organizations, because symbolically people say they matter, but then they don't deliver on the care. Our focus will be on ensuring our people who have sacrificed so much for us receive the care and support they rightly deserve.

BLANCHET: If I had to say it in one word, I would say compassion. Again. It is a word that tends to lead the way I see everything that is about older people.

MAY: Our approach is going to be to convene groups of veterans and a national roundtable and have veterans report to government what is needed. We will restore periodic payments and work on the healthcare piece immediately. But there's more that needs to be done.... ■



Bloc Quebecois leader Yves-François Blanchet

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RIGHTING HISTORICAL WRONGS

718 former military, public service, and RCMP employees have applied for compensation for the LGBT purge

GAIL J. COHEN



Photo: Mitchel Raphael

It was an ordinary Monday morning in June 1985 when Staff Sgt. Wayne Davis was called into the office of his commanding officer at the Ontario headquarters of the Royal Canadian Mounted Police in Toronto.

"I was simply called into the admin and they said, 'You were seen in a gay bar on the weekend. Why were you there?' And I guess I was just tired of it all, tired of being in the closet, tired of watching my back all the time. I just had no energy for it. So I said yes, I was in a gay bar because I'm gay. And they said, 'Oh, well, the policy is we don't have gay members in the RCMP, therefore, you can resign or be fired.' Period."

At the time, Davis says, he chose to resign to maintain his dignity. He left the office and his 17-year career with the RCMP that afternoon. Unlike many other members

of the public service and military who lost their jobs from the 1960s to 1990s, due to their sexuality, or perceived sexuality, Davis says he probably wasn't being followed or investigated but rather got caught up when fellow RCMP officers doing a standard drug sweep in Toronto bars on the weekend saw and recognized him.

"I've always liked to believe that it was just water cooler talk that just floated to the top and then once it got to the top there's nothing they could do about it. I hate to think that it was one of those guys that I knew coming into the office on Monday morning

and running upstairs to tell the commanding officer that they'd seen me in a gay bar and they better be getting rid of me. So I like to believe that story, that's part of your coping."

Davis admits his story is clear cut. He was in, then he was out. But hundreds, even thousands, of other members of the Canadian military, the RCMP, and the federal public service were not so lucky when they got caught up in what has become known as the LGBT (lesbian, gay, bisexual, transgender) purge.

THE PURGE

Until the early 1990s, few Canadians had any inkling their government was systematically discriminating against homosexuals, who were defined by the government's security apparatus as suffering from a "character weakness" that could open them to blackmail



Lawyers and members of the LGBT purge class action the day the court approved their settlement in June 2018.

by “enemy” agents. A 1992 article by Canadian Press reporter Dean Beeby, based on the release of explosive government documents, showed the RCMP had, in 1959, “launched a massive hunt for male homosexuals” in Ottawa. The “hunt” forced many government employees into living a double life for fear of being sanctioned, fired, transferred, or denied opportunities. They, and often their families, were surveilled and questioned by the RCMP in efforts to get names of other suspected homosexuals.

Until well into the 1990s, young men and women in the Canadian Armed Forces suspected of being homosexual were harassed, investigated, and often dragged off in the middle of the night, hooked up to lie detector machines, and interrogated for days in shadowy locations by members of the Military Police’s Special Investigations Unit. As a result of these invasive and traumatic interrogations, many of them — under Canadian Forces Administrative Order (CFAO) 19-20 – Homosexuality – Sexual Abnormality investigation, Medical Examination and Disposal — were kicked out of the forces. Their careers, and lives, were ruined before they’d barely begun.

For decades, a few brave individuals tried on their own to get redress, apologies, or answers from the government and the military, but to no avail.

The first to openly challenge her expulsion from the forces for being a lesbian was Barbara Thornborrow. In May 1977, she’d been investigated by the SIU and was given an ultimatum to admit she was gay and be released or agree to see a psychiatrist. She refused and went public with her story, including showing up on Parliament Hill during hearings on the Human Rights Act. Shortly after that, Thornborrow was let go as “not advantageously employable,” the notation used frequently on official military discharge papers in these cases. A group of lesbians in the navy in Newfoundland was also purged that year. Despite the publicity of these events, nothing changed.

Martine Roy was subjected to multiple humiliating and degrading SIU interrogations and strung along for years until one day in December 1984, she was called in to the office at Canadian Forces Base Borden, where she was training to be a medical assistant, and told she had nine days to pack up her stuff and get out. She was a sexual deviant and was being discharged for homosexuality, she was told. Roy returned home to Quebec, broken. For years, she struggled with drug addiction, underwent intensive therapy, had difficulty maintaining relationships, and lived with the constant fear and anxiety of rejection for being her real self.

THE LGBT PURGE CLASS ACTION SETTLEMENT AT A GLANCE

Value of settlement: Between \$85 million and \$145 million depending on type and number of viable claims.

Final number of claimants: (not necessarily all approved): 718. The vast majority are from the CAF, 78 civil servants, and just 12 Mounties.

Financial compensation details:

a. The range of individual compensation for most class members will be between \$5,000 and \$50,000. Class members who experienced exceptional harm such as PTSD or who were sexually assaulted may be eligible for additional amounts. The government will provide a minimum of \$50 million up to \$110 million to compensate eligible class members. Former SCC justice Marie Deschamps to adjudicate exceptional harm claims.

b. Compensation Levels:

LEVEL	COMPENSATION AMOUNT
1 Investigation and/or sanction – Level 1	\$5,000-7,500
2 Investigation and/or sanction – Level 2	\$20,000-25,000
3 Discharge or termination	\$50,000
Plus, if applicable, one of:	
4A Exceptional psychological harm	Up to \$60,000
4B Exceptional harm, including from physical and/or sexual assault	Up to \$125,000

— Gail J. Cohen

Todd Ross joined the Canadian navy in December 1987, when he was 18, and served aboard HMCS Saskatchewan as a Naval Combat Information Operator. Beginning in January 1989, he too found himself being surveilled by the SIU. After an 18-month investigation, sobbing and hooked up to a polygraph machine, still somewhat in denial of his own sexuality, Ross admitted he was gay. Only 21 and feeling he had no options, Ross agreed to leave the navy and was discharged on June 20, 1990. Traumatized, ashamed, and alone, Ross tried to take his own life.

The national security campaign against LGBT members of the civil service waned by the mid 1980s but the injustices that ended so many careers continued in the military for another decade. Transformation of the military's policies eventually came in the form of Michelle Douglas, a promising young air force lieutenant and only the second woman to join the Military Police unit that ironically conducted the purge investigations. Suspected of being homosexual, Douglas, like others, was taken to a non-military location for interrogation by two SIU officers. In 1989, after days of intensive questions and polygraph tests, she admitted she was a lesbian, was stripped of her security clearance, and forced to leave the military for, again, being "not advantageously employable." With the help of then MP Svend Robinson and lawyer Clayton Ruby, she sued the military for violating her Charter rights. On the eve of her trial in Federal Court, the government settled with Douglas for \$100,000. Faced with the lawsuit, the military finally revoked CFAO 19-20, its policy banning homosexuals, in 1992. Several similar suits were quietly settled the following year. The government never apologized to them or offered any kind of restitution.

While by 1992, gays and lesbians were no longer banned from serving (a few years earlier changes were made so LGBT soldiers could not be forced out but also would not be eligible for training or promotions if they stayed), it would still be years before they would feel comfortable being open about their sexuality.

After essentially being kicked out of the RCMP for being gay, Davis went on to a long career in the federal public service. The

people who first hired him in government knew he was gay but officially the public service had no policy prohibiting the employment of gays and lesbians. In his 35 years working for the government, Davis says he was never harassed. "Perhaps it's because I was never a field worker. I was probably isolated from it by being the boss most of the time.... I was mostly in a position of control, I controlled your human resources, or I controlled your finances."

Others weren't so lucky and say perceptions around their sexual orientation held them back. Former Department of Justice lawyer Mark Berlin says while he had "some great jobs, in my mind ... I still believed for many years, and indeed to this day, that there were certain opportunities and positions that were not provided to me simply because I was gay."

A former officer with Canada Border Services Agency in the Maritimes — who prefers not to have her name used — suffered bullying, abuse, and sexual harassment from her colleagues and bosses for more than 30 years. In early 2016, she was diagnosed with PTSD and her doctor advised her not to return to work. Realizing she could leave with a partial pension and not wanting to deal with the toxic environment any longer, she decided, "I'm done. I'm going to retire and move on with my life. And that's what I'm trying to do." She says she stayed in the job so long because there were so few positions in the area that paid well and she needed the money to help look after her elderly parents. She was never "out" but that didn't stop the abuse and the perceptions of her that she feels kept her from advancing in her career.

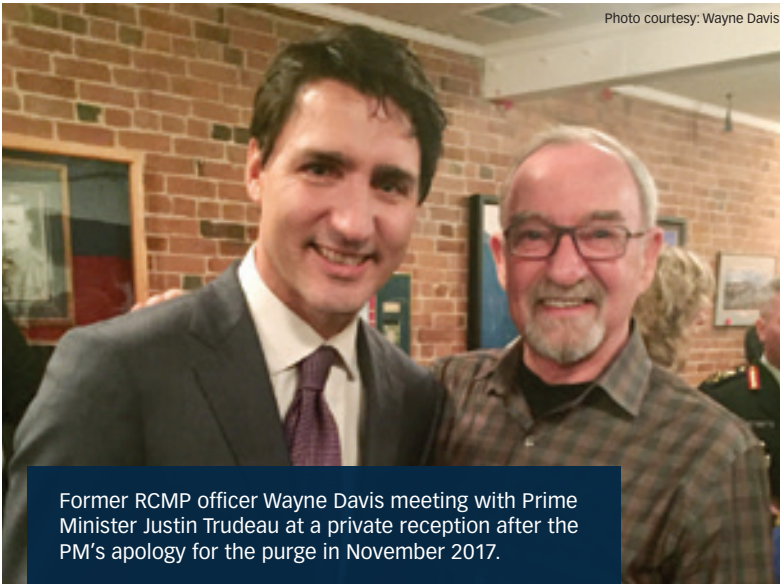
THE CLASS ACTION

Individuals and various groups tried for decades to get redress, explanations, and apologies for the way they were treated. Despite many hurdles and complications, a class action lawsuit against the government of Canada was eventually launched in March 2017 with Martine Roy, Todd Ross, and Alida Satalic, all former members of the Canadian Armed Forces, as the representative plaintiffs. Lawyers involved in the negotiations noted that

the Trudeau government was already looking to right historical wrongs, including amending the Criminal Code and expunging old convictions. In addition, the feds had set up a new LGBTQ2 Secretariat within the Privy Council Office and MP Randy Boissonnault was appointed as a special adviser to Prime Minister Justin Trudeau on the full spectrum of LGBTQ2 issues, all in parallel with work on a formal apology for the state's historical discrimination. As such, the class action was settled relatively quickly with positive outcomes for class members and the government. The Federal Court approved the final settlement in June 2018.

The \$145-million settlement is the largest for redress of historical harms to the lesbian, gay, bisexual, transgender community in the world. The unique, multi-faceted settlement had the potential to affect thousands of public servants, and members of the CAF and RCMP who were discriminated against, persecuted, or fired between 1955 and 1996 due to their real or perceived sexual orientation. The window for making claims closed in April 2019 with the final number of claimants at 718. The vast majority are from the CAF, with 78 affected civil servants, and just 12 Mounties. The numbers, Davis says, seem low to him as early estimates were that the purge likely touched about 9,000 people. "But a lot of people died of AIDS, a lot of people went back in the closet and don't follow these things. I'm not saying we're disappointed, but the numbers do seem low for 40 years of discrimination," he says. Compensation for most class members will be between \$5,000 and \$50,000 and in the most egregious cases can be as high as \$125,000.

Cut-and-dried cases like Davis's have mostly been paid out but the more complicated claims that included sexual or physical assault as well as psychological harm are still being adjudicated by former Supreme Court of Canada justice Marie DesChamps. "I do not have precise figures, but a very high percentage claimed at level 3, meaning they were dismissed or forced to resign," says class counsel Douglas Elliott. "A high percentage have advanced claims at level 4, which involves sexual or other assault, or serious mental distress."



Former RCMP officer Wayne Davis meeting with Prime Minister Justin Trudeau at a private reception after the PM's apology for the purge in November 2017.

BEYOND MONETARY COMPENSATION

From the start, class members needed recognition of the injustice they suffered. Non-monetary components such as individual apologies, including to the families of purge victims who had passed away, amendments to employment records to reflect unjust dismissals, as well as education and memorialization were integral. "We want the lessons to be learned, not to forget," says Roy. Senior brass in the military, RCMP, and the Privy Council sent apology letters to members of the class. Those in the military and RCMP will also receive the Pride Citation, an honour to reflect their service to Canada.

The education and memorialization aspect is key and as such the non-profit LGBT Purge Fund was created to oversee the \$15-million portion of the class action settlement that will cover the building of a monument in the National Capital Region; creation of an exhibition on the stories of class members for the Canadian Museum of Human Rights; making non-personal, historical records of the purge publicly available; and diversity training for federal employees.

The fund has six dedicated volunteer directors including Davis, Douglas, Roy, Ross, Elliott (the only non-class member) and Diane Pitre, another former member of the CAF who fought long and hard for answers and redress. All of them have gone on to do great work in their communities and in support of LGBTQ rights.

The projects have a timeline of only a few years to implement, says Douglas, who is just about to retire from a long and successful career with the Department of Justice. She notes, "given that literally at this moment, we have no paid staff. These are enormous projects to implement. For now we are building our capacity." Douglas reiterates that the fund's projects are "part of justice being done" and that their focus is on "the way we can use to the best effect the money that we have to memorialize and to do big legacy projects that will stand for time and remind people of this time period in Canadian history."

THE PM'S APOLOGY THOUGHTS AND REFLECTIONS

The night before the Nov. 28, 2017, apology from Prime Minister Justin Trudeau, the plaintiffs' lawyers held a reception for class members at the Lord Elgin Hotel in Ottawa. "That was a very poignant event," lawyer Douglas Elliott recalls. "Most of these people had never met each other before. [Retired colonel Michel] Drapeau, who is helping us, observed to me: 'I've never seen so many broken people,' and observed to my friend Todd Ross, that it felt like a room full of ghosts because it was mostly women ... and the AIDS epidemic was visible because, of course, during those years, most of the government employees were men. And yet we had mostly women that were in that room."

"For the oppression of the lesbian, gay, bisexual, transgender, queer, and two-spirit communities, we apologize. On behalf of the government, Parliament, and the people of Canada: We were wrong. We are sorry. And we will never let this happen again."

— Prime Minister Justin Trudeau, House of Commons, Ottawa, Nov. 28, 2017
[full text of the apology: tinyurl.com/lgbtapology]

"[It was] probably the most moving experience of my life ... I didn't get apologies. I'm very much 'Well, what's done is done. Move on.' But I tell you, when you're the person that's affected by the injustice, that apology is really meaningful.... It's certainly changed my opinion of why we need to be apologizing for things that have been done unjustly in the past."

— Wayne Davis, Former RCMP officer

"[The] only two places I've really felt accepted for who I am in my life that I didn't have to pretend was at [my new] church and when I was at the House of Commons. I felt like everybody, we were all equal. Never felt that way before."

— Former officer of Canada Border Services Agency

"By of my life. You know when you work so hard, and then something, everything, it's going to happen and it happens.... It was a moment that I am never going to forget, that I'm very very proud of. And I'm very very happy that it was delivered by Justin Trudeau and not by Harper or anyone else. It really helped me to heal and take away that shame that was still in my pocket ... that feeling of [being an] imposter I've been through all my life."

— Martine Roy, LGBTQ2 activist
Former member of the Canadian Armed Forces

Some smaller work has already begun and it's also proving to be personally enriching for board members. Davis recently attended an international LGBTQ policing conference with officers from 40 police forces in 20 countries. It was "basically my first contact with RCMP and police organizations since I left 30 years ago. It was very healing because I was able to think 'what am I feeling here? Am I angry? Am I upset?' Then I realized I was feeling nostalgic because I used to be a cop.... That was very healing for me to know that there was not a lot of anger and bitterness." He is also working with the RCMP to provide input on its diversity training related to LGBTQ members. "It's been a positive experience for me from a personal perspective," he says.


In his November 2017 apology in the House of Commons, the prime minister promised to address laws that had unfairly affected the LGBTQ community. Introducing a law for expunging historically unjust convictions and providing for destruction of those records was one

aspect. The other was repealing laws, such as the "buggery law," s. 159 of the Criminal Code.

Bill C-66, which created the expungement procedure, became law in June 2018, but is considered "terribly flawed" by many in the queer community. The former sodomy and gross indecency provisions were included but others such as the bawdy house law — often used to target users of bathhouses — were not, says Tom Hooper, who teaches in the law and society program at York University. "That's the first problem. They didn't include the offences for which LGBTQ people were accused and convicted. But the other problem is, the application process was made so difficult, that I'm assuming that many people don't see it as worthwhile to apply for the expungement." In the year after the law passed, the Parole Board of Canada got only 17 expungement applications, six of which were ordered, a Parole Board spokeswoman told *Sage*. Hooper says the RCMP had suggested in parliamentary hearings up to 9,000 people could be affected.

The third problem is a legal, but critical, technicality. "The bill only includes people who received a conviction, and then were sentenced as a result of that conviction," says Hooper. "And what we see in the queer community and our criminalization ... is that most of the time, people who were before the courts, they were given a conviction, and then some sort of discharge in the sentence."

Early efforts at repealing portions of the Criminal Code that unduly targeted the LGBTQ community failed but an omnibus bill, Bill C-75, which received Royal Assent just this past June, has been well received. Initially it did not include all the sections that were used against the LGBTQ community but "as a result of our interventions, the Justice committee agreed to include the repeal of the bawdy house law and the vagrancy" provisions, says Hooper, adding support for repealing the provisions was unanimous among the political parties. "So this was a significant victory for our community, I think having these old laws repealed. And this also paves the way for them to be added to the expungement bill." ■



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National Association of Federal Retirees
Association nationale des retraités fédéraux

RETIRED BUT RARELY BORED

Barbara and Clarence Nepinak are focused on promoting and preserving Indigenous culture at home and abroad



Barbara Nepinak

Clarence Nepinak

Photo: Aaron Cohen/Canadian Museum for Human Rights

JIM TIMLICK

Like many retirees, Barbara and Clarence Nepinak find themselves even busier now than when they were still working full-time.

The couple, both members of Pine Creek First Nation, sit on a number of different boards and advisory councils for community organizations such as the Manitoba Association of Native Languages, the Standing Indigenous Advisory Council to the Canadian Museum for Human Rights, the Vancouver-based Healthy Aboriginal Network, the Elders Advisory Council at the University of Winnipeg, and the federal Climate Change Adaptation Program, which encourages Aboriginal and northern communities to take the lead in assessing and developing strategies that combat the impact of climate change.

They have also helped spearhead a number of projects to promote and preserve Indigenous culture in Canada as well as in countries as far away as Brazil, Taiwan, Malaysia, Australia, New Zealand, and Chile. So while they may be retired, they are rarely ever bored. "Yeah, it's fair to say that," says Barbara with a laugh during a rare quiet moment at the couple's Winnipeg home.

On July 18, the couple were among 12 Manitobans presented with the Order of Manitoba, the province's highest honour. It recognizes people who have demonstrated excellence and achievement in enriching the social, cultural, and economic fabric of the province.

Barbara and Clarence both enjoyed lengthy careers in the federal public service prior to retiring. Barbara worked primarily in human resources for a number of federal government departments, including Transport Canada, for 35 years until she retired 13 years ago. Clarence was a program manager for Health Canada for 27 years until he retired 10 years ago.

Both say their careers with the federal public service influenced them to give back to the community. Clarence saw the needs of Indigenous people while travelling to numerous First Nations communities across the province for work. Barbara, meanwhile, witnessed first-hand the struggles of many Indigenous people entering the workforce and became a fierce advocate for employment equity.

One of their proudest achievements is the work they did through the Seven Oaks School Division to teach young people the Ojibwa language as part of the division's Indigenous Language Program. "It was so gratifying when you saw how happy the kids were that they were able to say even a few words in Ojibwa," says Barbara, adding at public events former students often approach her and Clarence to thank them for the opportunity.

Barbara has served as an elder and cultural adviser on many advisory councils and boards. In addition to her work at the human rights museum, she serves on The Forks Foundation Board and the national board for the Cultural Human Resources Council in Ottawa.

Clarence serves on a number of local boards and committees including the board of the St. James Historical Society. He also helped develop an oral history walking tour of The Forks, which the couple conduct throughout the summer, and sometimes attracting crowds of more than 70 people. "It's almost overwhelming," he says of the response to the popular tour.

The Nepinaks are well-known to many visitors to The Forks, one of Winnipeg's most popular and historic meeting places. For the past 20 winters, they have set up a teepee in the area and invited people in to share a warm fire and some homemade bannock. Two decades later, they are now being visited by the children and grandchildren of their first guests.

As much as they already have on the go, don't expect the couple to slow down any time soon. Both say they get far more out of their volunteer efforts than they put into them. "When people call us we always make an effort to try and help meet their needs," says Barbara. "We just want to go out there and help people as much as we can." ■

A second career: VOLUNTEERING

Pierre Cousineau sees it as his way of 'giving back'

MARK CARDWELL

Pierre Cousineau says he enjoyed his 32-year career as a senior-level bureaucrat with the federal government in Ottawa. But he has loved using the managerial skills he honed as a public servant for the benefit of the many volunteer groups he's been involved with since he retired in 1994.

"Volunteering is my way of giving back," says Cousineau, a member and volunteer with the Quebec branch of the National Association of Federal Retirees and a leading volunteer advocate and adviser on senior issues in la belle province.

He recently ended years-long terms as both president of the Outaouais Table of Consultation for Seniors and Retirees — a regional forum that promotes awareness and support for seniors' issues in Quebec — and vice-president of the Quebec Conference of Regional Tables of Consultation of Seniors.

Cousineau's volunteerism with those and other groups earned him one of the three Federal Retirees' national volunteer recognition awards last year. In many ways the award brought Cousineau's life full circle. Born and raised in downtown Hull, close to the raucous bars that made the city famous in the post-war years, he went to high school and university in Ottawa, studying commerce for three years at the University of Ottawa, but leaving before he graduated.

After a short stint with Household Finance in Montreal — his only job outside the National Capital Region — Cousineau transferred back to the Ottawa area where he later landed a job in the accounting department of the National Arts Centre. "I joined a couple years after it opened," Cousineau recalls about his first position in the federal public service. "Several employees had left to work for the Montreal Olympics so they were hiring."

In the years that followed, Cousineau held increasingly senior managerial positions for the federal government in Ottawa, particularly with the old Department of Health and Welfare and the Canadian Human Rights Commission, from which he retired.

His stints at Health and Welfare included chief of staff for the ADM of the Medical Services Branch, which oversees roughly 40 Canadian physicians who work in embassies around the world (a position that required him to work closely with External Affairs) and director of administration services. "I was like an administration officer," says Cousineau. "Everyone involved in personnel, finance, and accrurement reported to me."

Even before he took a retirement cash-out under austerity-minded prime minister Jean Chrétien's Liberal government, Cousineau was already giving time to volunteer causes. It began with helping to plan and run summer camping outings with the Boy Scouts, which his late son Alain-Patrice joined as a boy.

Years later, when Cousineau's widowed mother contracted Alzheimer's — a disease she suffered from for 10 long years — he became an active member of the Alzheimer Society in Quebec's Outaouais region.



Pierre Cousineau

During the same period, he joined — and later became president of — the regional branch of the Quebec condo owners' association, where he worked to help improve contractual conditions of condo fees.

He also made a memorable entry into the Outaouais branch of the Association. "I went to the annual general meeting and there was a call in the room for volunteers for the board — if not the branch would cease operations," says Cousineau. "I walked out of my first meeting as the elected vice-president."

After serving nearly a decade on the Outaouais board, including the past five as president, Cousineau recently stepped down from that executive position as well as others with other regional and provincial seniors' groups.

An avid stamp collector and lifelong fan of the Gatineau (formerly Hull) Olympiques major junior ice hockey team, which last year honoured him at centre ice for being a season-ticket holder for 44 consecutive years, Cousineau, now 76, says he plans to spend more time with Lise, his wife of 55 years.

"I'll still keep my hand in some volunteer work, which I really enjoy," says Cousineau. "Volunteering has been like a second career for me, but one from the heart." ■

ADVOCACY IN ACTION

FEDERAL RETIREES IS POLITICAL

(and that's a good thing)



Photo: Ismael N. Daro

All this excitement and drama brings out the best and worst in many of us. Particularly in the age of the internet and social media dominance, emotions run high and it can be tempting to equate a difference of opinion with a difference in party allegiance.

The National Association of Federal Retirees is, and always has been, a fiercely non-partisan organization. We do not endorse voting for one candidate or one party over another. We do, however, strongly advocate on behalf of our members and all Canadian seniors. We support good policy, regardless of the source, and we push those with weak policy to do better by asking the tough questions and building grassroots support for our priorities.

Our work is inherently political — particularly due to the unique administration of our members' pensions and benefits. It is vital that we work to inform members of Parliament and candidates of all political stripes of our members' needs, as they could ultimately be the decision-makers overseeing these programs. In the same way a social worker may advocate for systemic change to address programmatic shortcomings that impact a client in need, we must target current and potential parliamentarians in a position to make important legislative changes that could have an impact on our members.

CANDACE JAZVAC

Elections are exciting. Colourful signs pop up on lawns and along highways across the country, our mailboxes become jammed with literature full of campaign promises, the daily news is dominated by “he said, she said” exchanges between party leaders and candidates, and, occasionally, there’s a real juicy scandal. Politics is fast-paced at the best of times, but things move at warp-speed for those precious few weeks between the official election call and election day.

Partisan politics is a different beast altogether. Partisan organizations seek to uphold and promote a single party or candidate’s position, in some cases, regardless of its merit. Political parties, in addition to putting together platforms that articulate their vision for this country, are in the business of winning. Sometimes, the party’s ideological stance and polling numbers can have a bigger impact on platforms than research and data.

Occasionally, our priorities and asks will align with those of one or many political parties — and this is a good thing. It means we have done our jobs in raising awareness of our priorities with the right people. We have created the groundswell of support for our priorities that makes them not only important for their party’s platform, but perhaps essential.

We aim to promote good policy that is supported by careful research and the best data available, and to have that inform the

platforms of candidates and incumbent MPs — not the other way around.

Nevertheless, we are all political animals with own our opinions and worldview. What one believes is excellent policy may not appear to be excellent to another. We all hold our own opinions and beliefs, and that’s good too. It forces us to examine our viewpoints and to better understand each other’s perspectives. With 176,000 members from coast-to-coast-to-coast, it goes without saying that there will be some difference of opinion.

We do, however, always develop our priorities and positions with our members and their needs at heart. Using reliable research and the best data and expertise available, and in consultation with our elected board of directors, we aim to develop and support positions and initiatives that will benefit our members. We encourage feedback and criticism, and are always looking for better ways to represent our members.

So, as we head into this fall’s federal election with all the hype and stress it entails, we do so with you and your needs front and centre. Our association has a proud 56-year history of strong, smart advocacy campaigns that seek to protect against changes to our members’ hard-earned pensions and benefits, and to support good policy that improves the lives of all Canadians in their retirement. This campaign will be no different — in fact, we expect it to be our best yet.


In this election, we are counting on members like you to build momentum behind our campaign. Check out our campaign booklet in the centre of this edition of *Sage* for more information. As always, please contact advocacyteam@federalretirees.ca with any questions or to find out how to get more involved. ■

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

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VETERANS' CORNER

Better well-being for veterans and their families

PATRICK IMBEAU

Veterans have experienced long-standing difficulties in accessing support over several successive governments — specifically getting the support they need to have an acceptable quality of life after service. This election, Federal Retirees is focused on three challenges that must be met by the next government to properly support veterans.

First, future governments should work to simplify and clarify programs and access to them. Program complexity can be a barrier to veterans and their families receiving the support and opportunities they need to thrive during their life after service.

For instance, transition to civilian life is a big change that can be especially challenging for those who are dealing with illness, injury, or trauma. Transferring to the civilian medical system is often marked by difficulty finding family doctors, long waits, and incomplete or missing medical records. This can mean that ill or injured veterans are unable to access financial, health, and other benefits and services from Veterans Affairs Canada.

Military service and its realities, including moves, have a direct impact on families, too. It's important that those who are providing care and support to ill and injured veterans also have access to tools and supports. Future governments should build on the good work that's been started by the new Canadian Armed Forces Transition Group working together with Veterans Affairs Canada.

Photo: Expert Infantry/Flickr



Operation Restore Hope, Somalia, 2006.

This group is working to make transition seamless, from continuity of medical care and records transfer, to co-ordinated programs and a clear application process, as well as support to navigate every step.

Secondly, the next government must ensure effective communication and support for veterans to rebuild trust. Rebuilding that trust is critical. Whether you are a veteran forced to take your own government to court for earned benefits or healing from military sexual trauma, broken trust in the chain of command and in our government is felt by some of today's veterans. Numerous changes to the minister for Veterans Affairs in recent years, lack of well developed and communicated policy changes, and payment calculation errors compound this lack of confidence in the system veterans rely on.

Government cannot do it alone: horizontal communication among government departments and organizations that serve veterans and families is essential to improving access to information and resources. National service providers,

non-profit, and community-based organizations are at the ready.

Finally, military and veteran women face additional challenges. Currently, women comprise about 16-per-cent of the military and there is a goal to have 25-per-cent serving by 2025. Yet aspects of military and veterans systems are gender-blind with systemic biases and research gaps. Therefore, Federal Retirees is pushing for equitable care and benefits for all veterans. Military and veteran women face unique challenges that must be addressed, especially as the government has indicated it plans to increase the percentage of women in the military.

Veterans have served Canada and were willing to risk their lives to do so. Now it's Canada's turn to support veterans of the Canadian Armed Forces and the Royal Canadian Mounted Police, and ensure they and their families have the well-being, care, and benefits they deserve. ■

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

Election 2019

#WhatsYourPriority?

Seniors represent the fastest growing demographic in the country and the next government has an important role to play in adapting public policies and systems to the needs of today's growing seniors population and in future-proofing our policies and systems for tomorrow's seniors. The National Association of Federal Retirees has launched a campaign to ensure these issues are front and centre on the political agenda.

In this election, the National Association of Federal Retirees has four key priorities: retirement income security, a National Seniors Strategy, support for veterans and their families, and pharmacare.



MAKE RETIREMENT INCOME MORE SECURE

Canadians deserve a secure and dignified retirement, with a guaranteed and sufficient source of income.



IMPLEMENT A NATIONAL SENIORS STRATEGY

Canada needs a National Seniors Strategy that optimizes health, financial security, and social inclusion so all Canadians can age with dignity.



BETTER WELL-BEING FOR VETERANS AND THEIR FAMILIES

Veterans have served Canada and were willing to risk their lives to do so. Now it's Canada's turn to support veterans of the Canadian Armed Forces and the Royal Canadian Mounted Police to ensure that they and their families have the well-being, care, and benefits they deserve.



PRIORITIZE PHARMACARE

All Canadians should have access to the medications they need. A universal, public, comprehensive, accessible, and portable national pharmacare program would cut costs and lead to a healthier population. It would also allow for better monitoring of medications and reduce the burden on other parts of the health care system.

ARE YOU IN?

This campaign booklet includes the tools you need to engage in this election:

- Background on these four key issues
- Your advocacy profile
- Questions to ask your local candidates
- Special form to gather support from your friends and family



National Association of Federal Retirees
Association nationale des retraités fédéraux

Simply tear out this centre-fold, and you're all set! **Have questions? Email us at advocacyteam@federalretirees.ca**

OUR PRIORITIES: A CLOSER LOOK



MAKE RETIREMENT INCOME MORE SECURE

Statistics Canada estimates about 600,000 Canadian seniors are living in poverty. While recent increases to the Canada Pension Plan, Old Age Security program, and Guaranteed Income Supplement are a step in the right direction, more needs to be done.

The rate of individuals covered by a defined-benefit pension continues to decline across the country, to 42% in 2015 from 70% in 2005. When properly managed, DB pensions are the best way to ensure retirement income security. They also allow Canadians to continue to contribute meaningfully to local and national economies and communities. Up to 80% of all pension dollars spent come from investment returns, which are pumped back into local economies.

Questions for candidates

- What is your party's retirement income security plan for seniors now and for future generations?
- How will you ensure employees and retirees with defined-benefit pensions are protected if their employer goes bankrupt?
- How will your party support defined-benefit pension plans?
- In 2016, the federal government introduced Bill C-27, which would allow employers to cut accrued — or earned — defined-benefit pensions. What is your party's position on this legislation and this approach?



IMPLEMENT A NATIONAL SENIORS STRATEGY

Older Canadians are the fastest growing segment of our population but gaps in Canada's healthcare and social policies are creating barriers to seniors' independence and the essential role they play in vibrant, healthy communities and economies. Tackling these issues independently will not give us the results we need. A co-ordinated National Seniors Strategy, with dedicated funding and accountable goals will ensure we meet the evolving needs of seniors.

Questions for candidates

- How will your party implement a National Seniors Strategy that addresses health care infrastructure, caregiver support, home care, long-term care, and age-friendly communities?
- How will your party ensure that quality, safe and adequately funded home, community and long-term care options are available to meet the needs of our aging population?
- What will your party do to establish national standards of care for home and long-term care?
- How will your party recognize and support unpaid caregivers, who play a vital role in our health care systems?
- How will your party support health care and personal support professionals to better meet the growing need for geriatric expertise in Canada?



BETTER WELL-BEING FOR VETERANS AND THEIR FAMILIES

Veterans face challenges in achieving an acceptable quality of life after service. Transition to civilian life can be especially complex for those who are dealing with illness, injury, or trauma and many realities of service that affect families and loved ones, too.

Rebuilding trust with veterans is critical. For veterans forced to take their own government to court for earned benefits or healing from military sexual trauma, broken trust in the chain of command and in our government is all too real.

Military and veteran women face additional challenges. Women comprise about 16% of the military and there is a goal to have 25% serving by 2025. Yet aspects of military and veterans systems are gender-blind with systemic biases and research gaps.

Questions for candidates

- What is your party's plan to ensure veterans and their loved ones receive the care, tools, and support they need at every step of their journey?
- How will your party ensure ill and injured veterans and their caregivers can achieve financial, physical, emotional, and social well-being?
- How will your party reach out to some of the most vulnerable veterans, such as those who are have lost trust in government?
- How will your party ensure Canada addresses the unique needs of military women and female veterans?
- The presence of many veterans groups speaks to longstanding difficulties that many veterans have faced in accessing support. How does your party plan to address this history to improve the future, and to help veterans move forward?



PRIORITIZE PHARMACARE

Canada is the only country in the world with universal health care that does not include universal drug coverage. Canadians consistently pay among the highest prices for prescription drugs with 20% of Canadians having inadequate coverage to meet their needs, and one in four households not able to afford to fill their prescriptions.

A universal, public pharmacare program would help Canadians better manage their health, lead to reduced medication costs, and allow for better monitoring of the effectiveness and safety of medications. It would also reduce the burden on other parts of the health care system.

Questions for candidates

- How will your party implement a universal, public, comprehensive, accessible and portable pharmacare program?
- What timeline does your party propose for the implementation of a universal, public pharmacare program?
- How will your party ensure that federal and provincial governments work together effectively to implement universal, public pharmacare?
- How will your party ensure a comprehensive, quality, evidence-based formulary, so Canadians can access the medications they need to maintain and improve their health?

JOIN OUR TEAM



Together, we can raise awareness around these four important issues and ensure candidates in our communities understand and address them in this election.

Use the previous page as a guide when talking to candidates, friends, and family about our priorities. This page contains helpful background information and key questions so you can be informed — a perfect tool to use at your local town hall meeting or when a candidate knocks on your door.

Already, thousands of people have joined our campaign and our team by simply adding their name in support. On the back of this page, you will find a handy petition-style sheet where you can collect the names of friends, family and community members who also support our campaign. We suggest that you aim to find five friends to sign on — an ambitious but achievable goal!

Lastly, be sure to fill out your advocacy profile, which is on the right side of this page. After election day, we will want to thank you for your hard work and to hear what you thought about this campaign. Once you have completed your profile and collected names on the back, detach this page from the booklet and send it to us.

By email:

Scan and send to
advocacyteam@federalretirees.ca

By mail:

The Advocacy Team
National Association of Federal Retirees
865 Shefford Road
Ottawa ON K1J 1H9

MY ADVOCACY PROFILE

NAME

EMAIL ADDRESS

MEMBERSHIP NUMBER

POSTAL CODE

In this election, my top priority is:

- | | |
|--|--|
| <input type="checkbox"/> Retirement income security | <input type="checkbox"/> Support for veterans and their families |
| <input type="checkbox"/> A National Seniors Strategy | <input type="checkbox"/> Pharmacare |

I plan to engage in this election by:

- | | |
|--|---|
| <input type="checkbox"/> Finding 5 friends to support this campaign | <input type="checkbox"/> Asking a question at an all-candidates meeting |
| <input type="checkbox"/> Participating in an activity hosted by Federal Retirees | <input type="checkbox"/> Voting |
| <input type="checkbox"/> Other: _____ | |

After the election, I plan to celebrate by:



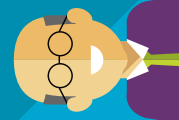
NATIONAL SENIORS STRATEGY



RETIREMENT INCOME SECURITY



PHARMACARE



VETERANS

Seniors represent the fastest growing demographic in the country and the next government has an important role to play in adapting public policies and systems to the needs of today's growing seniors population, and in future-proofing our policies and systems for tomorrow's seniors. In this election, the National Association of Federal Retirees has four key priorities: retirement income security, a National Seniors Strategy, support for veterans and their families, and pharmacare.

Federal Retirees has launched a campaign to ensure these issues are front and centre on the political agenda. Add your name in support of our campaign.

#WhatsYourPriority?

NAME

POSTAL CODE

EMAIL

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FROM THE PENSION DESK

Governments must make retirement income more secure



PATRICK IMBEAU

Federal Retirees believes that Canadians deserve a secure and dignified retirement with a guaranteed and sufficient source of income. Unfortunately, that isn't the case for some of our members and for many Canadians in general.

Statistics Canada estimates that 12-per-cent of senior families are considered low income and that 28.5-per-cent of single seniors qualify as low income — that's 600,000 Canadian seniors living in poverty. While recent increases to the Canada Pension Plan (CPP), Old Age Security program (OAS), and Guaranteed Income Supplement (GIS) are a step in the right direction, more needs to be done to ensure that older Canadians can afford to enjoy a healthy, active, and dignified retirement.

A defined-benefit pension is a pension as we traditionally think of it. Employers and employees contribute to a pension fund

that is pooled and invested. Retirees are paid a specific amount for the rest of their lives using a formula that usually considers years of employment and salary. The rate of individuals covered by a defined-benefit pension continues to decline across the country — to 42-per-cent in 2015 from 70-per-cent in 2005 for those covered by a registered retirement plan in the private sector — even though, when properly managed, defined-benefit pensions are the best way to ensure retirement income security. These pensions have proven they make retirement secure and enable Canadians to continue to contribute meaningfully to local and national economies and communities.

But we have only to look at the recent Sears Canada example to know that defined-benefit pensions are not always guaranteed. More work is needed to ensure employees and retirees aren't left out in the cold when their employers go bankrupt, and that pensions are protected during insolvencies.

We want our next government to do three things: protect accrued benefits; protect employees and retirees in corporate insolvencies; and strengthen defined-benefits pensions.

First, no employer, in either the public or private sector, should be allowed to change the compensation promised to employees once they have retired — accrued benefits must be respected. A pension is a commitment. Employees provide their service while making contributions into a pension plan and employers compensate them in retirement with deferred wages.

Employees and pensioners trust their employers to honour their pension promises.

Secondly, governments must commit to better public policy to ensure employees and retirees receive their pensions, including if companies become insolvent. There are many examples of corporate insolvency that have left retiree pensions on the bottom of the list of priorities.

Finally, the federal government must create an environment where defined benefits can thrive. Defined-benefit plans deliver the same retirement income at half the cost of defined-contribution plans due to lower fees, a balanced investment portfolio, and longevity risk protection. Further, studies show that strong defined-benefit pension plans, like federal public sector plans, contribute significantly to local economies.

Retirees continue to spend — up to 80-per-cent of all pension dollars are pumped into local economies. In some smaller communities defined-benefit pensions represent nearly 10-per-cent of total community earnings. In 2012, defined-benefit pensioners spent between \$56-63 billion annually on everything from consumable goods, to shelter, to sales and property taxes — and then paid another \$7-9 billion in income taxes.

Government policy and legislation must support the protection and expansion of defined-benefits plans. ■

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

HEALTH CHECK



Seniors health is an important issue this election

JESSICA SEARSON

Health care is frequently listed among Canadians' top issues during elections — including this one. It is also one of Federal Retirees' core advocacy priorities. This election, the Association is focused on two health-related topics: a national seniors strategy and pharmacare.

Implement a national seniors strategy

Federal Retirees has long advocated for a National Seniors' Strategy. We made some headway with the last government: the Standing Committee on Human Resources, Social Development, and the Status of Persons with Disabilities (HUMA) saw the value and need for action, recommending dedicated resources for a national seniors strategy that includes "a vision for aging in dignity."

Sadly, this recommendation did not move forward, making it a key issue for seniors in this election, one we're eager to advance with our next government.

Canada needs a national seniors strategy that optimizes health, financial security, and social inclusion so Canadians can age with dignity.

Older Canadians are the fastest growing segment of our population, but gaps in healthcare and social policies create barriers to seniors' independence and the role they play in vibrant, healthy communities and economies.

Federal Retirees is calling for a national seniors strategy that encompasses initiatives to address the social determinants of health and keep seniors healthy for as long as possible. A national seniors strategy must tackle social isolation, elder abuse, and encourage age-

friendly strategies to ensure seniors remain independent, productive, and engaged.

The strategy must also look at the continuum of care to ensure our health care systems are equipped to meet the evolving needs of our aging population. This includes better integration of hospital, community, and home care services so that seniors can receive care closer to home and in a comfortable and familiar setting. Efforts to improve the quality of care, including national standards of care, adequate staffing levels, better human resource training, and education and safe working conditions are also needed.

More than eight million Canadians provide care to a family member or friend. Caregivers contribute an estimated \$25 billion annually in unpaid labour. This can come at a cost to their personal finances and physical and mental health. A National Seniors' Strategy must recognize and support unpaid caregivers. A co-ordinated National Seniors' Strategy with dedicated funding and accountable goals will ensure that all Canadians can age with dignity.

Prioritize Pharmacare

Pharmacare has been on the radar this past parliamentary session and is shaping up to be a significant election issue. Canada is the only country in the world with universal health care that does not also provide universal drug coverage.

There is general agreement the way pharmaceuticals are organized in Canada does not really work.

Under our current patchwork of drug coverage, many Canadians are left out. Access to medication depends on where you work and live. Provincially funded drug programs are inconsistent across the country, and Canadians pay among the highest prices in the world for prescriptions.

One in four households have inadequate or no coverage. One study showed three million Canadians were unable to afford one or more of their prescriptions in the past year. While 38-per-cent had private and 21-per-cent had public insurance, it was not enough to cover their costs.

Some people have cut spending on food or heat to pay for medications, some are borrowing money, and others are not properly taking their medications — leading to a vicious cycle of poor health outcomes.

Public and private drug insurance are struggling in an environment of specialty high-cost drugs. Drug plans have turned to various cost-containment strategies, such as increases to premiums, co-payments, and lifetime maximums.

All Canadians should have access to the drugs they need. Studies show a universal, public, comprehensive, accessible, and portable national pharmacare program would cut costs and lead to a healthier population.

While there are upfront costs, a national pharmacare plan could save between \$4 billion and \$11 billion through better bargaining power and administrative savings. The Advisory Council on the Implementation of National Pharmacare estimates the average business will save \$750 per employee, per year and the average family will save \$350 a year.

A formulary that is comprehensive, based on scientific evidence, best value for money, and provides access to the medications Canadians need to uphold and improve their health and wellbeing is essential. And potential savings under private plans might be ripe for re-investment in other areas of health insurance coverage.

National pharmacare would also allow better monitoring of medications and reduce the burden on other parts of the system. ■

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

Does an election affect the HOUSING MARKET?

Canadian real estate trends in 2019 and into 2020

Historically, certain housing trends tend to take place during election years. According to recent statistics provided by The Canadian Real Estate Association (CREA) these cycles and trends have followed suit this year. While the trends listed below have been noted by Tampa, Fla.-based Casa Fina Realty, they also apply to the Canadian real estate market.

Trend 1: Wait and see. Some sellers hesitate to put a house on the market — and some buyers hesitate to commit a down payment — because they want to wait and see who wins the election and what policies may come from a new government.

According to CREA: “In Canada this year, overall sales are expected to remain well below where it was in recent years, as successive policy changes — most notably the implementation of the B-20 stress test — continue to limit access to mortgage financing and dampen housing market sentiment.”

Notably, this is the first time in Canada when millennials (those born from 1981-1996) will make up the largest group of eligible voters. In a poll conducted by Abacus Data for CREA, millennials in all provinces, except Quebec, say housing affordability is their top priority. Paul Kershaw, a University of British Columbia professor who founded a group called Generation Squeeze, puts the market in perspective: “a generation ago, in the late 1970s, it took the average young buyer in metro Vancouver or Toronto six years to save for a 20-per-cent down payment on a home.

It now takes a millennial aged 25 to 34 in Vancouver almost 30 years to put away the money, and 21 years in Toronto.” On a national basis, it takes 13 years to save for a solid down payment.

Trend 2: Developments on hold. Developers may also wait on big projects because the stakes are high for them if a new government takes a radically different approach.

According to Canada Mortgage and Housing Corp., “new home construction in Canada took a dive, dropping to an annual pace of around 173,000. That’s the lowest number of housing units to start construction in more than three years. Developers are clearly spooked by the slowdowns in some of Canada’s largest markets and have pulled back on new projects.”

Trend 3: Things will get better. In uncertain economic times, both home buyers and sellers may wait until after the election because they think there’s a chance things will get better if a certain candidate wins.

According to CREA “on a per-capita basis, the forecast for 2019 would remain tied with 2018 for the weakest year since 2001. However, sales are forecast to improve in 2020. Even given the weak start in 2019, national home sales are expected to rise 4.4-per-cent to 483,200 units as interest rates remain near current levels.... Almost all provinces are forecast to see more sales in 2020 compared to 2019, with gains ranging from one to six-per-cent.”

Trend 4: Slower price increases. Historically, the price of homes has increased in election years but at a slower pace.

CREA reports that while the national average price is still projected to stabilize (at a loss) at around \$485,000 in 2019 following the

largest gain in almost 25 years in 2018, the big picture is that sales are expected to remain weak in British Columbia, Alberta and Saskatchewan, while remaining strong in Quebec, New Brunswick, Manitoba, and Nova Scotia, and come in close to the 10-year average in Ontario. The average price is also expected to fall for the fifth consecutive year in Newfoundland and Labrador.

Generally, markets even out with housing prices and the number of buyers and sellers in the market. It’s a good idea for buyers and sellers to keep an eye on elections, but they typically don’t affect the housing market in the long run.

While we wait and see and approach that next move cautiously, our experience of more than 30 years indicates that relocating seniors still move for the following top three reasons:

- 1. New family situation:** Children are grown and moved away and/or perhaps even a spouse is gone due to divorce or death, so there are fewer people in the house.
- 2. Desire for a smaller home:** A desire to live in a smaller place is the driving force to move for some. Less room to heat, clean, and worry about.
- 3. Declining health:** Poor health, mobility issues, and the need for extra care are good reasons to move where help is nearby. ■

Excerpts and statistics from: The Globe & Mail, Calgaryhomes.ca, The Canadian Real Estate Association, The Huffington Post.

To discover market trends in your area or if you are interested in listing your property for sale or to purchase or for moving information, contact Carl Nabein, Relocation Services Group 1-866-865-5504, extension 101, or carl@relocationservicesgroup.com

ADVENTURES AWAIT

Destinations around the world for thrill seekers

Do you consider yourself somewhat of a thrill seeker? Do you like to travel off the beaten path? Are you a bit of a risk taker? Then chances are, you're the perfect candidate for an adventure travel getaway. Not sure where to venture to? Fear not thrill-seekers, here are six spots perfect for getting your adrenaline pumping.

Costa Rica

Costa Rica has become synonymous with adventure travel and eco-tourism. Much of Costa Rica is covered with lush jungles, unspoiled beaches and lagoons, and untamed national parks. If you're willing to travel to new heights, there are ample opportunities to zip line through Costa Rica's verdant cloud forests. For those who prefer the sea, surfing, scuba diving, and white-water rafting are great ways to experience the country's gorgeous waters in a more active way.

Africa

An African safari is a once-in-a-lifetime adventure travel excursion that most people only dream about. From encounters with the "Big 5" on the savanna to hands-on history lessons in Egypt's Valley of the Kings, to stunning views of the roaring white waters of Victoria Falls on the border of Zimbabwe and Zambia, Africa will seize you and never let go. Cuisine across the African continent features unique meats, colourful vegetables, and tropical fruits. If you've got an adventurous appetite, try mopane worms — a grub with high levels of protein, iron, and calcium.



The African savanna.



Lush forests of Costa Rica.

Iceland

Iceland is the perfect place to take in adventurous landscapes. Carved by fire and ice, this Nordic country is the ideal getaway for those looking to immerse themselves in all Mother Nature has to offer. Here, you can start your morning on a thrilling glacier hike, journey underground to discover ancient caves, and end your day soaking in the azure waters of geothermal pools.



Bathing in Iceland's geothermal pools.

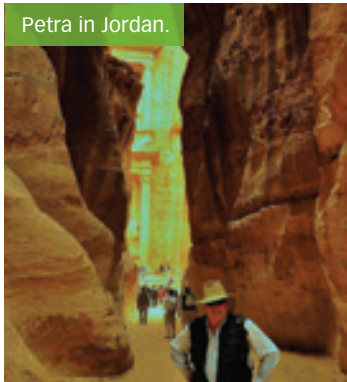


Machu Picchu in Peru.

Calm waters in Vietnam.



Petra in Jordan.



Vietnam

Vietnam is a beautiful and exotic country that simply begs for exploration. It's home to some of the healthiest, tastiest foods you'll ever eat, and the country's sights and sounds are just as big and beautiful and bold as its flavours. From seascapes of limestone islands to incredible cave systems to the biological treasure trove of the Mekong River to the bustling capital Hanoi, Vietnam is sure to keep you interested.

Jordan

Jordan is a destination of mesmerizing beauty and dynamic contrasts. The most stunning and untamed natural landscape is the desert of Wadi Rum — where parts of *Lawrence of Arabia* were filmed. Spend some time experiencing desert life as you traverse narrow gorges, natural arches, towering cliffs, ramps, and massive landslides and caverns. Visit the

archaeological city of Petra or head out to Jordan's coasts — bordering on both the Red Sea and Gulf of Aqaba, you can opt to soak in its shores with an exhilarating horseback ride.

Peru

Peru is one of South America's premier destinations. Venture to the land of the ancient Incas, the ruins of Machu Picchu and the Peruvian Andes. Peru's impressive 15th century Inca ruins are located high in the stunning Andes Mountains. Hike high into the mountains and you'll encounter amazing semi-tropical jungle and at the top, snow-capped peaks. The capital Lima is also considered one of the top food cities in the world with a vibrant gastronomy scene. ■

This article is courtesy of Collette, a Preferred Partner of the National Association of Federal Retirees. Visit collette.com/nafr for more information on planning your next getaway.



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VACATION PHOTOS

How to capture the moment, while living in it



Picture this: You've just arrived back home after the trip of a lifetime. You whip out your camera or smartphone to relive those precious moments, but there are so many photos, you end up flicking through them mindlessly. Worse still, you realize you were so focussed on trying to get that perfect photo, you weren't living in the moment in the first place.

Maintain the balance between capturing those special moments and really experiencing them with the following tips.

Snap & stow

When you're visiting a new place, the desire to record your journey increases with each new experience you encounter — whether it's an exotic animal you've never seen before or a busker crooning on a street corner. These moments are fleeting and if you spend every second snapping photos (and reviewing them as you go), you risk missing out. Take your photo, but then put the camera away and enjoy the ride as it unfolds in real time.

Take time off

Give your camera, and your inner photographer, a break by alternating camera days with non-camera days. On the days you leave your camera behind, bring a notebook instead. Soak in your surroundings with all of your senses and write down what you see,

smell, taste, touch, and hear. Afterwards, when you're back home reminiscing, you might be surprised at how many of the day's details you can recall — without even having a photo to remember it by.

Be selective

These days, virtually everyone has a camera in their pocket, so it's easier to take photos (and endless numbers of them) than ever before. But just because you can, doesn't mean you should. Remember, less is more. Try designating specific times for photos, like the first day of your trip (when everything is new and exciting) or the last (when you know where to get the best photo opportunities). And don't waste your time on mediocre shots. Avoid taking photos from moving vehicles or at dimly-lit restaurants, for example, where you'll wind up with images that are blurry or dark. When it comes to photographing people, the first time is often the charm. The longer you get them to hold their poses, and smiles, the less authentic the shots feel. There's something to be said for spontaneity.

Take turns

If you're travelling with family or friends, take turns being the designated photographer. This way, everyone has the chance to enjoy the trip without being bogged down by camera gear the whole time (and you'll actually get to be in some of the photos too). Everyone sees life through a different proverbial lens, so you'll end up with a variety of shots from perspectives you may not have considered. Services like Google Photos make creating and sharing albums a snap. At the end of your holiday, host a picture-viewing party and enjoy some good-natured ribbing as you crown the best (and worst!) photographer.

Leave it to the pros

If you have some money to spare, consider booking a professional vacation photographer through a service like Flytographer, Shoot My Travel, or Local Lens, just to name a few. Or hire a tour guide and pay them extra to take some photos for you. No one knows the lay of the land, or where to get the best photos, like a local and while they're busy capturing you and your adventures, you can focus on being in the here and now without having to look through a viewfinder. ■

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 johnson.ca (Quebec residents please visit: 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.



LOST THE BATTLE, WON THE WAR

The Federal Court of Appeal renders judgment in the PSHCP case



ANDREW MCGILLIVARY

On June 24, 2019, the Federal Court of Appeal in Ottawa rendered its judgment in the National Association of Federal Retirees challenge of the Treasury Board's changes to Public Service Health Care Plan (PSHCP) premiums that saw most retirees' contributions increase to 50-per-cent, from 25-per-cent, beginning in April 2015.

Federal Retirees subsequently consulted with its legal counsel and its national board of directors and has decided not to seek leave to appeal the FCA judgment to the Supreme Court of Canada.

Some members have questioned the wisdom of pursuing this case in court. Recall that the Association was successful in protecting low income pensioners who still pay a 25-per-cent share; that annual deductibles were removed for the PSHCP; and the move to 50:50 cost-sharing was gradually phased in over four years. Federal Retirees believed its participation in this agreement

was coerced, that it was the result of bad faith bargaining by the Treasury Board, and that our right to freedom of association under the Charter had been interfered with.

The appeal court found this premium increase was lawful and our Charter right had not been infringed.

Still, there are a lot of positives in the court's decision, especially recognition of our right to represent all federal retirees. "You have made an investment in getting your rights recognized by the courts and you have achieved that. Short of total victory, it's as good a result as we could have hoped for," says David Law, counsel for Federal Retirees.

From the outset, the board of directors was careful and deliberate before deciding to appeal to the Federal Court and then the Federal Court of Appeal. All factors were considered including our responsibility to protect our benefits (our *raison d'être*); the advice from our lawyers; the fact our members come from numerous and varied backgrounds; and the board's fiduciary and due diligence responsibilities.

"Everyone has a right to his or her opinion but rest assured that the decisions taken by the board of directors in this case were very carefully considered and taken in the best interests of all our members," says national president Jean-Guy Soulière. "We perhaps have lost the battle but if you read the court's decision in its entirety, we may have won the war. While this did cost us a total of slightly more than half a million dollars over a period of five years — and includes all the costs of the original Federal Court case and the subsequent appeal — no one should question our resolve or our ability to protect our benefits or our willingness to try to protect our members and keep unwanted action by the government in check."

This court case goes to the heart of why Federal Retirees needs a strong and growing membership base so we can continue to advocate on behalf of our members. Federal Retirees and its individual branches maintain healthy reserve funding to defend our pensions and benefits and to pursue important legal cases like this. ■

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Andrew McGillivary is the director of director of communications, marketing, and recruitment of the National Association of Federal Retirees.

THANKS FOR MAKING IT ALL HAPPEN!

Celebrating our volunteers with the 2019 Volunteer Recognition Awards

Our volunteers took centre stage at the National Association of Federal Retirees 2019 Volunteer Recognition Awards ceremony in June in Gatineau, Que. This was an opportunity to shine a light on the phenomenal work our volunteers have demonstrated, working on behalf of members, branches, communities, and the Association.

Individual award recipients

Claude Edwards Leadership Award

Two equally deserving candidates were honoured this year with the Claude Edwards Leadership award.

Yves Bouchard, first vice-president of the Québec branch, joined the Association in 2009 and began volunteering in 2011. In addition to his elected role as first VP, Bouchard is the branch's communications champion. His first order of business was to establish a team to rebuild the branch's website. He then developed a comprehensive survey to identify branch members' interests and then revamped the President's Letter into a newsletter for its 4,000 members. The newsletter is now published in both official languages, has six issues per year, and covers topics such as travel, genealogy, seniors' interests, and key announcements.

Stephen Troy, (posthumous), former president of the Ottawa Branch and branch services co-ordinator, joined the Association in 2009 and volunteered in various leadership roles at the Ottawa Branch from 2011 to 2017, including chairman of the policy and governance committee, vice-president, and president. During his tenure, Troy led the branch through a complex disincorporation process and helped foster membership recruitment and engagement by championing an "Investing for Retirees" seminar series. He also launched a successful branch advocacy campaign that earned the branch an Advocacy Award in 2017. In 2018, shortly after he stepped down from his role as president, Troy was made branch services co-ordinator for the Ottawa/St. Lawrence/Nunavut region, but continued to serve the Ottawa Branch as a senior adviser despite health issues. Sadly, on Nov. 28, 2018, he passed away.

Collaboration Award

Daniel Morin, president of the Montreal branch, became a member of its board of directors in 2011 and has been president since 2014. He is the branch's representative as an associated member of the FADOQ (Fédération de l'Âge d'Or du Québec), where he works with like-minded seniors' advocates on issues such as seniors' health and home care. For several years, Morin has also championed and co-chaired the presidents' forum at the annual members meeting. The forum provides presidents with a voice and opportunity to collaborate and share best practices.



Association president Jean-Guy Soulière, left, and Yves Bouchard, recipient of the 2019 Claude Edwards Leadership award.

Volunteerism Award

Clifford Poirier is the president of the Summerside branch and has been a member of the Association since his retirement from the Public Service in 1995. He's volunteered with the Association since 2011, first as membership director, then, in 2014, as president of the Summerside branch. Poirier volunteers for numerous organizations, such as the P.E.I. Curling Club, the Credit Union Place, and Harbourfront Theatre. Poirier also took the lead role at the Community Volunteer



Income Tax Summerside Clinic, establishing a system for reviewing and e-filing tax returns. This process was so successful that his model was adapted for use in volunteer income tax programs across the country. Poirier believes that to make a difference, it takes hard work and commitment. His passion is helping others and he has found ways to do that by employing his exceptional leadership skills and amazing ability to connect with others.

Branch awards recipients

The Fredericton and district branch received the **Advocacy Award**. In 2018, the branch held an all-candidates Q&A session for the New Brunswick provincial election, focusing on health and seniors' issues. The major outcome for the branch was an improvement to its image and recognition for both local politicians and prospective members. By planning and delivering this successful event, the branch now has a volunteer core that can provide leadership for future public events, such as the federal election town hall this fall.

The Ottawa branch was the recipient of the **Membership Recruitment and Engagement Award** for mounting its largest, most professional, and successful members' meeting on Oct. 15, 2018. The meeting was unique in that it combined a financial literacy event for members and a recruitment initiative. The event was sold out. The branch invited non-member guests via email, at other events, and used the branch phone answering service. The branch is "pushing" the recruitment message at all of its events, including its many financial literacy workshops, the Association pre-retirement seminars, and the Second Careers Assistance Network (SCAN) seminars the branch attends.

There was a tie this year for the **Branch Excellence, Large Branch** between the Québec and Hamilton and area branches.

In the summer of 2018, the **Quebec branch** president assigned a vice-president as the Champion of Excellence and a second VP as the Champion of Recruitment/Retention and Recognition. Each of these leaders and their team of volunteers took on programs and activities to promote recruitment/retention, recognition, and advocate on behalf of their members. Those initiatives included sponsoring social and cultural activities, having booths at pre-retirements sessions, establishing selection criteria to recognize and honour volunteers, and attending public hearings of the House of Commons Standing Committee on Finance.

The Hamilton and area branch conducted a successful "members recruiting new members" to encourage new memberships. Through all its extensive outreach to prospective members, the branch succeeded in maintaining a strong membership base, and more importantly, is recognized as a strong supporter of seniors' rights and provider of senior benefits by the local community well beyond the federal public service institutions.



Photo: Stephen Grant/Federal Retirees

Jean-Guy Soulière joins the individual awards group, from left, Samantha Troy, Gillian Troy, Robert Giroux, Yves Bouchard, Cliff Poirier and Daniel Morin. The Troys represented the late Stephen Troy, former Ottawa branch president.



Photo: Stephen Grant/Federal Retirees

From left, Jean-Marc Demers, Elliott Keizer, Bob Giroux, Michael Fine, Jean-Guy Soulière, Catherine Tarves, Brenda Walters, Michael Walters and Gene Bell.

The Colchester East-Hants branch took home the **Branch Excellence Award, Small Branch**. In March 2018, it developed a strategy to re-engage its members. Several actions, such as ensuring its CRM was up to date; providing training opportunities focusing on retention and recruitment as well as communications and marketing; developing a membership engagement survey that was sent to members; elevating the branch's visibility at key venues; and creating a Facebook page for members to keep up to date on branch activities.

Please join us in congratulating the 2019 Volunteer Recognition Awards recipients and nominees! Thank you for all you do for our fellow volunteers, our branches, our Association, our communities, and our members! ■

THE LATEST NEWS

MEDOC and Perkopolis: membership with benefits just got better

MEDOC Travel Insurance and Perkopolis have joined forces to deliver an outstanding program, exclusive to Federal Retirees' members. The Association's MEDOC Travel Insurance policyholders will soon get free access to Perkopolis, Canada's easy-to-use benefits program that provides a variety of discounted products and services. The program is expected to launch before the new year, so watch for details in an upcoming email or the next edition of *Sage*.



Speaking of MEDOC

In addition to its exclusive comprehensive coverage and its new partnership with Perkopolis, MEDOC Travel Insurance has added the following five new enhancements at no additional cost:

1. Up to \$10 million in emergency medical coverage
2. Up to \$15,000 for trip cancellation, interruption, and delay coverage
3. Direct billing for eligible emergency medical care available
4. Up to \$1,500 (up to \$3,000 per family) for lost, stolen, or damaged baggage
5. An additional five-per-cent savings on home insurance through Johnson Insurance

For more information, visit johnson.federalretirees.ca or call toll-free 1-855-772-6675.

2020 membership fees

The Association's 2020 membership fees will be as follows:

	Annual	Monthly
Single	\$51.48	Single \$4.29
Double	\$66.60	Double \$5.55

For more information, please contact our recruitment and member services team at service@federalretirees.ca or 1-855-304-4700.

Hirst captures 2019 APEX Career Contribution Award sponsored by Federal Retirees

Congratulations to Bruce Hirst, former assistant deputy minister, corporate services/chief financial officer for Communications Security Establishment Canada. Hirst was honoured for his outstanding dedication to serving



Photo: Stephen Grant/Federal Retirees

Johnson Insurance president Ken Bennett announces the new exclusive MEDOC-Perkopolis discount program at the Association's volunteer recognition dinner in June.



From left, Federal Retirees president Jean-Guy Soulière, APEX chair Michael Whittaker, Communications Security Establishment chief Shelly Bruce, APEX award recipient Bruce Hirst and Ian Shugart, Clerk of the Privy Council and head of the public service of Canada.



Canada throughout his stellar 52-year career. From his early days in the Canadian navy to serving at the Treasury Board of Canada Secretariat, National Resources Canada, Foreign Affairs, and several other departments, his contributions to the federal public service are commendable.

Worth a shot

Did you know that around 90 per cent of deaths related to influenza occur in those aged 65 years or older? Influenza vaccinations protect older people and those with chronic diseases from functional decline, while maintaining and improving healthy ageing. Consult with your health-care provider and find out how you can protect yourself and your loved ones as the flu season approaches in Canada.

Mounties unionize

The National Police Federation (NPF) will now represent the RCMP as its new bargaining agent and is taking steps to serve the Treasury Board with a Notice to Bargain in the near future. RCMP members voted overwhelmingly in favour of certifying the NPF to represent them last July. In 2015, the Supreme Court of Canada struck down a law that forbade the RCMP from unionizing, the only police force in Canada that was subject to that restriction.

Another cash grant for Sage

Federal Retirees was once again awarded significant funding under the Aid to Publishers Component of the Canada Periodical Fund. The \$429,383 grant will be allocated to offset the production costs of Sage magazine, the Association's key channel for communicating with its members.

Former executives

Are you a former executive in the public service who retired after April 2014? If so, you may be entitled to a retroactive payment for an economic increase. For more information, visit tinyurl.com/psexecomp.

Attention leaders

Our board of directors is composed of leaders who are dedicated to the Association's mission: to significantly improve the quality and security of retirement for our members and all Canadians. Because we're the leading voice for federal retirees and veterans, the calibre of our directors is critical to maintaining our credibility and voice. Serving on the Association's board of directors is an extraordinary opportunity for anyone passionate about leading an organization close to 176,000 members strong, with 79 branches from coast-to-coast-to-coast.

BRANCH GUEST SPEAKER EVENTS

SK23 MOOSE JAW

(306) 313-7978
nafrmj23@outlook.com

Guest speaker: Danielle Martins of Collette Travel

At meeting, Nov. 13, 7 p.m.,
Timothy Eaton Gardens,
510 Main St. N. – \$0

ON34 PEEL HALTON AND AREA

(905) 824-4853
nafrtreasureron34@gmail.com

Guest speaker: Ellen Roseman, a Canadian writer and journalist with the *Toronto Star*, and lecturer, specializing in consumer advocacy – **RSVP Oct. 7**

At semi annual general meeting, Oct. 10, 10 a.m.,
Mississauga Grand Banquet and Event Centre, 35 Brunel Rd., Mississauga – \$10/\$23 ††

ON35 HURONIA

(705) 792-0110
fshahuroniam@rogers.com

Guest speaker: A pharmacist will speak on seniors medical issues, seniors entitlements, medical marijuana, etc.

At AGM, Oct. 2, 10:30 a.m.,
Sheba Shrine, 142 John St.,
Barrie – \$7 ††

ON39 KITCHENER-WATERLOO AND DISTRICT

(519) 742-9031
fsna39@gmail.com

Guest speaker: Nancy Gleason, Ontario advocacy officer – **RSVP Sept. 25**

At semi-annual meeting,
Oct. 1, 10 a.m., Conestoga Place, 110 Manitou Dr.,
Kitchener – \$8/\$10 ††

ON40 LONDON

(519) 439-3762
londonbranch@federalretirees.ca

Guest speaker: Doug Acton, Education Program Council, Jet Aircraft Museum – **RSVP**

At lunch and general meeting,
Oct. 8, 1 p.m., Victory Legion,
311 Oakland Ave. – ††

ON41 NIAGARA PENINSULA

dave.br41sec@gmail.com

Sept. 18 guest speaker:
Federal Retirees president
Jean-Guy Soulière. **RSVP**

Nov. 20 Remembrance Day ceremony guest speaker:
Warplane Heritage Museum
Lancaster bomber pilot – **RSVP**

At monthly luncheon meetings, 11 a.m., Holiday Inn Parkway, St. Catharines – \$ ††

ON50 NEAR NORTH

(705) 498-0570
nearnorth50@gmail.com

Guest speaker will be from Collette Travel.

At fall AGM, Oct. 2, noon,
Callander Legion, Callander

NB64 SOUTH EAST NEW BRUNSWICK

(506) 855-8349
fshnasenb64@gmail.com

Guest speaker for Sept. 27:
Mr. Derek Green, vice president/manager for Shannex/Faubourg.

Guest speaker for Nov. 29: TBD.

At general meetings, Royal Canadian Legion Branch 6,
100 War Veterans Ave.,
Moncton – ††



In addition to standard roles and responsibilities, our board members are active advocates and ambassadors for the organization and are fully engaged in the advancement of its mission.

If you are interested in joining the board and lending your voice to speak for retirement security for our members and all Canadians, or if you would like more information, please contact the nominating committee by email at elections@federalretirees.ca or visit federalretirees.ca.

Follow-up to pension and benefit plan survey

Last June, 23,800 active employees and retired public servants were invited to participate in the follow-up to a 2009 public opinion research survey assessing awareness, knowledge, and understanding of the public service pension and benefit plans. Check canada.ca/en/treasury-board-secretariat for updates on the final report this fall.

Switch to DDS and save 25%

Save 25-per-cent on your membership dues by switching to the dues deduction at source (DDS) payment option. For a limited time only, we are offering a one-time discount on annual membership dues for every member who switches to a DDS payment option. For information, call the Association's recruitment and membership services team at 1-855-304-4700.

Thank you HealthPartners

HealthPartners CEO Eileen Dooley acknowledged the generosity of our members with a special presentation to the National Association of Federal Retirees at the 2019 Annual Members Meeting. HealthPartners is a collaboration among 16 of Canada's most respected health charities and is a key participant in the Government of Canada Workplace Charitable Campaign. For more information on how your donation can make a difference, visit healthpartners.ca. ■



HealthPartners CEO Eileen Dooley presents a special award to Jean-Guy Soulière, who accepts on behalf of all Federal Retirees members.



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



National Association
of Federal Retirees

Association nationale
des retraités fédéraux



YOUR BRANCH IN BRIEF

We've made a few more improvements to *Your Branch in Brief*. We've included member/non-member pricing for events, and added an RSVP date after the telephone symbol and a new guest speaker symbol to the legend. You'll also find a guest speakers listing highlighted on page 37. Need more information? Call your branch, check out its website, read your newsletters delivered in *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

General meeting: Oct. 10, Nov. 7,
1:30 p.m., APA Church, Room 114,
3145 Gladwin Rd., Abbotsford –

**Christmas luncheon and
meeting – New date and
venue:** Dec. 2, noon to 1:30 p.m.,
Cascade Community Church,
35190 Delair Rd., Abbotsford
\$15

Volunteers needed: webmaster,
telephone committee

BC02 CHILLIWACK

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

BC03 DUNCAN AND DISTRICT

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

BC04 FRASER VALLEY WEST

P.O. Box 34141
RPO Clover Square
Surrey, B.C. V3S 8C4
(778) 235-7040 (lunch RSVP)
(604) 589-1545 (wreath RSVP)
(778) 995-6136 (Xmas RSVP)
www.nafrfraservalleywest.ca
info@nafrfraservalleywest.ca

Let's do lunch: Sept. 12,
noon, Fox & Fiddle Pub/
Restaurant, 19530 Langley
Bypass, Langley – **Sept. 5**

Meet and chat: Oct. 3, Nov. 7,
2 p.m., Ricky's Country Restaurant,
2160 King George Blvd, S. Surrey –

**Remembrance Day wreath-
laying:** Nov. 11, Legions in Surrey,
Langley, Maple Ridge, White Rock
or N. Delta – **Oct. 11**

**Christmas luncheon and
general meeting:** Dec. 5, 11 a.m.,
Newlands Golf & Country Club
Langley – \$30 **Nov. 21**

Volunteers wanted:
communications, IT, events,
Remembrance Day wreath-laying

BC05 NANAIMO AND AREA

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

General meeting: Sept. 26,
10 a.m., Royal Canadian Legion,
146 Hirst Ave., Parksville –

**Christmas luncheon and
general meeting:** Nov. 28,
10 a.m., Nanaimo Golf Club, 2800
Highland Blvd., Nanaimo –

Volunteers wanted:
phone committee

BC06 NORTH ISLAND JOHN FINN

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

BC07 CENTRAL OKANAGAN

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

BC08 VANCOUVER

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

BC10 SOUTH OKANAGAN

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

Medical cannabis: Oct. 16,
10:15 a.m., Penticton Library/
Museum Auditorium,
785 Main St. –

Christmas lunch: Dec. 5,
11 a.m., Sandman Hotel,
939 Burnaby Ave. W. – \$22

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
federalretirees.ca
kamloopsoffice@gmail.com

Lunch and general meeting:
Sept. 18, Nov. 13, 11 a.m., N.
Shore Community Center, 730
Cottonwood Ave. – \$10

Christmas luncheon: Dec. 4,
11:30 a.m., N. Shore Community
Center, 730 Cottonwood Ave.,
Kamloops – \$25

Volunteers wanted: treasurer,
events co-ordinator

LEGEND

For detailed information,
contact your branch.

– Food will be served.
 – Guest speaker.

\$ – There is a charge for members and/or
guests. Dollar amounts presented with
a slash, \$15/\$20 for example, indicate
member/non-member pricing.

– RSVP is required;
deadline indicated
by date. Telephone
the noted numbers.

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

ALBERTA**AB16 CALGARY AND DISTRICT**

302-1133 Seventh Ave. S.W.
Calgary, Alta. T2P 1B2
(403) 265-0773
nafrcgy.ca
fsnocal@telus.net
gmluchia@shaw.ca (RSVP)

Coffee session: Sept. 19, 9:30 a.m.,
Foothills Centennial Centre, 204
Community Way, Okotoks – †

**General meeting and quarterly
luncheon:** Sept. 26, Nov. 15,
10:30 a.m., Fort Calgary,
750 9th Ave. S.E., Calgary
\$15/\$20 † ☎ †

Volunteers wanted: general office,
recruiting, membership, events

AB17 EDMONTON

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

**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

AB20 MEDICINE HAT AND DISTRICT

P.O. 631 LCD1
Medicine Hat, Alta. T1A 7G6
(403) 952-7110
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

Executive meeting: Sept. 24,
11 a.m., Royal Canadian Air Force
784 Wing, 5319 48th Ave. S.,
Cold Lake

Member meeting: Oct. 15,
11 a.m., Royal Canadian Air Force,
784 Wing, 5319 48th Ave. S.,
Cold Lake – \$10 † ☎

Volunteer appreciation:
Nov. 15, time and location TBD

SASKATCHEWAN**SK22 NORTHWEST SASKATCHEWAN**

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

SK23 MOOSE JAW

c/o Barry Young, 93 Daisy Cres.
Moose Jaw, Sask. S6J 1C2
(306) 313-7978
nafrmj23@outlook.com

Branch barbecue: Sept. 15,
5 p.m., Moose Jaw Legion,
268 High St. W. – \$0/\$15 † ☎

Meeting: Sept. 11, Feb. 19,
7 p.m., Timothy Eaton Gardens,
510 Main St. N. – \$0

Meeting: Nov. 13, 7 p.m.,
Timothy Eaton Gardens,
510 Main St. N. – \$0 †

AGM: Mar. 18, 2020, 6 p.m.

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 – †

SK25 SASKATOON AND AREA

P.O. Box 3063 STN Main
Saskatoon, Sask. S7K 3S9
306-374-5450 (RSVP)
saskatoon@federalretirees.ca

Corn boil: Sept. 11, noon,
Floral Community Centre
\$2/\$7 ☎ Sept. 7

Fall turkey supper: Oct. 16,
6 p.m., Smiley's on Circle Drive
\$12/\$22 ☎ Oct. 12

Remembrance Day service:
SaskTel Centre

SK26 PRINCE ALBERT AND DISTRICT

P.O. Box 333 STN Main
Prince Albert, Sask. S6V 5R7
(306) 763-7973 (RSVP)
(306) 314-5644 (RSVP)
gents@sasktel.net

Executive Board Meeting:
Oct. 15, noon, Historical Museum

Christmas Social: Dec. 10, noon,
Coronet Hotel, Prince Albert

SK29 SWIFT CURRENT

P.O. Box 144
Swift Current, Sask. S9H 4X7
(855) 304-4700
SK29.Pres@outlook.com

MANITOBA**MB30 WESTERN MANITOBA**

311 Park Ave. E.
Brandon, Man. R7A 7A4
(855) 304-4700
federalretirees.ca/western-manitoba
nafrmb30@gmail.com

General meeting:
Oct. 8, 311 Park Ave. E. – \$0

MB31 WINNIPEG AND DISTRICT

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

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
colemankamphuis@gmail.com

LEGEND

For detailed information,
contact your branch.



– Food will be served.



– Guest speaker.



– There is a charge for members and/or
guests. Dollar amounts presented with
a slash, \$15/\$20 for example, indicate
member/non-member pricing.



– RSVP is required;
deadline indicated
by date. Telephone
the noted numbers.

**MB91 EASTERN MANITOBA**

P.O. Box 219
Pinawa, Man. R0E 1L0
(204) 753-8402
nafr-mb91@hotmail.com

General meeting: Oct. 17,
Pinawa Alliance Church,
Bessborough at Burrows

Volunteers wanted: secretary,
advocacy co-ordinator

ONTARIO**ON33 ALGONQUIN VALLEY**

P.O. Box 1930
Deep River, Ont. K0J 1P0
(613) 584-9210 (president)
(613) 584-3943 (RSVP)
fsnaalgonquinvalley.com
avb.fed.retirees@gmail.com
avb.on33@gmail.com (RSVP)

Events: See branch website

Volunteers wanted: vice-
president, advocacy co-ordinator

ON34 PEEL-HALTON AND AREA

1235 Trafalgar Rd. Box 84018
Oakville, Ont. L6H 5V7
(905) 599-6151
(905) 824-4853 (RSVP)
naftreasureron34@gmail.com
federalretirees.ca/peel-halton

Semi-annual general meeting:
Oct. 10, 10 a.m., Mississauga
Grand Banquet and Event Centre,
35 Brunel Rd., Mississauga
\$10/\$23 🍴 📞 Oct. 7 🧑

Annual Christmas luncheon:
date TBD, 11 a.m., location: TBD
\$35 🍴

Volunteers wanted: vice-
presidency and other positions

ON35 HURONIA

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

AGM: Oct. 2, 10:30 a.m.,
Sheba Shrine, 142 John St.,
Barrie – **\$7** 🍴 🧑

Volunteers wanted: phone
committee, advocacy committee

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

ON38 KINGSTON AND DISTRICT

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

Napanee luncheon: Oct. 22,
11:30 a.m., Lion's Hall, 57 County
Rd. 8, Napanee – **\$10** 📞 Oct. 10

Christmas luncheon:
Dec. 3, 11:30 a.m., Four Points
Sheraton, 285 King St., Kingston
\$10 📞 Nov. 20

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
\$8/\$10 🍴 📞 Sept. 25 🧑

Christmas Social: Dec 3,
11:30 a.m., Conestoga Place,
110 Manitou Dr., Kitchener
\$10/\$20 🍴 📞 Nov. 27

ON40 LONDON

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

Lunch and general meeting:
Oct. 8, 1 p.m., Victory Legion,
311 Oakland Ave. – 🍴 🧑

**Christmas luncheon and general
meeting:** Nov. 12, 10:30 a.m.,
Lamplighter Inn, 591 Wellington Rd.
\$20/\$25 🍴 📞 Nov. 5 🧑

Regular December membership
meetings have been cancelled.

ON41 NIAGARA PENINSULA

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

Monthly luncheon meetings:
Sept. 18, Oct. 16, Nov. 20, Dec.
18, 11 a.m., Holiday Inn Parkway,
St. Catharines – **\$** 🍴 📞 Nov. 5 🧑

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 workshops:
See branch e-newsletters.
Workshops will replace regular
fall meeting.

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 – 🍴 📞

ON45 QUINTE

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

Christmas luncheon:
Nov. 26, 11:30 a.m., Banquet
Centre, 1 Alhambra Sq.
\$30 🍴 📞 Nov. 16 🧑

ON46 QUINTRENT

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

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
nafrmb48@gmail.com

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

Fall AGM: Oct. 2, noon,
Callander Legion, Callander – 🧑

LEGEND

For detailed information,
contact your branch.

🍴 – Food will be served.
🧑 – Guest speaker.

💵 – There is a charge for members and/or
guests. Dollar amounts presented with
a slash, \$15/\$20 for example, indicate
member/non-member pricing.

📞 – RSVP is required;
deadline indicated
by date. Telephone
the noted numbers.

**ON52 ALGOMA**

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

Lunch and meeting: Oct. 24,
noon, Senior's Drop-In Centre,
619 Bay St., Sault Ste. Marie
\$10 📞 Oct. 17 🗣️

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 (general)
(905) 505-2079 (branch)
federalretirees.york@gmail.com
See insert for fall events.

ON56 HURON NORTH

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

Lunch and meeting: Oct. 2,
noon, Royal Canadian Legion,
1533 Weller St., Sudbury
📞 Sept. 25 🗣️

QUEBEC**QC57 QUEBEC**

162-660 57^e rue O.
Quebec, Que. G1H 7L8
(418) 626-8060 (Xmas RSVP)
(418) 628-6793 (bowling RSVP)
(418) 527-2211 (breakfast RSVP)
www.anrf-sq.org

General meeting: Oct. 18,
9:30 a.m., Patro Roc Amadour,
2301, 1st Ave., Québec, Pèrre
Raymond-Bernier Room.

Christmas party: Dec. 14, 6 p.m.,
A.G.A.M. Hall, 773 Louis XIV Blvd.,
Québec. – 📞

Bowling – New location: Every
Tuesday, 1 p.m., Univers Bowling
Alley, Promenades Beauport,
333 Du Carrefour, Beauport – 📞

Breakfasts: Sept. 25,
Oct. 30, Nov. 27, 8:30 a.m.,
Tomas Tam Restaurant,
325 Marais, Québec – 📞

**Bas-St-Laurent-Gaspésie
Sub-section**
(418) 973-3975 (NSD RSVP)

Breakfasts: Sept. 3, Oct. 1,
Nov. 5, 9:30 a.m., La Normande
Restaurant, 2761 Mgr Dufour,
La Baie

Breakfasts: Sept. 25, Oct. 30,
Nov. 27, 9 a.m., Coq Rôti,
430 Sacré-Coeur Street, Alma

National Seniors Days:
Oct. 1, Salle communautaire de
Saint-Prime, 599 Principale St.,
Quebec – **\$25** 🗣️ 📞

**Saguenay-Lac-Saint-Jean
Sub-section**
(418) 862-7745 (breakfast RSVP)

Breakfast: Sept. 11, 9:30 a.m.,
Rivière-du-Loup Golf Club
Clubhouse, 132 Mountain Rd.,
Notre-Dame-du-Portage – 📞

Breakfasts: Oct. 9, Nov. 13,
9:30 a.m., O'Farfadet Restaurant,
298 Armand-Thériault Blvd.,
Rivière-du-Loup

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 p.m., Hôtel Universel Montreal,
Salle Pierre de Coubertin,
5000 Sherbrooke E.,
Montreal – 📞 Oct. 3 🗣️

Free conference: Oct. 16, 1 p.m.,
Château Royal de Laval, 3500 du
Souvenir blvd., Laval – 📞 Oct. 10 🗣️

Christmas lunch: Dec. 4, noon,
Rizz, 6630 Jarry E., Montreal
\$35/\$65 🗣️ 📞

QC59 CANTONS DE L'EST

1871 Galt St. W.
Sherbrooke, Que. J1K 1J5
(819) 829-1403
anrf_cantons@hotmail.com

Holiday season activity:
Dec. 11, 10:15 a.m., Club de
Golf Sherbrooke, 1000 Musset St.
\$30/\$35 🗣️ 📞 Nov. 29

Monthly breakfasts: Sept. 9,
Oct. 14, Nov. 11, 9 a.m., Eggsquis
Restaurant, 3143 Blvd Portland,
Sherbrooke – **\$**

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) 373-5625 (trip)
(819) 944-9685 (lunch)
anrf-mauricie.adhesion@outlook.fr

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

Trip to St-Jean-Port-Joli :
Sept. 18, Musée des Anciens
Canadiens, Vignoble du Faubourg,
La Roche à Veillon Restaurant
\$45/\$55

Monthly breakfast: Oct. 9,
9 a.m., Chez Auger Restaurant,
493, 5^e rue de la Pointe,
Shawinigan

Monthly breakfast: Nov. 13,
9 a.m., Maman Fournier
Restaurant, 3125 des Récollets
Blvd., Trois-Rivières

Christmas lunch: Dec. 4,
11 a.m., Auberge Gouverneur,
1100 St-Maurice Dr., Shawinigan
\$20/\$30

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

**Candidates forum for federal
election:** Sept. 18, 6 p.m., Wu
Conference Centre, University of
New Brunswick Campus – 📞

Fall dinner meeting:
Oct. 22, 5 p.m. – **\$** 📞

Self care info session:
Nov. 5, 9:30 a.m. – 📞

Medoc info session:
Nov. 28, 9:30 a.m. – 📞

NB63 MIRAMICHI

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

LEGEND

For detailed information,
contact your branch.



– Food will be served.



– Guest speaker.



– There is a charge for members and/or
guests. Dollar amounts presented with
a slash, \$15/\$20 for example, indicate
member/non-member pricing.



– RSVP is required;
deadline indicated
by date. Telephone
the noted numbers.

**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

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

General meeting: Nov. 29,
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
dhatheway@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

NOVA SCOTIA**NS71 SOUTH SHORE**

100 High St., Box 214
Bridgewater, N.S. B4V 1V9
(855) 304-4700
pressouthshores71@gmail.com

Volunteers wanted: functions
and events, webmaster

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

NS75 WESTERN NOVA SCOTIA

Box 1131
Middleton, N.S. B0S 1P0
(902) 765-8590
federalretirees.ca/western-
nova-scotia
nafr75@gmail.com

Fall members meeting: Oct. 16,
11:30 a.m., Deep Brook/Waldec
Lions Hall, 948 Hwy. 1, Deep
Brook – \$10/\$14 Oct. 2

Christmas dinner: Dec. 10,
11:30 a.m., Deep Brook/Waldec
Lions Hall, 948 Hwy. 1, Deep
Brook – \$13/\$17 Nov. 26

Christmas dinner: Dec. 16,
11:30 a.m., Kingston Legion,
1472 Veterans Lane, Kingston
\$13/\$17 Dec. 2

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 – \$

NS78 CUMBERLAND

P.O. Box 303
Parrsboro, N.S. B0M 1S0
(902) 661-0596, (902) 667-3255,
(902) 667-1524 (RSVP)
carose1948@gmail.com

General meeting and meal:
Oct. 18, 12:30 p.m., Wentworth
Recreation Centre, Wentworth
\$10 Oct. 4

Volunteers wanted: branch
director, branch report editor

NS79 ORCHARD VALLEY

P.O. Box 815 STN Main
Kentville, N.S. B4N 4H8
megodon@eastlink.ca
(902) 375-2221 (RSVP)
ckp@eastlink.ca (RSVP)

Luncheon and general meeting:
Oct. 24, 11:30 a.m., Coldbrook
and District Lions Club,
1416 South Bishop Rd., Coldbrook
\$8.50/\$15 Oct. 18

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 – \$

PRINCE EDWARD ISLAND**PE82 CHARLOTTETOWN**

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

General meeting: Oct. 8, 2 p.m.,
Farm Centre on University Ave.

Annual gala dinner: Nov. 16, 6 p.m.,
Jack Blanchard Hall, Pond St. – \$15

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) 643-3116 (GM info)
(709) 635-2729 (pizza info)
wayneronaldbenett@gmail.com

General meeting and luncheon:
Oct. 2, 12:30 p.m., Harmon
Seaside Links – \$10

Luncheon meeting: Nov. 1,
12:30 p.m., Pizza Delight,
Deer Lake – \$5

**NL86 CENTRAL
NEWFOUNDLAND**

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

Luncheon meeting: Sept. 27,
11 a.m., Royal Canadian Legion,
Grand Falls-Windsor

October luncheon meeting:
Details TBD, Clarendville and Gander

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: Sept. 18,
2 p.m., RC Legion, Blackmarsh
Rd., St. John's – \$25/\$30

Barbecue and dance: Sept. 27,
6:30 p.m., Elks Club, St. John's

General meeting: Oct. 9,
11 a.m., Conception Bay North,
Location TBD –

General meeting: Nov. 3,
2 p.m., RC Legion, Blackmarsh Rd.,
St. John's – \$

Christmas dinner and dance:
Nov. 29, 7 p.m., RC Legion,
Blackmarsh Rd., St. John's
\$25/\$30

LEGEND

For detailed information,
contact your branch.

– Food will be served.

– Guest speaker.

\$ – There is a charge for members and/or
guests. Dollar amounts presented with
a slash, \$15/\$20 for example, indicate
member/non-member pricing.

– RSVP is required;
deadline indicated
by date. Telephone
the noted numbers.



National office and our branch network of volunteers have important roles to play in grassroots advocacy work, membership recruitment, and governance. Here's a look at what we've been up to.

- 1 Western Nova Scotia branch presented member Hazel Johnson with a birthday cake in honour of her 100th birthday. Joining her for the celebration, which took place on May 2 at the branch AMM, are, from left, president Bill Sproul and past-president Brad Bradbury.
- 2 President Jean-Marc Demers and first vice president Yves Bouchard place a wreath on behalf of the Quebec branch during last year's Remembrance Day Ceremony at the Plains of Abraham in Quebec City.
- 3 Gillian Troy joined Robert Giroux at Ottawa's AGM last spring to announce that the branch volunteer-of-the-year award will be re-named in honour of the late Stephen Troy, a former branch president who volunteered in a variety of leadership roles.
- 4 Director candidate Randy Wilson, left, chats with Edmonton branch president Ross Gillespie at the 2019 AMM's all-candidates meeting. Wilson was later elected and now represents British Columbia and Yukon on the board of directors.
- 5 Fraser Valley West was well represented at the 2019 AMM with, from left, Bernd Hirsekorn, Ilene Fika, and Ian Spence in attendance.
- 6 Advocacy director Sayward Montague is framed for success in the Association's lead up to the federal election.
- 7 Keynote speaker David Coletto addresses the AMM plenary during his presentation on the upcoming federal election.



Photo: Micheline Lefrançois



Photo: Stephen Grant/Federal Retirees



Photo: Stephen Grant/Federal Retirees



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

Steve Hall

BC02 CHILLIWACK

Alfred Dorman
William Earl St. John
Beverly Tennant

BC07 CENTRAL OKANAGAN

Shirley Allnut
Mae Bernice Cranston
Warwick T (W. T.) Critchley

Alena Hawes
Ann Koshman

George Leggett
G. A. (Alfred) Oldhamstead

Keith Sherris
Douglas C. Webb

BC09 VICTORIA-FRED WHITEHOUSE

Elizabeth M. Burns
Douglas Campbell
Doug Clements
Mary Ann Cochran
Raymond Downey
Scott Eichel
Harold Gollmer
Diane Griffin
Terrence Hargreaves
Barry Hile
Marjorie Horne
Edward Jarvis
Margaret A. Jones
Rod Keeler
Florence Kelly
John Madill
Donald McBride
Tara Mogentale

Thomas Murphy
Peter Plewes
Evelyn Pollock
Grace Potts-Coles
Madelyn Richie
Michael de Rosenroll
Heather Stacey
Lucille Stickland
Karen Saunders
Beverly Underwood
Agnes Williams
James Walker

BC11 OKANAGAN NORTH

Larry Eriksen
John McLaughlin

BC14 SIDNEY AND DISTRICT

Mary Patricia Aumonier
Lachlan Stewart Burnett
Victor Caruana
Eric Crump
Patricia G. C. Furnell
Trudy Kingwell
James H. Macdonald
Margaret Minty
Jacques Ondecoul
Margaret Rapatz
Joanne Ridgeway
Margaret Rolstone
Edward Garry Spence
David S. Terrell
Lilian Wardle

AB18 SOUTHERN ALBERTA

Allyn Burt Mills

SK25 SASKATOON AND AREA

Harold Breadner

Cyril Evans
H. Lorne Hansen
Effie Harrison
Donald Gordon Johnston
Preston (Bud) Kobussen
Harold H. L. Larson
William (Bill) Kenneth Martin
Margaret Lena (Lee) Ostafichuk
Stephanie Tobin
Neil Westcott

MB31 WINNIPEG AND DISTRICT

Percy Allan
John T. Armstrong
Edwin J. Bass
D. Belanger
Nicholas Belinsky
James Besant
June S. Blakemore
John Blowers
W. J. Bottle
Louis Boyer
Bruno Brown
M. J. Bruno
Josephine Buckley
Brian G. Butler
Albert A. Clark
Norman Crawford
Ralph Edwards
Joyce Elliott
Victor Ferrier
Donald Boyd Fraser
Ray Friesen
Celestine Gray
James Hannah
John Hannah
Rita A. Hay
Richard Hebert

E. Heinicke
Gladys M. Hill
Slavko Istvanic
J. H. Junson
Harry T. J. Kerr
M. King
Douglas Laing
Irene Lucoe
Paul Mazur
John McDowell
Joseph Myles
R. Myndzak
Ronald Pfleger
Doris Quinn
Stanley Ridgway
Ruth Sarahs
Joyce Schwartz
Gezina R. Segstro
Douglas C. Skerritt
Donald Smart
George Smith
Raymond Taylor
Clifford Tessier
Leonard Tocher
Shirley Tremblay
Jacques E. Tremblay
Hugo Veldhuis
Wayne W. Wilson
Bruce Wood
Georgina Zuchowicz

ON35 HURONIA

Lorne MacDonald

ON38 KINGSTON AND DISTRICT

James Cotter
William (Bill) Smith

ON39 KITCHENER-WATERLOO AND DISTRICT

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Thomas Graham
Jerome J. Hickey
Shirley McLean
Jean Williams

ON44 PETERBOROUGH AND AREA

Marguerite da Costa
Alan R. Golding

ON56 HURON NORTH

John Jaworski
Lucille Litalien

Thomas McColeman
Vera Mercier
Elizabeth Vezina

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Rita Dignard
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Guy Jacob
Emile Joly
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Carole Lahaie
Y. Lapalme
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Luce Ratté
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Robert Melanson
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NS79 ORCHARD VALLEY

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Gordon A. (Gord) Kennedy
Ernest L. Robinson

NS80 NORTH NOVA

Albert Payzant
Stuart Walters

PE82 CHARLOTTETOWN

Freeman Lloyd Bagnell
Gary A. Bass
Sharon Myers Bradley
Malcolm S. Campbell
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NL85 WESTERN NEWFOUNDLAND AND LABRADOR

Bond Jennings
Mary Kearley

MONEY SAVING TIPS WHILE TRAVELLING

Have you felt more stressed out over your spending while travelling rather than experiencing the enjoyment you deserve? This is a common problem for anyone who is on a trip. Thankfully, careful planning and wise spending can help solve this. **Here are some ways to save and still enjoy your next travel experience:**

1. Create a budget for your travel

Many people think that creating a budget restricts them from spending and results in preventing them from having fun when travelling. In fact, budgeting guides spending and can provide peace of mind. Everyone has different preferences when travelling, but an important step to minimize stress during your trip is to set a budget and stick to it as much as possible.

2. Utilize credit card points

If you have the discipline and can use your credit card wisely, you can use it to your advantage. Credit cards can offer rewards such as travel miles, points for groceries or gas and even cash backs. Earn these points and use them to save on some of the expenses for your next trip.

3. Dine out wisely

Expenses like going out for dinner every night can quickly add up and can limit other activities to enjoy during a trip. Research restaurants in advance that fit the pocket and are still enjoyable. Go on special discounted days or happy hours. If you still want to experience the local cuisine in your destination, an affordable alternative is to visit food trucks and street vendors. If you have access to a kitchen, choose days to go to the local grocery store and prepare your own meals.

4. Take advantage of FREE

The best things in life are free! This is also true while travelling. There are things to enjoy that do not involve a

lot of spending. For example, visit the local parks or beaches around the area to enjoy the beautiful scenery. Take advantage of free or discounted admission days for museums, zoos and other tourist locations. Avoiding peak seasons or hours will help you save on costs as well.

5. Use cell phone apps to save

Through different apps, you can research special deals and discounted rates during your travel.

Here are some apps that can help you save money during your trip:

GasBuddy.com – this is most helpful if you are driving around. The app provides a list of stations nearby with their different gas prices. Choose the most convenient location when filling up to save time and money.

Groupon – with this app, you can browse available discounts and coupons at different places like restaurants, spas, shops and other tourist spots nearby. Download the app to conveniently access great deals and save on your trip.

Kayak – this app is a great tool for planning, booking and travelling. The Kayak app will search the best deals on flights, hotels and car rentals. It shows rates for different dates so you can choose the most affordable option.

Note that using mobile apps will consume mobile data if you are not connected to Wi-Fi.



These are some simple ways to save money while travelling. The most important part to remember is careful planning. By planning, you can afford a wonderful vacation for you and your family without hurting your wallet. Apply some of them and enjoy a stress-free vacation next time!

Bonus Tip: Along with the apps mentioned, using the right cell phone plan is important to have a seamless and affordable travel experience. Without a travel solution, roaming charges can pile up and be a cause of stress. If you travel mostly to the U.S., you can stay connected and conveniently use your phone with **SimplyConnect's Canada/U.S. Smartphone plans.**

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