

WINTER 2019  
PRICE: \$4.95

First up for the new  
government: Pharmacare  
PAGE 14

Reverse mortgages  
can give you financial  
breathing room PAGE 20



National Association  
of Federal Retirees  
Association nationale  
des retraités fédéraux

# SAGE

**SAGE IS THE VOICE OF FEDERAL RETIREES**

## VOLUNTEER MAN!

Cliff Poirier is literally everywhere  
in Summerside, P.E.I.

PAGE 6



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

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



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

**WIN  
\$25,000<sup>†</sup>**

## Does your insurance provider put you first?

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

**1.877.742.7490**

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



National Association  
of Federal Retirees  
**PREFERRED  
PARTNER**

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

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

# FEDERAL RETIREES 2030: LOOKING TO THE FUTURE

## JEAN-GUY SOULIÈRE

Almost three years ago, I wrote a document titled “Moving Forward,” which really was an exercise of looking at the future of our Association and making certain assumptions about what we could be facing in the future.

This document became a strategic map and was accepted as the way forward at the 2018 Annual Members Meeting. It was also the document on which the five-year strategic plan was developed and approved at the 2019 meeting. As an aside, I think that the major political parties may have stolen our approach as their theme for the federal election: “Choose Forward”; “It’s time for you to get ahead”; etc.... I’m exaggerating, of course, but the message is clear; we need to look at the future.

Our organization needs to define the future it is facing. Organizations that only look at their past and current environments will have great difficulties surviving and adapting. We have seen this in, for example, retail stores. Those organizations that foresaw and adapted to the changes in shopping habits are thriving while those that didn’t are disappearing. So, if Federal Retirees is to thrive, we need to take the necessary steps to adapt to the changes that will occur. And, therefore the title of this article “Federal Retirees 2030.”

Three general goals were developed for the five-year strategic plan:

1. We will advocate in the best interest of our members and seek to be recognized as a respected national voice supporting secure, healthy, and dignified retirement for federal retirees and all Canadians;
2. Promote membership retention and growth;
3. Pursue organizational excellence at all levels.

An operational plan defining directions and specific objectives for each one of these goals was developed and approved at the September board of directors meeting. Another step in developing directions for the future was the special meeting of the board in early December in Moncton, N.B., where members spent two days discussing the many dimensions of “Moving Forward.” This included discussions on what our membership will look like in 2030; the types of partnerships and collaborations that need to be developed; how to best deliver our services to members and meeting our members’ needs; and in which areas we should advocate. This greatly assists us in developing additional directions in subsequent operational plans.

Federal Retirees 2030 will be a modern organization, having adapted to new, more computer-literate retirees and to state-of-the art technology. Imagine if we had a membership consisting of more than 50 per cent of all retirees from the public service, the Canadian Armed Forces, and RCMP. It would be a major player and a leader in seniors groups dealing with issues of concern and importance to all older Canadians. It would be a go-to organization to be



National Association of Federal Retirees  
president Jean-Guy Soulière.

consulted by politicians and government officials. The organization would be structured to meet its members needs and will have sufficient numbers of volunteers to meet its objectives. But, above all, it would be successful in protecting our pension plan and our other benefits such as the Public Service Health Care Plan. Our strategic plan, operational plan, and planning for the future will successfully lead us there.

Looking into the future does not mean that we forget our *raison-d’être*, which is the protection of our pensions and benefits as federal retirees. It does mean building on the strong foundation this Association has built over the years since its inception in 1963.

In the next edition of *Sage*, I will speak about the recent federal elections and the implications on our Association and on our issues. In the meantime, I wish all of our members greetings of the season and Merry Christmas for those who celebrate it. The new year will be challenging but it will also offer opportunities to have Federal Retirees meet its potential. ■



# SAGE

SAGE IS THE VOICE OF FEDERAL RETIREES

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

**EDITOR**  
Gail J. Cohen

**PUBLICATIONS MANAGER**  
Karen Ruttan

**EDITORIAL CO-ORDINATOR**  
Alex Charette

**CONTRIBUTORS**  
Nancy MacPhee, donalee Moulton,  
James Munson, Michael McKiernan,  
Jim Middlemiss, Jessica Searson, Murray  
Brewster, Candace Jazvac, Patrick Imbeau

**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

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

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

For subscriptions or information on advertising  
in Sage, please contact 613.745.2559, ext. 300

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

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

## CONTENTS

- 3 PRESIDENT'S MESSAGE**
- 5 DEAR SAGE**
- 6 VOLUNTEER MAN!**  
Cliff Poirier is an award-winning volunteer  
dynamo in Summerside, P.E.I. **NANCY MACPHEE**
- 10 TOOL TIME**  
Need a laser level, mitre saw, angle  
grinder, canning kit, camping gear?  
Chances are a local tool library has  
one you can borrow **DONALEE MOULTON**
- 14 FIRST UP: PHARMACARE**  
Decentralized power and necessary  
collaboration of minority governments a  
chance for National Association of Federal  
Retirees to advance its priorities **JAMES MUNSON**
- 18 CALLING IT SPLITS**  
Grey divorces are increasing but generally  
fairly amicable **MICHAEL MCKIERNAN**
- 20 REVERSING YOUR FORTUNE**  
Reverse mortgages can provide financial  
breathing room for those who are house  
rich but cash poor **JIM MIDDLEMISS**
- 23 FROM THE PENSION DESK**  
2019: A relatively calm pension  
landscape **PATRICK IMBEAU**
- 24 HEALTH CHECK**  
Health care in 2019 — a year  
in review **JESSICA SEARSON**

- 26 VETERANS' CORNER**  
Women vets focus of new VAC  
directorate **MURRAY BREWSTER**
- 28 ADVOCACY IN ACTION:  
FROM THE BOTTOM UP**  
Grassroots activities were key to  
successful election engagement  
**CANDACE JAZVAC**
- 30 A VIEW FROM ABOARD**  
Cruising the world's waterways has many  
perks and offers a different perspective
- 32 TAKING THE HASSLE  
OUT OF TRAVEL**
- 33 UNEXPECTED LINKS BETWEEN  
HEARING LOSS AND HEALTH RISKS**
- 35 WE WANT YOU!**  
Volunteer opportunities with the  
National Association of Federal Retirees
- 36 THE LATEST NEWS**
- 38 YOUR BRANCH IN BRIEF**
- 42 CROSS CANADA ROUNDUP**
- 44 IN MEMORIAM**
- 45 WE'RE HERE TO SERVE YOU!**

COVER PHOTO: Cliff Poirier. Photo: Nancy MacPhee

## DEAR SAGE

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

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

Or you can email us at  
[sage@federalretirees.ca](mailto:sage@federalretirees.ca)

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

*Re: Election 2019: What the leaders say, Fall 2019*

You have forgotten to recognize the fifth legitimate federal party in this country, The People's Party of Canada. You should have included its leader Maxime Bernier in this discussion! You chose to include a Quebec separatist in this discussion! I wonder why you chose to ignore Maxime? I hope that my a-political organization is not playing the mass media game of ignore, ignore, ignore and maybe he will go away, so that people will not know? Disappointed.

Bert Eggens, Abbotsford, B.C.

*We elected to interview leaders from Canada's top five federal political parties. The People's Party of Canada was listed at No. 6, at time of publication.*

I read with interest your Election 2019 section.

I was completely underwhelmed by Conservative Leader Andrew Scheer's non answers. No plan for pharmacare, income security for seniors (keep them working!!!), the protection for defined-benefit pensions, or for veterans issues. He promised a junior minister for seniors without ever saying what such a minister would do.

Scheer seems to have no comprehension of or empathy for the issues raised by Sage. He is obviously not ready for the job of Prime Minister.

Bryan Corbett, St. Albert, AB

*Re: Vacation photos: How to capture the moment, while living in it, Fall 2019*

I have been giving lectures on travel photography for years and I disagree with almost all the advice given in this article. My greatest joy when travelling is taking photos and I cannot imagine skipping a day and watching others capture a great locale.

Rather than writing down smell, taste, touch, etc. as recommended in your article, challenge yourself to do it with photos. Such variety is key to an interesting set of pics to show friends.

I also recommend that people take lots of photos in case that perfect shot is actually slightly out of focus or in order to try different camera settings. I disagree that you shouldn't spend time reviewing your photos; doing so in low light, a few minutes before you have to leave, is actually wise when there is still time to reshoot one or two that didn't work.

With a few tips, you can actually take amazing photos from a moving vehicle. Why miss recording great scenery? Less is not more when it comes to great travel photos. "More" gives you options when you get home. I never feel I do not "enjoy the ride" and I certainly enjoy it again and again when I get back home if I have sharp, unique photos.

Lynda Buske

The question posed in the spring edition on marijuana advertising is interesting. My wife (an emergency nurse with 35 years experience) and I have just been discussing this very issue. We are in favour of continuing to put out as much factual information as possible on the benefits of pot use in its many forms for elders. Living in Nova Scotia with such a high percentage of federal retirees gives us a window on this issue. Our view is that the credibility of your magazine will go a long way towards uncovering the truth of pot use in its many forms, particularly in our demographic. As a group, we are not, generally speaking, educated on the many benefits of pot use. It would, in our opinion, be of immeasurable value to our community to have access to factual information.

John M. Cody, Colonel (Retired), Dartmouth, N.S.

*We plan to publish more editorial on the subject in upcoming editions.*

## Notice to all Federal Retirees Members:

\$5.40 of your annual membership represents payment for your Sage Magazine subscription.

(4 magazines annually at \$1.35 per issue)



National Association of Federal Retirees Association nationale des retraités fédéraux

# VOLUNTEER MAN!

Cliff Poirier is an award-winning volunteer dynamo in Summerside, P.E.I.

NANCY MACPHEE



Photo: Nancy MacPhee

In half an hour, dozens of people pass through the lobby of Summerside, P.E.I.'s sports and entertainment complex, most of them stopping by a table where a well-known local man sits. They say hello, crack a joke, offer a smile, or wave as they hurry on their way to the walking track, pool, gym, arena, or for a meeting at the Veterans Convention Centre.

Credit Union Place is a second home to the man at the table, someone who the 15,000 residents of this city know and recognize. Federal Retirees member Cliff Poirier is a constant fixture, and seemingly everywhere, a part of its fabric, although his celebrity in Summerside is unique.

Poirier is a volunteer, one of the most dedicated in a city known for its volunteerism. When there is a show at Harbourfront Theatre, Poirier is there. At the nearby Silver Fox Entertainment Complex, Poirier officiates curling matches, sells draw

tickets, and helps out in the kitchen. At Credit Union Place, Poirier is often at the door of its Eastlink Arena taking tickets or watching over the crowd during a hockey game or a big-ticket concert. During tax season, he prepares dozens of tax returns — at no cost — for seniors, low-income earners, newcomers, and others who cannot afford to do so.

He is a volunteer in demand, someone who is reliable and, in Summerside, highly regarded and respected. "He's industrious, energetic, and dedicated, with a heart for

servicing others and his community and a keen sense of the true spirit of volunteerism," says Kieran Keller, executive director of the Harbourfront Theatre. "He's always been someone we could call in a moment's notice, providing we could catch him in between his many other commitments."

Over the last 24 years, Poirier has been an integral cog in Summerside's volunteer machinery. "I think in Cliff's world he is just doing what he loves to do," says Robbie Rankin, event and corporate service manager with the City of Summerside.

Rankin worked with Poirier first while general manager at the Silver Fox and in his current position with the city. “Cliff Poirier is the guy you go to for everything. He never says no,” adds Rankin. “He does everything from cutting carrots to being the head official for a Curling Canada event. He excels in the world of volunteering.”

Summerside, on the south shore of Prince Edward Island overlooking the Northumberland Strait, has a reputation for community spirit and hosting events, a reputation built largely on volunteerism, says Mayor Basil Stewart. In 2019, the Canadian Sport Tourism Alliance ranked the city in the top 10, with a population of less than 50,000, for sport and event hosting. Sport tourism brings more than 15,000 visitors to the city annually. As Credit Union Place’s moniker puts it, “It all happens here.”

With the exception of one four-year term, Stewart has served as Summerside’s mayor since 1985. He has seen volunteers come and go at countless events. Usually, Stewart quips, Poirier is at those events lending a helping hand. “Whenever a function or event is announced that is going to be here, whether it is next month or next year, the volunteers start coming out of the woodwork. You don’t even have to ask Cliff. He just steps forward and is there to help. He’s one of the good ones.”

Poirier grew up in the small, rural community of St. Nicholas, P.E.I., one of three children to a stay-at-home mother and a father who farmed and fished. After high school, he worked at the area’s largest retailer, Holman’s Department Store, then went into management for 10 years with Trans Canada Credit. After that, he joined the federal civil service, first as an employment counsellor but found the work mundane. He later transferred to unemployment insurance, working as an unemployment counsellor, a position he held until he retired at 51. He loved the job, which he says helped fuel his desire to give back to his community. “I helped people, anybody with issues, like those who had quit their jobs,” recalls Poirier.

Poirier assisted people affected by the closing, in the late 1980s, of Summerside’s Canadian

Forces Base, and, years later, those who were part of the massive layoffs following the completion of the construction of the Confederation Bridge. “I interviewed them and helped them with a schedule of when to apply for unemployment insurance and when was the best time to apply so they wouldn’t lose any benefits. A lot of people didn’t have a job lined up to go to,” says Poirier. “It was a very trying time, but when I met with individuals they were very, very appreciative of the fact that I took the time to lay out their financial plan for them.”

He also was a record of employment adviser for area employers, which meant he sometimes worked for an employee and their former employer. That is where Poirier’s trademark diplomacy, level-headedness, and way with people shone. “It was a challenge, but I am a people person and I always have been,” he adds. “I really enjoy talking to people and trying to help people.”

In his final years as a federal civil servant, Poirier began volunteering with Canada Revenue Agency’s Community Volunteer Income Tax Program. “That is probably one of my most worthwhile endeavours. You are helping people who don’t have the money, the means, to go to a professional to have their taxes done. We offer a clinic, and at that clinic we will do it for seniors, for those of low-income, students, immigrants,” he says. “There is a self-satisfaction, really, when they leave and they know they have it done right.” He has been the program’s lead in Summerside for 24 years.

When Poirier retired on March 31, 1996, he decided he would freely give of his time wherever — and whenever — needed. He immediately became a member of the Summerside branch of the National Association of Federal Retirees, of which he is now president. “I haven’t looked back. I have always helped anybody or any organization that called on me,” says the 75-year-old.

At Harbourfront Theatre, he has bartended, taken tickets at the door, been an usher, and spearheaded fundraisers, including yard sales, raffles, and pancake breakfasts. The 520-seat community theatre needs eight to 12 volunteers on any given night. With

only 16 part-time and full-time employees, volunteers are crucial. Keller says Poirier has been integral in recruiting others to volunteer and has helped with scheduling and co-ordination of the theatre’s committees. “Over the years, especially before the prevalence of group emails, he spent countless hours on the phone scheduling fellow volunteers, ensuring that our upcoming events were fully staffed, and never taking no for an answer,” says the theatre’s executive director.

“Cliff Poirier is the guy you go to for everything. He never says no. He does everything from cutting carrots to being the head official for a Curling Canada event. He excels in the world of volunteering.”

— *Robbie Rankin*

At nearby Credit Union Place, a hub of activity seven days a week and home to the weekly Maritime Junior Hockey League game featuring the D. Alex MacDonald Ford Summerside Western Capitals, each of the 26 regular-season games attracts several hundred fans and requires at least 15 volunteers. A big-ticket concert, such as Elton John or Sting, in the facility’s Eastlink Arena requires 45 to 50 volunteers. As well, it holds meetings, conventions, fundraising dinners, hockey tournaments, sporting events, and more. “Without volunteers the events that we do would be near impossible,” says Rankin, who adds Poirier is one of his go-to-guys. “Every time I send an email saying we need volunteers, Cliff says ‘yes’ or ‘volunteering somewhere else.’”

Poirier is modest about the accolades and awards he has received for his volunteerism, including Summerside’s Volunteer of the Year Award; the Eddie Laughlin Memorial Person



Cliff Poirier takes on any task to help the non-profit Silver Fox Entertainment Complex.

Photo courtesy Gordon Lapp/Silver Fox Entertainment Complex



Photo: Nancy MacPhee

At Harbourfront Theatre, Cliff Poirier has bartended, taken tickets at the door, been an usher, and spearheaded fundraisers.

Award for his work on the Miscouche parish fundraising committee; and the Lieutenant Governor's Sovereign Medal for Volunteerism. In June 2019, he received national recognition, receiving the Volunteerism Award from the National Association of Federal Retirees. He says that was a huge honour and something of which he is proud. "You would never see or hear him say 'I've done all of this'," says Rankin. "He's not that kind of guy."

Poirier is uncomfortable talking about himself. He is humble and visibly embarrassed discussing his volunteerism, often downplaying his contribution to his community. "I feel there needs to be a leader. The leader, or I, should not gloat about what they do, really. The leader is there for a purpose in that capacity," he says. "I have been a leader many times, and I will assist by giving jobs to certain people and I expect them to do their job to the best of their ability."

Curling is his passion and where Poirier volunteers most of his time, a dedication that earned him a place in the Prince Edward Island Curling Hall of Fame as a builder in the sport. In 2014, Sport PEI named Poirier official of the year for his contributions to curling in the province.

When Summerside hosted a Grand Slam of Curling event in 2014, Poirier was the first person to step up to help. When it played host to Road to the Roar in 2017, he not only volunteered, he worked with Curling Canada in planning the event. "He was basically here from sun up to sun down for 10 days straight. On just that curling event itself, he probably put in, leading up to the event and the event, 400 or 500 hours of volunteer time," recalls Rankin. "He was our volunteer chair who went out and got 150 volunteers to work for that event. He did it all, right from knocking on their door and getting them to volunteer, to making their schedule, where they are supposed to be and what time they are supposed to be there and what job they were doing."

At the Silver Fox, the city's curling venue, Poirier volunteers at bonspiels, as well as at provincial, regional, and national events. "Every provincial event I usually help with. I also have worked a fair number of national events, some Slam events, and also world events," he notes. "Most of the time I do officiating."

Poirier is also an avid curler, a sport he took up after retirement. As soon as the ice was

ready this fall, he was out throwing rocks. "I curl four times a week, or I try to," he says with a soft chuckle.

He finds it rewarding to see young curlers grow in the sport and takes pride that he can play a small part. "I try to meet with coaches and junior athletes to teach them the rules, not only the rules, but the sportsmanship part of the etiquette. That is very, very satisfying when you see an athlete, a young kid, on the ice, and they say 'you taught me that.' It is very rewarding."

Rod MacDonald, who has won many provincial curling titles, has known Poirier for more than 40 years and curls out of the Silver Fox. "Cliff was always fair in the many decisions that he made over the years as a head official," says MacDonald. "I just think Cliff likes to keep busy, meet people, and make his community a better place to live. If you need a volunteer that will give 110 per cent of his time, ask Cliff Poirier."

Amy Duncan, executive director of the P.E.I. Curling Association, first met Poirier when she started working at the association in 2010. "In my experience, Cliff takes on just about anything someone might ask of him. He helps with virtually everything within the club. On a provincial level, he has been an official, conducts officials training workshops, helps review rules of play, has been a club rep on the board of directors, and helps when asked." She adds, "Cliff volunteers because he has a huge heart and truly enjoys giving back to the community around him."

The Silver Fox is also home to the city's yacht club and marina, hosts community events, fundraisers, dinners, weddings, musical acts, and boasts meeting space, a restaurant, and junior sailing and curling programs. "We host hundreds of events a year. We have 50 staff and probably close to 100 volunteers," says general manager Gordon Lapp. "We would never be able to afford to operate without volunteers like Cliff."

Poirier takes on any task to help the non-profit Silver Fox remain viable, including serving food, peeling potatoes, and fundraising. "He probably spends more hours here than any other volunteer,



for sure. He spends more hours here than many staff," adds Lapp. When winter rolls around, he notes, Poirier is at the Silver Fox almost daily, either curling or officiating. "Every bonspiel we host, which is a couple a month for several months, he's here doing something."

Lapp is amazed by Poirier's commitment, enthusiasm, and energy. "I just think it brings him pleasure. He's retired, he's got the time, and he seems to have the energy. He has more energy than most people," he says with a laugh. "He is a great ambassador for this club, for this community, for all the organizations he belongs to and helps out."

For Poirier, volunteering gives him a sense of fulfillment. "You do it because you enjoy doing it. It is that self-satisfaction, not necessarily being thanked or rewarded."

"You do it because you enjoy doing it. It is that self-satisfaction, not necessarily being thanked or rewarded."

— Cliff Poirier

When asked if he is an ambassador for his city, Poirier pauses before answering. "I hope I am, really. I hope in all my commitments that I am an ambassador. I enjoy people. I enjoy teaching people. I probably should have been a teacher, really, but that didn't happen."

In his "down" time, Poirier likes to do word puzzles on his iPad or tend his garden. "I have quite a large garden on my property. It is very, very relaxing. You just do it at your own pace. You do it because you enjoy it. It is not work. It's relaxation, full relaxation when you are out there." True to nature, he found a way to turn his passion for gardening into a volunteer opportunity. As a member of the local garden club, he helps tend to the Healing Gardens at the province's second

largest health-care facility, Summerside's Prince County Hospital.

Poirier is not one for vacations. He has spent a few winters in Florida but found the time long, and was bored. He even tried to volunteer while on vacation: "They didn't take me," he says with a laugh. "I wasn't going to be there long enough. They didn't want to teach me."

At 75, he has no plans — or desire — to slow down. "I am single and do what I want to do when I want to do it." As he has done for several years, Poirier recently balanced volunteering with a temporary position as automation co-ordinator in the riding of Egmont in the lead up to the fall federal election.

With so many demands for his time as a volunteer, how does Poirier keep it all straight and how does he decide what facility or organization to help? "The first one that comes along, you make the commitment and you stick with it, that's the way it is. I can't leave them stuck for a volunteer."

Each morning, he checks his calendar to see where he is going that day, and, often, he is volunteering from 7 a.m. until 11 p.m. He never seems to tire, getting his energy from helping others, drinking a coffee a day, and averaging no more than six hours sleep a night. Anything more makes him groggy and lazy the next day.

Even cancer did not slow him down. Diagnosed late in 2018 with throat cancer, he had surgery in January 2019. His biggest concern was how long recovery would take because he had committed to a curling event in mid-February. Mere weeks after the invasive surgery, Poirier travelled to Liverpool, N.S., to help with the 2019 World Junior Curling Championships.

So, why hasn't he slowed down to enjoy retirement? "If you are active when you worked, you are active in retirement. The people that went to work because they just went to work and did nothing else are the people that don't do anything now. That is just the way it is," he says.



Federal Retirees president Jean-Guy Soulière, left, presents Cliff Poirier with the association's 2019 national volunteerism award.

He hopes other federal retirees will follow his example and find the fulfillment he has in giving back to their community. Recruiting volunteers with the Summerside branch of the National Association of Federal Retirees, though, can be difficult, admits Poirier. With approximately 600 members of his branch, he encourages retirees to lend a helping hand. Poirier has served as his branch's benevolent officer, health and benefits officer, in membership and, in recent years, as the branch president. "If people don't volunteer in crucial positions we could not have a local organization."

The Summerside branch meets four times annually and hosts socials, dinners, and, during the recent federal election, a candidates' debate.

Volunteering keeps him healthy and lets him to stay young at heart, says Poirier, and that is why he encourages others to volunteer. "It just feels great." ■

# TOOL TIME

Need a laser level, mitre saw, angle grinder, canning kit, camping gear? Chances are a local tool library has one you can borrow

**DONALEE MOULTON**



Tool goddess Bettina Vollmerhausen co-founded the Ottawa Tool Library in 2014.

For many of us, libraries conjure up images of tables top heavy with documents, puppet shows filled with pets and panache, and books — stacks and stacks of books. Today for many lovers of libraries, those images are being complemented by a whole new generation and genre of learning, living, and lovely materials — everything from paint scrapers to flat wood chisels to spiral pipe reamers.

Joining traditional book and learning libraries are tool libraries, a phenomenon that started in the United States more than 40 years ago and is growing in popularity north of the 49th parallel. Like their more bookish counterparts, tool libraries are built on a philosophy of sharing resources for the betterment of individuals and communities. There is also an environmental focus connected to the sharing and use of those resources. Unlike traditional libraries, many of Canada’s 14 tool libraries are volunteer run or heavily dependent on volunteers to keep doors open, workshops running, and inventory in good repair.

Bettina Vollmerhausen co-founded the Ottawa Tool Library in 2014. It wasn’t a love of tools that had her traipsing to local libraries to see if they wanted to spearhead the effort (they didn’t) or planning a pitch — a winning pitch as it turned out — for a micro grant from a local group. Vollmerhausen’s inspiration was environmental. “I see the writing on the wall,” she says of climate change and related crises. Sharing tools is environmentally friendly, she notes. “Tools are very expensive to buy. They are used for a project or two, then not used again.”

Sharing tools, much like sharing a bike or car with others in a rideshare program, reflects a desire to be both practical and economical. While some people are constantly working on a project that requires tools of one kind or another, most people have a project they’re hoping to complete, and once it’s done they may or may not use them ever again. Tools then sit gathering dust in the shed, garage, or attic.



The Ottawa Tool Library offers workshops, a workspace for rent, a wide variety of tools, and lots of support.



Photos: Samuel Kanza



Clay Radcliffe, president of the Halifax Tool Library, notes that his group understands the value of those unused tools to others wanting to build a deck, repair a bookcase, or create a safe place for a puppy. “One of the cornerstones of our organization is that we don’t want people to have to buy something they are not going to use [again],” he says.

The Halifax Tool Library, opened in 2014, is founded on four values: access over ownership; promoting public spaces; opening doors to everyone with an interest in and need for tools; and lifelong learning and mentorship. It’s about connecting, consideration, and conservation. Radcliffe points out that coming to a place to borrow a tool is a much different experience than reading a user’s manual or watching a two-minute YouTube video.

Everyone who comes to the Halifax Tool Library receives personal instruction on

how to use the tool as well as free eye and ear protection. “YouTube is great,” says Radcliffe, “but it’s not the same as having someone stand over your shoulder.”

In Guelph, the tool library started as a way for the community gardens to have access to the tools gardeners needed to build and maintain their spaces. “Our co-ordinators wanted to expand that idea into the community, and we began loaning out tools to members in August of 2016,” says facilitator Stephanie Clarke. “We have since surpassed 450 members and have processed nearly 6,000 loans. To date, we have over 750 tools in our inventory.”

“Our motto,” she adds, “is ‘Lending is the new spending.’”

The breadth and depth of resources available across Canada’s tool libraries is noteworthy. While inventory levels and

“Our library is used by a wide variety of our community, from university students, renters, new homeowners, and retirees who have downsized.”

— Stephanie Clarke

emphasis vary, tools fall into numerous categories including automotive, metalworking, carpentry and woodworking, and yard and garden. There are also tools for bike repair, electrical and soldering projects, and plumbing.

The diversity of options appeals to a range of users, an inherent element in tool libraries’ community outreach. “Our library is used by a wide variety of our community, from university students, renters, new homeowners, and retirees who have downsized. We also assist a number of neighbourhood groups and community gardens,” notes Clarke.

She adds that most of the library’s tools have come from donations, estate sales, and auctions, though new tools are occasionally purchased when they are a specialty item. Donations are a key area where retirees can lend a helping hand. Individuals and families downsizing from a house to condo and looking to put the myriad tools in their old tool shed to good use can look to their local tool library.

The expertise retirees have when it comes to tool use, maintenance, and safety is also invaluable. Retired people often grew up learning about tools and putting that understanding into practice, notes Vollmerhausen. “That generation has knowledge that is dying now. They have tools and know how to use them.” At the Ottawa Tool Library, where Vollmerhausen serves as tool goddess, there is also a tool ninja who works the

floor when the library is open, answering questions and helping assuage concerns and ensure success. “A lot of young members have seen something on Pinterest but have never handled a table saw,” says Vollmerhausen.

Radcliffe points out that experienced tool users looking to buy equipment they intend to make good use of can turn to the tool library to do a trial run before committing to a purchase. And sometimes plans are altered. One of the Halifax Tool Library’s Borrower of the Year winners was using his membership to access tools he didn’t have room for in an apartment. The plan was to buy the tools he was borrowing when he purchased a home. On reflection, however, he realized that money allotted for tools in the future could be spent on travelling, and his annual membership to the tool library would give him all the access to the resources he needed without an outlay of cash or the need for storage space.

Tool libraries also offer more than a lending service. Workshops are a central service for many centres. Guelph hosts workshops for the general public in everything from tool safety, repair, sewing, and urban farming. Like a number of other libraries, there is also a bi-monthly Repair Cafe, where people can bring broken household items, including tools, electronics, clothing, and small appliances to have them fixed by a team of volunteers. “We offer this service for

free as a way to keep items out of the landfill. It also helps people learn how things are made and repaired so that they can try to fix things themselves,” says Clarke.

Many libraries also lend kitchen and party supplies, sporting gear, camping equipment, toys, board games, and more.

The impact on individuals looking to save some money, access tools they only need once, and learn more about the use of the tools they’re using is significant. So is the environmental impact. “The tools we keep out of the landfill are unbelievable,” notes Vollmerhausen. The Ottawa Tool Library takes old, broken tools and strips them down. To date, 1.6 tonnes of metal have been diverted from local landfills.



The Guelph Tool Library has more than 750 tools in its inventory.



Everyone who comes to the Halifax Tool Library receives personal instruction.



Joining a tool library is intended to be affordable, but the rigours of running a primarily volunteer organization call for funding from numerous sources. In Guelph, for example, the membership fee is \$40 a year, which allows members to borrow up to 10 tools at a time for up to a week at a time. "The biggest advantage, we feel, is saving money," says Clarke. "Our members have access to over \$20,000 in inventory for a low fee. Our inventory includes specialty tools and items, with everything from saws and air compressors, to catering supplies and a cider press."

The Ottawa Tool Library also has a workspace that apartment dwellers and others with limited space can rent at a reduced fee to work on projects.

The first tool library in North America was started in Columbus, Ohio, in 1976 by the city itself. From there the concept and the reality spread to Berkeley, Calif., Atlanta, Seattle, and beyond. Canada's first tool library was launched in Vancouver in 2011. Word has spread rapidly since then and today there is a tool library in almost every major Canadian city. More are opening each year.

If you're looking to get involved — donating tools, sharing your knowledge and experience, or taking a workshop — Vollmerhausen recommends starting with a visit to your local tool library. Meet the team, learn about their needs, and how you can help. You'll also discover how you and your community can benefit. ■

## Tool libraries across the country

**Calgary** – [calgarytoollibrary.org](http://calgarytoollibrary.org)

**Charlottetown** – [charlottetowntoollibrary.ca](http://charlottetowntoollibrary.ca)

**Edmonton** – [edmontontoollibrary.ca](http://edmontontoollibrary.ca)

**Guelph** – [guelphtoollibrary.org](http://guelphtoollibrary.org)

**Halifax** – [halifaxtoollibrary.ca](http://halifaxtoollibrary.ca)

**Kitchener-Waterloo Library of Things** – [kwlot.ca](http://kwlot.ca)

**Montreal** – [laremise.ca](http://laremise.ca)

**Ottawa** – [ottawatoollibrary.com](http://ottawatoollibrary.com)

**Québec** – [atelierlapatente.org/bibliotheque](http://atelierlapatente.org/bibliotheque)

**St. John's** – [stjohnstoollibrary.ca](http://stjohnstoollibrary.ca)

**Toronto** – [torontotoollibrary.com](http://torontotoollibrary.com)

**Toronto Sharing Depot** – [sharingdepot.ca](http://sharingdepot.ca)

**Vancouver** – [vancouvertoollibrary.com](http://vancouvertoollibrary.com)

**Victoria** – [victoriatoollibrary.org](http://victoriatoollibrary.org)



## Selling, buying or moving?

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

### Cash Back Refund

from your real estate purchases & sales coordinated through the Federal Retirees program with RSG.

### Guaranteed Pricing (reduce stress & save money)

on packing and moving services. Applicable for local or long distance moving.

### Complimentary Bill Auditing

before you pay your moving bill to ensure no errors or overcharges.



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

# Call 1-866-865-5504

[www.relocationservicesgroup.com/federalretirees](http://www.relocationservicesgroup.com/federalretirees)



Election night euphoria must necessarily morph to co-operation with other parties for Prime Minister Justin Trudeau's minority government.

# FIRST UP: PHARMACARE

Decentralized power and necessary collaboration of minority governments a chance for National Association of Federal Retirees to advance its priorities

JAMES MUNSON

Canada's retired public servants will be one voice among thousands vying for attention in the new Parliament. But the decentralized power and necessary collaboration that typically mark minority governments offer a chance for the National Association of Federal Retirees to advance its priorities, says director of advocacy Sayward Montague. "It seems to be a government that shares some of our priorities and that we can continue to work with," Montague said in the days after the Oct. 21 vote.

Before and during the campaign, the 176,000-member organization pushed the five largest political parties to establish greater retirement security, adopt a national seniors strategy, relieve veterans and their families of their unique burdens when leaving service, and create a national pharmacare program. Among those goals, pharmacare — or some form of it — has a clear shot of soon becoming policy, says Montague.

The 157 MPs from the Liberal minority government will have to work with other parties to pass bills. The New Democratic Party and the Green Party, also support an expansion of medicare to cover drugs. NDP leader Jagmeet Singh, whose party won 24 seats, and former Green leader Elizabeth May, who brought in three seats, both mentioned pharmacare as potential areas of co-operation after election night.

The Conservatives said the Liberal pharmacare promise could lead to \$15 billion in new taxes, though leader Andrew Scheer did say prior to the campaign that he'd work to close gaps in coverage. The party would also seek to have more medicines for rare diseases developed in Canada, Scheer said.

A groundswell of public support for pharmacare makes it impossible to ignore or delay, according to Montague. Canada's high drug prices and coverage gaps are well-known. Among highly developed economies, Canada is the only country that has a public healthcare program that doesn't cover medications prescribed outside of hospitals.

Drug spending has grown rapidly since the advent of medicare, rising to \$33.7 billion in 2018 from \$2.6 billion in 1985. Today, Canada has the third-highest drug prices among Organization for Economic Co-operation and Development nations, 25 per cent above the organization's median.

Around 20 per cent of Canadians have inadequate or no coverage at all and pay for medication out of pocket, a federal advisory council reported earlier this year. Seniors can especially feel the pinch, since

Photo: Carlo Allegri/Reuters

people are prescribed more medications as they age, according to the Canadian Institute of Health Information.

Federal Retirees will be watching for how Parliamentarians decide to pay for a pharmacare program and what it will mean for seniors, says Montague. For instance, people could end up with less coverage if, in reaction to the public program, private drug plans are curtailed or eliminated and the public plan ends up being less generous, she notes.

Beyond pharmacare, making predictions about what might happen during the next Parliament is a mug's game.

The main parties still have to determine the priorities they're ready to defend and where they're open to negotiate. Add to that depleted election war chests and some post-election soul searching and you get a range of unpredictable outcomes.

One possible area of co-operation is the social and health policies under the rubric of a national seniors strategy, though the parties don't always use that term. Canada is an aging nation, with new problems arising as people live longer and programs traditionally used to take care of the most vulnerable requiring overhauls.

The last Liberal government spent money on mental health, home and palliative care, marking an early acknowledgement of the scale of the issue and earmarking funds to target seniors in its housing strategy, but Canada is still mostly unprepared for the demographic shift that's been upon us since 2015, when we first saw older adults outnumber children under age 15, a trend that's expected to continue, says Montague. "Steps have been taken, but we're still somewhere between tip-toeing around future-proofing policy and programs for an aging Canada and actually starting to address it."

This time, the Liberals promised \$6 billion over four years to improve family doctor access or primary care, set national standards for mental health services, improve homecare and palliative care, along with a pharmacare program.

The party also wants a national definition of elder abuse, as well as better data collection and enforcement on the issue. Between two and 10 per cent of older people suffer from elder abuse, meaning between 40,000 and 200,000 people in Ontario alone, according to Elder Abuse Ontario.

The Conservatives vowed to keep a seniors minister at the cabinet table, spend \$1.5 billion on new MRI and CT machines, increase the funding formula for the Canada Health Transfer and Canada Social Transfer by three per cent and provide \$15 million to implement a palliative care framework.

The NDP openly campaigned for a national seniors strategy that addresses isolation, poverty, dementia, elder abuse, affordable housing and expanding medicare into dental care costs.

Federal Retirees advocated for plans to create a strong continuum of care for older people, so several of those promises, as well as some from the Greens and the Bloc, could move the needle forward.

The minority government scenario, which gives more power to Parliamentary committees and backbenchers, is an advantage for the organization because it has more venues to push its agenda and find allies, says Montague. Several of the organization's past collaborators, including former seniors minister and Hamilton West-Ancaster-Dundas MP Filomena Tassi, as well as Richmond Centre MP Alice Wong and North Island-Powell River MP Rachel Blaney, were re-elected, providing some inroads into the new make-up of power in Ottawa, she says.

One major uncertainty is whether the minority government will move ahead on boosting retirement security, an Association priority that barely had any media attention in the campaign.

The last government introduced a bill that would have allowed employers to convert defined-benefit pension plans into target-benefit plans, moving the risk from the employers to employees and changing deferred compensation after it's

been earned. After a backlash led by the Association, the Liberals never took C-27 past first reading. Despite assurances the bill is dead, Association volunteers in southwestern Ontario heard that it could be revived in some form, putting the organization on watch, says Montague. The region, home to a good portion of Canada's labour movement and one that's experienced significant challenges when it comes to employer pension plans, is especially sensitive about protecting retirement security, she notes.

Other types of support for pensioners could see co-operation among the parties.

"Steps have been taken, but we're still somewhere between tip-toeing around future-proofing policy and programs for an aging Canada, it and actually starting to address it."

— *Sayward Montague*

The Liberals promised to work with the provinces to increase the Canada Pension Plan and Quebec Pension Plan's survivor's benefit by 25 per cent, and to increase Old Age Security (OAS) by 10 per cent for recipients who turn 75 and earn less than \$77,580.

The Conservatives vowed to increase the age tax credit by \$1,000 and offer incentives to retirees who want to go back to work.

The NDP said they would create a one-year delay for seniors at risk of having their Guaranteed Income Supplement (GIS) suspended, create a mandatory, industry-financed pension insurance program and make OAS and GIS enrollment retroactive. It was the only party to directly mention



stopping target-benefit plans like the kind proposed by Bill C-27.

The Greens campaigned to replace many pensioner programs with a guaranteed livable income and increase the target income replacement rate of the CPP to 50 per cent from 25 per cent.

The Bloc promised to increase how much seniors can make while receiving GIS, increase the GIS, make it easier for those over 65 to go back to work, and reform old-age pensions to protect household income gains.

The NDP, the Greens, and the Bloc all vowed to protect pensioners during employers' bankruptcy proceedings, providing one clear space for co-operation.

Like retirement security, veterans' issues received little attention in the campaign but are bound to crop up in public debate given their seriousness, says Montague. Thirty-two per cent of veterans have difficulty reintegrating into society after military

service, with a higher prevalence, 42 per cent, among those who ended their service recently, according to Statistics Canada. While suffering from higher rates of medical problems like arthritis and anxiety, veterans are increasingly reporting dissatisfaction with their finances, the survey found.

The Liberals pledged to create a "rapid-response service" of social workers, case management counsellors, and others to ensure high-quality mental-health care. They also promised \$3,000 in free counselling before a disability claim is required, a \$2,500 tax-free relocation benefit for each move, and \$15 million for new affordable housing units.

The Conservatives promised a new military covenant between the federal government and veterans and vowed to clear the backlog of veterans benefit application within 24 hours. They also said they would strike an independent inquiry into why armed forces members were given the anti-malarial drug mefloquine, which can cause severe psychological problems.

The NDP and the Greens promised major reviews of veterans' benefits. The NDP would also increase the number of veteran caseworkers from one for every 32.5 veterans to one for every 25.

Montague points out that none of the parties mentioned increasing research on military and veteran women and responding to their unique needs, an emerging priority for the Association. Women in the armed forces experience service, including their injuries, differently than men, including different environmental exposure risks during their time in military service. The programs that do exist are generally designed by men and for men, says Montague.

Around 15 per cent of the armed forces are now women and that's expected to rise to 25 per cent in the next few years, she says. "If services and programs are not meeting the needs of a quarter of the people who are effectively putting their life on the line in their service for Canada, we have a problem." ■

**National Association of Federal Retirees and Arbor Alliances**

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

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

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

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

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

**Alliances** by Arbor Memorial

National Association of Federal Retirees **PREFERRED PARTNER**

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

Arbor Memorial Inc.



# CALLING IT SPLITS

Grey divorces are increasing but generally fairly amicable

MICHAEL MCKIERNAN

When it comes to divorce, “70 is the new 30,” according to family lawyer Rick Peticca.

A recent survey by his Toronto firm Shulman Law, identified the 60-plus age group as the fastest growing segment of its clientele over the last decade, reflecting the continuation of a grey divorce trend suggested by Statistic Canada’s last look at marital status data. The agency found an increase in senior couples splitting had dragged the national average age of all parties at divorce gradually up between 1991 and 2008, with women leaping from 35.7 to 41.9 over the period, and men up from 38.3 to 44.5 years.

“People are living longer, but they feel younger inside, and they’re less worried about finding another potential mate,” says Peticca. “There’s usually a hidden build-up that takes place over many years without being addressed. Whether intentionally, or unintentionally, relationships are neglected, before things finally come to a head.”

Toronto mediator Marion Korn cites social changes that have resulted in the stigma

associated with divorce plunge at the same time as female employment rates soared among the Baby Boomer generation as key to the trend, which is set to continue for at least the next decade. Korn is the co-author, along with financial planner Eva Sachs, of 2013’s *When Harry Left Sally: Finding Your Way Through Grey Divorce*. “The Boomers are a bit of a bubble, and they’re slowly moving through that older demographic,” Korn says. “They have encountered a lot of unique circumstances that didn’t really exist before them. It’s also a generation that was somewhat self-centred. We think of Millennials as the me-first generation, but Boomers were the originals.”

Although each case has its own unique drivers, Lynn Kaplan, a Toronto divorce doula who coaches recent and prospective divorcees of all ages through the emotional and financial turbulence of a split, says her older clients are often recent empty-nesters. “There are couples whose children leave and they look at each other, realize they have nothing in common, and wonder, ‘what am I still doing with you?’” she says. “Then you have the other group of people who didn’t want the upheaval of a divorce

while their children were still at home. I had one client who was married for 48 years, but told me she’d known she wanted to leave since the kids were young.” She notes that “once they’ve seen the children off and those responsibilities are gone,” they feel like it’s time to get on with their own lives.

However they get there, couples who divorce when they are older are typically focused on different legal issues than those who split at a younger age, according to Ottawa family lawyer Stéphane MonPremier. “It’s mostly to do with finances and property. One of things that I enjoy about older clients is that there are none of the child-related issues you get with people in their 20s, 30s, and 40s.”

Ontario’s *Family Law Act*, like laws in other Canadian jurisdictions, requires the division of wealth accumulated between the date of a couple’s marriage and their separation, with an equalization payment usually owing from one spouse to another by the person with the higher net property value.

While it can be complicated to disentangle half a lifetime’s worth of accumulated assets, MonPremier says it generates

nothing like the heat of a contested custody fight. “You get a lot of name-calling and sniping with younger couples,” he says, adding that divorces in later life tend to take on a more amicable character. “As people get older, I find them a little wiser and a lot more forgiving. They’re able to see the bigger picture much more clearly.”

For those who are inclined to act on any bitterness engendered by a split by digging in their heels and fighting over every little entitlement, Korn has only one piece of advice: don’t. “It’s a very inopportune moment to get into a heavily conflicted divorce, because there’s no time to replace your assets. If you’re throwing money at lawyers, it’s a bit like setting fire to it,” she points out. “At the end of the day, you’ve already accumulated most of your wealth, and you’re going to need it in the coming years. That’s why I tell adults whose parents are splitting up that the best thing they can do is to give them their support, and not to stir the pot.”

Alternative forms of dispute resolution, such as collaborative family law and mediation are popular with older divorcees looking for a gentler option than all-out war in the courtroom, according to Korn’s co-author Sachs, who says negotiated settlements are also conducive for an ongoing, functional relationship between former spouses whose ties are not so easily cut. “When there are children and grandchildren, there is a desire to honour the family dynamic,” says Sachs “People want to end the relationship in a way that allows them to earn and keep the respect of their children.”

Divorce coach Kaplan says a great deal of her effort is expended preparing clients for the emotional blowback they might get from unexpected sources as a result of their decision to split. “People think it’s easy for the kids when they’re grown up, but in some ways it’s more difficult, because they’ve had so many more years seeing their parents together,” she says. “It becomes a discussion of who gets to see the grandchildren when, and who can be in the same room with whom at which

celebration. It can make adult children feel guilty and torn as they try to figure out these issues that are brand new to them.”

Another surprisingly emotional component to grey divorce comes in the form of pensions, says Korn, who explains that some spouses are taken aback to discover that defined-benefit plans, along with RRSPs and other investments, are subject to equalization in the same way as cars, cottages, and other property. “The person who has earned the pension feels that there’s something special in its character because of the way they worked for it,” Korn says. “For some people, it carries as much emotional weight as the family home or cottage.” And for many long-term federal employees, their pension’s financial heft can easily match or surpass that of a couple’s real estate holdings, she adds.

On the upside, Peticca says legislative amendments made at the beginning of the decade have taken the sting out of the previously laborious pension valuation process by reducing the need for actuarial opinions and allowing pensions to be split at the source. “It’s very formulaic and you can easily ascertain what the numbers are,” he says.

Sachs says the new rules allow parties to come to more creative financial solutions during a split. Depending on the individual circumstances of the pension holder, she explains that former spouses may use retirement funds to cover an equalization payment, while others prefer a non-cash transfer of assets between investment vehicles. “Usually there will be some combination of cash payments and transfers of other assets,” she says. “You have to consider the tax consequences of each, what impact a transfer might have on the future income of the original pension owner.”

She adds, “it’s best to do as many calculations as you can, so that people can make the most informed decision possible. You don’t want someone turning around six months later and regretting signing the agreement.”

As well as laying out the immediate options for the division of assets during a divorce, Sachs encourages her clients to look ahead at how they will fund their remaining years. “The way I look at grey divorce is as a big financial change with some legal implications attached,” she says.

In some ways, Sachs says her job is easier with older clients than younger mid-career divorcees still in asset-accumulation mode. “If you’re retired or close to it, not a lot is going to change. There are more knowns than unknowns, so financial planning and forecasting is much more realistic,” she says.

But the reality can be hard to face for parties who had already laid their own retirement plans based on the assumption that their marriage would continue, she says. “Some will look at extending their work lives for an extra couple of years, and many will have already thought of downsizing anyway in terms of housing. The change can be huge.”

Online dating has revolutionized another aspect of post-divorce life for older Canadians. “Divorce at 55 or 65 used to mean that you would spend the rest of your life alone, but that’s not so much the case now, because there are so many opportunities to re-partner,” says Sachs.

But family lawyer Mary Jane Binks, a partner with Ottawa firm Augustine Bater Binks LLP, warns that new relationships bring fresh risks, urging grey divorcees to consider drafting marriage or cohabitation contracts before taking any big steps. It’s not usually a hard sell for older clients with previous marital experience, especially when they have grown up children, she adds. “People who re-partner in their 60s and older usually come into the relationship with a different mindset. They want to protect their offspring from having to share certain assets from the new partner, and they’re less superstitious about marriage contracts than younger couples, who seem to think that if they sign one, it will lead to a breakdown.” ■

# REVERSING YOUR FORTUNE

Reverse mortgages can provide financial breathing room for those who are house rich but cash poor

JIM MIDDLEMISS

Vera and Bob Smith are typical of many retired couples in Canada — they are house rich and cash poor. They live on old age security and CPP payments, supplemented by a small private pension, and income Vera earns part-time.

To provide financial breathing room, five years ago the couple (whose name has been changed for this article), took out a reverse mortgage, tapping into the equity of their primary residence, a \$500,000 waterfront property east of Toronto they have owned for decades. They also own a rental property that a relative lives in.

Vera, who is in her 70s, worked in the financial industry and understood mortgages. She liked the idea of a reverse mortgage because it would ease cashflow pressure and allow them to stay in their home longer.

They used the proceeds to pay off their primary property's existing mortgage. That eliminated their monthly payment, because under a reverse mortgage there is no requirement to make principal and interest payments. Rather, the interest builds over the life of the loan. "That is like giving us another

paycheque," she says. Moreover, Smith adds, thanks to rising house prices, their principal residence has appreciated more than the amount of interest that has accrued on the loan. "We felt it would work for us, and it has."

The Smiths are part of a growing number of retirees turning to reverse mortgages as a way to leverage existing assets and provide comfort. "There are so many poor millionaires across [B.C.'s] lower mainland, couples surviving on Canada Pension Plan and OAS, but who have no other pensions," observes Richard Middleton, a financial security adviser and investment representative at Freedom 55 Financial in Vancouver, who has suggested reverse mortgages when helping clients manage their money. "It's a de-risking strategy, lowering the risk of your entire portfolio," he says, calling a reverse mortgage a form of "equity release," that can be used to finance a client's income gap or invest in assets other than real estate. "It's a way to diversify their assets and bridge any income gap by taking some of the cream off of the table."

Canada's rising property prices and aging population are fueling a reverse-mortgage boom. According to news agency Bloomberg, in June 2019, the outstanding amount Canadians owed on reverse mortgages

was \$3.12 billion, double the amount from four years ago. Shannon Patterson, an independent Vancouver mortgage broker with VINE Group, part of Mortgage Alliance, has seen the growth firsthand. "This year, I am on track to do 15 of them," Patterson says of reverse mortgages. "Every year it is increasing more and more."

Reverse mortgages have been available in Canada for more than 30 years. There are currently two providers: HomeEquity Bank, which started 33 years ago, has the lion's share of the market with its CHIP Reverse Mortgage, and Equitable Bank, which entered the reverse mortgage market a few years ago and offers products in Alberta, Ontario, British Columbia, and Quebec. Both are domestic banks subject to the Federal Bank Act and are overseen by the Office of the Superintendent of Financial Institutions (OSFI), which also oversees Canada's six big banks.

HomeEquity focuses only on reverse mortgages and at the end of August had assets of almost \$4 billion on its balance sheet, according to OSFI. Equitable Bank is an alternative lender that offers reverse mortgages, residential and commercial loans, lines of credit, and term deposits. According to OSFI, Equitable had more than \$27 billion of assets at the end of August.

Paul von Martels, vice-president, prime and reverse mortgage lending at Equitable, says his company was attracted to the reverse-mortgage market because of Canada's aging population and the fact Equitable is a "niche" lender with expertise delivering financial products to underserved markets. "There is a large market here," he says, noting that seniors are retiring with larger debt loads. The share of Canadian retirees making mortgage payments rose to 20 per cent in 2018, he notes. Yvonne Ziomecki, external vice-president, marketing and sales at HomeEquity Bank, says more seniors are hitting retirement age with insufficient savings. She cites a survey that indicates half of Canadians 65 and older have only \$100,000 in savings.

Yet, more than 93 per cent say they want to "age in place" and stay in the home they live in. A reverse mortgage, can facilitate that.

So how do reverse mortgages work? There are a number of rules.

- You must be at least 55 and be the homeowner.
- It must also be your principal residence.
- The amount you qualify for is based on what is known as the loan-to-value (LTV) ratio.

The LTV is expressed as a percentage of the amount loaned in relation to the home's appraised value. The maximum that HomeEquity lends is 55 per cent of a home's value, while Equitable tops out at 40 per cent, but that's only for the oldest clients.

The younger you are, the less you can borrow. If a couple applies for a reverse mortgage, the loan is based on the age of the youngest person.

Reverse mortgages work similar to a home equity line of credit. However, instead of paying interest monthly, no payment is required, though you can usually pay down the loan without a penalty. The bank places a charge against the home, similar to a conventional mortgage, to secure the loan, but does not collect on it until you die, move out, or sell the property. If one spouse dies, the other can remain in the home provided he or she was included in the loan application, which is why it's important that both spouses apply for the loan.



Canada's rising property prices and aging population are fueling a reverse-mortgage boom.

However, reverse mortgages have conditions similar to conventional mortgages. As a homeowner, you have to ensure that you maintain the upkeep on the property and don't let it fall into disrepair, keep it properly insured, and pay the property taxes. Failure to do so could result in a default under the loan agreement and trigger the home's sale. As well, reverse mortgages can be limited geographically and tend to skew to larger urban centres.

However, they are a flexible product. You can take a lump sum or receive installments, accruing interest only on the amount drawn down.

They are non-amortized, which means they aren't spread out over a 20- or 25-year term. Rather, the interest rate is simply reset periodically. For example, you could do a five-, three-, or one-year rate, or pick a variable rate. Because you make no payments on the loan, the bank takes on more risk, so the interest rates are higher, as much as one to two percentage points. For example, in October, reverse mortgage loans were in the mid five-per-cent range for a five-year rate, while a conventional five-year, closed mortgage was in the low three-per-cent range.

As well, because you make no payments, the interest on the loan builds up over time and is added to the principal amount, so you are charged interest on interest.

However, there is some peace of mind. Reverse mortgages have a "negative equity guarantee," explains von Martels. They are "non-recourse loans," he says, so if house prices slump or you outlive the lender's mortality table and suddenly the loan exceeds the property value, the bank cannot kick you out and foreclose unless you default on a condition. If the house is sold for less than the loan, the bank gets only the fair market value of the house and cannot sue for the remainder. If a home is sold, any remaining balance after the loan is paid goes to the borrower or his or her estate.

However, the likelihood that the loan will grow to exceed the value of the home is low, says HomeEquity's Ziomecki. Typically, the LTV is around 30 per cent. "People are not taking the maximum." She notes the average age of a HomeEquity client is 72 and the mortgage size is \$170,000. At Equitable, the average age for a mortgage is 75 to 85 and mortgages typically range between \$200,000 to \$300,000.

Freedom 55's Middleton, says "Canadian reverse-mortgage lenders are extremely conservative. They are not betting the farm. The loan-to-value amount they lend is small. I have never done a reverse mortgage where the equity release has been over 31 or 32 per cent."

Also, a home typically appreciates over time. HomeEquity provided a scenario of a

\$500,000 home that generated a \$170,000 reverse mortgage, leaving \$330,000 in equity. After 10 years, the amount owed grows to \$298,652. However, the home's value has also risen to \$671,958, based on a three-per-cent appreciation rate. Even after 10 years, the client would still have \$373,306 in home equity.

Reverse mortgages go against conventional financial planning, which is to retire with no debt, observes Adrian Mastracci, a discretionary portfolio manager with Lycos Asset Management Inc. in Vancouver. "These things are not cheap. You are incurring interest expense," he says, which can "put you in a very precarious position that you might not get out of too easily." He recommends other strategies, such as reducing expenses or finding a cheaper financing option, such as a secured line of credit or a conventional mortgage.

However, that still entails a monthly payment and is not always available to seniors, especially with the new stress tests on mortgages, notes mortgage broker Patterson. Traditional financing is based on income, and seniors don't always qualify, she says. As well, products like

Reverse mortgages are "a way to diversify their assets and bridge any income gap by taking some of the cream off of the table."

— Richard Middleton

lines of credit are really demand loans that can be called in at any time, including after a spouse dies. The remaining spouse may have to "requalify," she says. "It's stressful."

Experts say there are a number of reasons why seniors might want to use a reverse mortgage. They might need to do renovations to accommodate their aging, such as ramps or wider door frames for wheelchairs, scooters, or walkers, or to put a new roof on the house, or fix a kitchen or bathroom. Patterson notes that reverse mortgage money is tax-free. If a senior had to pay for such capital improvements, by

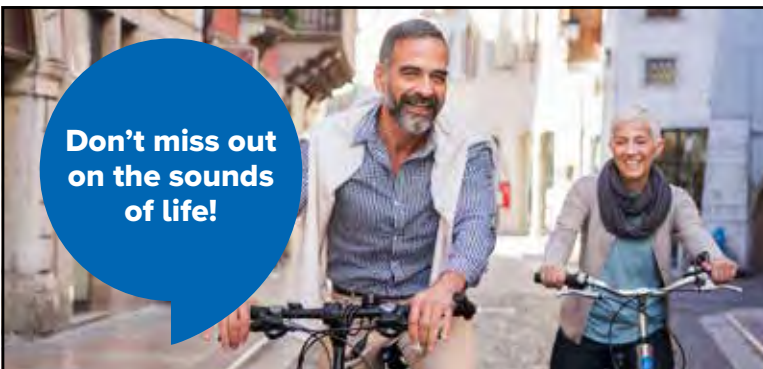
taking a lump sum out of their RRSP, he or she would incur taxes. Moreover, that could bump them to a higher tax bracket the following year.

Of course seniors could always downsize, buy a cheaper home, and bank the sales proceeds. However, in today's high-priced market, it's not easy to do, the experts say. Moreover, there are closing costs, real estate commissions, and moving expenses that must come out of the sale proceeds. One option is to downsize and take a reverse mortgage on the new property, which can increase the amount you receive.

Of course, like any financial product, reverse mortgages have fees, which are in the \$2,000 range, depending on which company you choose. That covers things like the cost of setting up the mortgage, legal fees, and the home appraisal, which can be paid for out of the proceeds.

Retired homeowner Smith says, "you have got to live with a little higher interest rate," but you are building equity in your home.

"You are ahead in the game and still got lots of value in your house." ■



Don't miss out on the sounds of life!

**Best in-class Partnership benefits:**



Limited member only pricing! Save up to 25% off + an additional member discount 10% off the purchase of new hearing aids<sup>[1]</sup>



Exclusive AIR MILES® Reward Miles offers – get up to 2,150 miles<sup>[2]</sup>



4 years of complimentary batteries with the purchase of any hearing aid

Good conversations can be one of the most rewarding elements of your volunteer and daily activities. If you're not hearing well, you could be missing a lot. Happily, as a valued member of the **National Association of Federal Retirees**, you can benefit from exclusive offers with HearingLife + National Affiliated Partners. Our partnership gives you access to special discounted pricing on exceptional hearing aids and professional hearing care.

**BOOK YOUR FREE HEARING TEST TODAY!**

Call toll-free **1-844-230-0844** or visit **HearingLife.ca/FreeTest**



\*A comprehensive hearing assessment is provided to adults ages 19 and older at no cost. The results of this assessment will be communicated verbally to you. If you request a copy of the Audiological Report, a fee will apply. Child hearing tests are conducted at select locations for a fee, please contact us for more information. This offer cannot be combined with other promotional offers for hearing tests. Offer not valid in Quebec. Please allow 45 days for Miles to be posted to your Collector Account. Limit one offer per customer per year. [1] Offer expires 01/31/2020. Please see clinic for the full list of member discounts. Present membership card at time of purchase. [2] Some conditions apply. See clinic for details. AIR MILES available only at participating locations. ® Trademarks of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and HearingLife Canada Ltd.

Promo Code **MAG-BNFT-SAGE**

# FROM THE PENSION DESK

## 2019: A relatively calm pension landscape

### PATRICK IMBEAU

There were few legislative changes focused on pensions in 2019.

Defined-contribution pension plan assets surpassed defined-benefit pension plan assets in the world's largest markets for the first time, the Canada Pension Plan Investment Board (CPPIB) and Public Sector Pension Investment Board (PSPIB) both performed well, while recession worries and ethical investing became hot topics for investors.

In Canada, governments considered target-benefit pension plans. In fall 2017, Nova Scotia, followed six months later by Manitoba, announced consultations on defined-benefit pension plan reform. Both provinces considered introducing regulations that would allow target-benefit plans and the conversion of existing defined-benefit pensions to the new plan, being inspired by New Brunswick's approach with so-called "shared-risk pension plans." In both cases, after strong pushback from stakeholders (including our Association), the provinces decided not to move forward with target-benefit plans.

Federally, Bill C-27, which would have allowed target-benefit plans for Crown corporations and federally regulated employers, finally met its end when the 2019 federal election was called — after nearly three years stalled at first reading.

The CPPIB and PSPIB both performed well, with the CPPIB achieving \$4.1-billion net income from operations after all costs in

the first quarter of fiscal 2019 (March 31-June 30). In June 2019, PSPIB announced it had generated a one-year total portfolio return of \$7.1 billion for its 2019 fiscal year.

The Parliamentary Budget Officer (PBO) reported on the active form of investment that the CPPIB and PSPIB have both adopted. Using a passive portfolio scenario as a control, the PBO found the CPPIB's actual net returns, after costs were accounted for, significantly outperformed the passive portfolio approach (\$48.4 billion higher or 1.2 per cent annually). The PSPIB was less successful than the CPPIB, performing slightly better than a passive strategy (\$1.7 billion higher or an additional 0.3 per cent annually).

Markets were turbulent throughout the year, with Brexit and the antics of U.S. President Donald Trump continuing to worry investors. In August, the key U.S. yield curve inverted to the worst level since 2007, often a predictor of a recession. Essentially, this happens when short-term treasury bond yields are yielding more than long-term ones, showing a lack of investor confidence. The last significant recession, in 2008, caused pension plan solvency to dip significantly and many pension plan sponsors moved away from defined-benefit plans — many to defined-contribution plans, while others abandoned pension plans completely.

Volatility worries investors, and so Canadian pension plan sponsors are moving to ensure they can reduce market risk and focus on long-term goals. According to research by Aon, 96 per cent of plans have a long-term strategy, up from 50 per cent a decade ago. More than half of plan sponsors identified sustainability as leading their investment strategy.

This includes key shifts in portfolios away from traditional assets like stocks towards alternatives such as real estate and illiquid assets like private equity and infrastructure.

Sustainability and environmentally conscious investing has become much more important. According to a report by Mercer Canada, the required transition to a low-carbon economy is expected to be a benefit from a macroeconomic perspective — it's both an imperative and an opportunity. This isn't only important for investors: a study released in April suggested that most Canadians think socially responsible investing was important, with the environment being their top issue.

As the year closes out, we find ourselves with a newly minted minority government. It is difficult to predict how Prime Minister Justin Trudeau's new government will tackle the task of implementing its agenda while needing the support of another party. During the election, every party indicated they have no intention of touching public pensions — including the Liberal party, whose MP Greg Fergus also said "Bill C-27 is dead, dead, dead" during a telephone town hall debate with our members from Quebec. The Liberals have also committed to working with provinces to see through an increase to the CPP survivor's benefit by 25 per cent, as well as an increase of 10 per cent to OAS for those 75 years and older. It remains to be seen if this government will keep those promises, but it does bode well for the legislative future of defined benefit plans in the upcoming few years. ■

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

# HEALTH CHECK

## *Health care in 2019 – a year in review*

Still a way to go towards ensuring Canada meets the needs of our aging population



### JESSICA SEARSON

While the federal election was the high point of 2019, the National Association of Federal Retirees was active on several policy fronts at the provincial and federal levels all year.

The election campaign was only 40 days, yet we were preparing well in advance — engaging with members, conducting research, and developing our advocacy priorities with like-minded seniors organizations. It all came together with a lobby day last February on Parliament Hill

to launch our platform. Among our four election priorities, two related to seniors health: a national seniors strategy and national pharmacare.

National pharmacare featured prominently throughout year. While it percolates into policy discourse every now and again, very little action has been taken at the federal level on this front yet.

The government-appointed Advisory Council on the Implementation of National Pharmacare, a commitment made in the 2018 federal budget, undertook nationwide consultations and released a report last spring, recommending universal, public pharmacare as the way forward. More than 9,000 members completed

our survey and shared their views on pharmacare, providing material for a written brief that was submitted to the advisory council. Our members were supportive of pharmacare, with some concerns, such as ensuring their current level of coverage is maintained as well as varying views on how best to pay for it. During the election we asked the parties to share the details of their plans for national pharmacare.

On Oct. 21, Canadians elected a Liberal minority government. With the Liberals, NDP, and Greens all including pharmacare in their platforms, there is enough support in the House of Commons to move this issue forward in the new parliamentary session —though some tough financial decisions could be a moderating factor. Time will tell.

Provincial elections also took place this year in Prince Edward Island, Newfoundland, Alberta, and Manitoba. Federal Retirees prepared policy papers and questions unique to each province about how parties will improve the health and well-being of seniors, addressing access to primary care, age-friendly communities, continuing and long-term care, as well as healthy-aging initiatives to help seniors stay active, healthy, and independent. The Association was pleased to see that a minister of seniors was appointed in Alberta, a key priority for us.

When the Ontario government took the unprecedented move to eliminate publicly funded, out-of-country coverage for Ontarians, Federal Retirees mobilized



more than 3,000 members to write to Premier Doug Ford and their local member of provincial parliament to reverse the decision. While the provincial government extended the deadline from October to Jan. 1, 2020, we also called upon the federal health minister to take action to protect the Canada Health Act, something we will continue to push with the new federal minister next year.

Other policy developments of the year include the release of Canada's first dementia strategy, Canada's first accessibility act, and changes to the Patented Medicines Regulations to help make patented medicines more affordable for Canadians.

Unfortunately, there was little movement on a national seniors strategy this year. Federal Retirees expect the prime minister to appoint an effective and accountable minister of seniors Day 1, and will look

to the minister to champion a seniors strategy in the new government.

As the pensioner representative on both the Pensioners Dental Services Plan (PSPD) and the Public Service Health Care Plan (PSHCP) Partners Committee, the Association has been working diligently to ensure these plans meet the needs of pensioners as they age.

Early this year, we surveyed our members to better understand their views and priorities for dental coverage. We shared this feedback with Treasury Board and the PDSB board and will continue to advocate on how the PDSB can be improved to meet pensioner needs, while being conscious of the affordability and impact on plan members' pocketbooks.

The PSHCP partners committee started the plan-renewal process by reviewing trends, plan experience, and costs. Federal Retirees will continue to serve

as your voice in these discussions about plan stability, cost-effectiveness, and plan enhancements as they move into next year.

Overall, 2019 brought both improvements and challenges to Canada's health-care systems, affecting seniors across the country.

As we know, there is still a long way to go towards ensuring Canada is equipped and able to meet the needs of our aging population. That's why health remains a pivotal branch of our advocacy work. We look forward to 2020 and continuing to move our mandate forward to protect and enhance the health and well-being of our members and seniors across the country. ■

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



## Where does my money really go?

Directly to helping save lives and improving health

**iii HealthPartners  
PartenaireSanté**

Charities At Work  
La philanthropie au travail

Your donation to HealthPartners through the Government of Canada Charitable Workplace Campaign directly helps 16 of Canada's most trusted health charities, which all work tirelessly to prevent chronic disease and to care for those affected by it.

Please give generously to help save lives and fight chronic disease.  
To learn more, visit [HealthPartners.ca](http://HealthPartners.ca)

# VETERANS' CORNER

## Women vets focus of new VAC directorate



Christina Hutchins is the senior director of the Office of Women and LGBTQ2 Veterans at the Department of Veterans Affairs.

### MURRAY BREWSTER

The political world in Ottawa was on fire last February. For that reason, Dr. Karen Breeck was fully expecting a meeting slated with Jody Wilson-Raybould, the newly minted veterans affairs minister at the time, to be cancelled or postponed in the days leading up to the appointment.

It wasn't, much to her surprise. "As the day of the meeting approached, the number and seniority of the staff to be attending the meeting kept dropping, from her chief of staff accompanied by three others down to — in the end — a single staff member," says Breeck.

The date was Feb. 11, 2019. Although Breeck didn't know it when the meeting happened, Wilson-Raybould had resigned, a significant waypoint in the unfolding battle with the prime minister over the SNC-Lavalin scandal. The fact the meeting went ahead and

lasted 30 minutes impressed her. She left feeling "like military women's issues had been given a real seat at the real veterans affairs ministerial office table and allowed to speak truth to power — and be heard."

They had. What she pitched in that meeting was ambitious.

It was, Breeck says, essential to establish a women's health office — or health equity office — to raise awareness within government about the unique health

challenges and conditions faced by women veterans. The system, and even most of the research, is designed around men.

Among other things, Breeck also recommended establishing a military women's health advisory group, which would consist of veterans, service women, and subject matter experts to act as a defence department-veterans affairs resource for military women's health issues. She also wanted to see research — a lot more Canadian-focused research.

Despite the fact the department hobbled along for weeks with a temporary minister, a women veterans' forum was convened on Prince Edward Island in May and, on the eve of the federal election, the Veterans Affairs Office of Women and LGBTQ2 was established without a lot of fanfare.

Christina Hutchins, a former lieutenant-colonel, was appointed as the office's first director. At the time the decision was made, she was out of the country, but was nonetheless humbled by the trust. "I am a woman veteran. So, this is a near and dear topic to my heart," said Hutchins, whose 23-year military career in logistics ended in 2010. "I'm very honoured to be given the opportunity to work in this office."

Breeck is quick to give others credit for the achievement, including Dr. Maya Eichler, of Mount Saint Vincent University in Halifax, who has led ground-breaking research into the obstacles that confront women as they transition from military to civilian life.

While Hutchins and Veterans Affairs Canada official John Embury acknowledge the important role many women have played, they point to Breeck's timely, thoughtful, and well-researched interventions as being instrumental in the establishment of the

women's forum, which paved the way for the office. "Karen kind of drove it," says Embury, who notes the relative speed with which the government moved to set up the office. "Hopefully this was going to do some great work going forward."

What Breeck would like to see is an office that "would help with independent quality assurance, standardization for policy and program to include military women issues and needs" as well as standards for training of veterans affairs adjudicators and medical staff in the specific medical issues of women veterans. "There are significant gaps in health care for military women — particularly on operations," she says. "There are significant gaps in VAC's table of conditions [which are used to assess injury and attribution] and in their capacity to assess women's health issues."

Beyond health issues the office will help "fulfill the key federal government commitments around advancing gender equality diversity inclusion for veterans," says Hutchins.

Embury says the intention will be for the office and its two staff to look at services

and benefits through the lens of women — both now and in the future. "Speaking as a man, there are a lot of things [about policy] that we didn't realize and we're going to have people to look at those specific needs," he says.

It intends to raise awareness whenever the office encounters specific systemic issues, barriers, or gaps in the services and programs that are currently being offered to veterans and their families. Asked whether or not they had any early indication of those existing barriers, Hutchins says: "We're still doing that scoping exercise."

What Hutchins would like to do is develop focus groups to tackle specific issues. That is close, but not as precise, as some of the suggestions from Breeck, who is adamant the office also contain a healthy research component that allows women to see, and know for themselves, the consequences of their military service.

Under the U.S. Veterans Administration, the policy and research functions are housed in two separate and distinct offices, says Eichler. She believes Canada should adopt a similar

approach, acknowledging the need for high-quality research that decision-makers both at Veterans Affairs Canada and the Department of National Defence can draw upon. What she worries about is an office that could end up wearing too many hats with a limited staff. "I think right now the biggest problem is that the office is under-resourced and it doesn't have any subject matter expertise yet," she says.

And there is another aspect to the government's decision that puzzles her. "I don't know where the LGBTQ(2) part came in," she says. "I mean we've always talked about women veterans in intersectional terms and all of that, but there hadn't really been this kind of separate focus on LGBTQ(2)." Eichler believes LGBTQ2 concerns would be better served as a separate entity.

However, the office is a significant step forward to challenge the "gender blindness" of policy, she says. It has, Breeck says, been a long time in coming. ■

**Murray Brewster** is senior defence writer for the CBC based in Ottawa.

## How is Tradex different?

- Exclusively for public servants & their families
- Unbiased & individually tailored advice
- Low turnover of salaried advisors
- Annual rebates (over \$2.2 Million in past 5yrs)

**Tradex**.ca  
mutual funds for the public service  
fonds mutuels pour fonctionnaires



Call 613-233-3394 or  
Email [info@tradex.ca](mailto:info@tradex.ca) for a

**FREE no-obligation Portfolio review**

## What does Tradex offer?

- Access to over 5,000 mutual funds plus GICs & ETFs
- No admin fees on TFSA, RRSP/RRIF, RESP etc
- Free financial planning & retirement forecasting
- Special offer for federal retirees



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

## ADVOCACY IN ACTION

# FROM THE BOTTOM UP

Grassroots activities were key to successful election engagement

### CANDACE JAZVAC

On a very cold day in February, the National Association of Federal Retirees launched its campaign for the 2019 federal election.

In collaboration with eight other seniors-focused organizations, the Association hosted its first lobby day and reception on Parliament Hill, aimed at drawing the attention of Members of Parliament and their parties to our key priorities. While the election wouldn't be called for another seven months, the Association was already making important moves to ensure success.

From the outset, this campaign was going to be different. Since the 2015 federal election, the Association had refocused efforts on member engagement, strategic partnerships, and collaborations. From collaborating with the Canadian Medical Association (CMA) on town halls for the health accord in 2016, to the Veterans Outreach Initiative in 2017, to the on-going work with the Canadian Coalition for Retirement Security (CCRS), the Association built a strong network — both organizationally and among members.

In October 2016, the federal government introduced Bill C-27, legislation that would allow employers to change pension plans even after employees had retired. In response, Federal Retirees, along with the CCRS, launched the highly successful Honour Your Promise campaign.

In the last federal election, Justin Trudeau promised the Association, in writing, that defined-benefit plans “which have already been paid for by employees and pensioners, should not be retroactively changed into [target-benefit plans].” The Honour Your Promise campaign asked the prime minister and finance minister to keep their word. Over the course of the last three years, Federal Retirees' volunteers held more than 75 meetings with MPs and the campaign delivered more than 50,000 emails to MPs and the finance minister pushing for this problematic legislation to be abandoned.

It worked. The legislation fell silent and remained right where it started — at first reading, on the order paper. It never moved forward. When the House of Commons rose in June, and with the call of the election, Bill C-27 effectively died.

“Seeing the success of the Honour Your Promise campaign, we knew that our members and those who support our key issues and understand the importance of retirement income security were keen and ready to take action,” says Sayward Montague, Federal Retirees' director of advocacy. “And the success of the campaign was, in large part, due to their advocacy, raising this issue in their own communities with their own MPs. In order to replicate that success, we needed to ensure our members, volunteers, and branches could take the lead in this election campaign.”

Throughout the spring, the Association created a campaign strategy that built on branch strength — rolling out surveys, webinars, and workshops to ensure branches could build local plans that worked for them, and that they were excited to execute at election time. In collaboration with a dynamic team of 10 regional advocacy program officers, the Association worked throughout the summer to ensure folks on the ground

**Can we count on you?** Join our team of Federal Retiree advocates and be the first to know about our new campaign and opportunities. Simply fill out the card in this issue of Sage, and mail it back to us! Questions? Email us anytime at [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca).

had the skills and tools needed to run successful local campaigns.

This fall, our branches from coast-to-coast-to-coast hosted incredible events with thousands of members and the public showing up to hear from local candidates. For many branches this was their first foray into hosting an election activity. In Belleville, Ont., the Quinte branch hosted its first all-candidates event, drawing 120-plus attendees. “It was a lot of hard work but a fantastic experience,” says Joan Rockbourne, president of the Quinte branch. “We had a great time working with other local organizations to make this successful and we hope to leverage this success for future events.”

In Vernon, B.C., Tina Hill and Lorie Hamlin of the Okanagan North branch hosted two all-candidates events and spent much of the summer tabling at local events to help raise awareness for the Association’s four key priorities. “We all really enjoyed working on these activities,” says Hill. Hamlin notes, “It was exciting to see folks interested in our priorities and the Association.”

On the east coast, the Fredericton Branch hosted another wildly successful all-candidates forum. On the heels of winning the branch advocacy award at the 2019 Annual Members Meeting for its work organizing an all-candidates forum in 2018 for the New Brunswick provincial election, the “dream team” put their experience back to work for this year’s event.

In the National Capital Region, the Ottawa and Outaouais branches organized four election events on both sides of the Ottawa River. Both branch teams collaborated with other seniors-focused organizations, giving hundreds of their members the opportunity to engage with candidates. “We built an incredible team to deliver our events in Ottawa. Our volunteers are second to none,” says Leslie Lawry, chairwoman of the Ottawa branch’s advocacy committee.



At the Quinte branch in Belleville, Ont.'s all-candidates event, from left, Bev Buchanan, chairwoman CARP Greater Bay of Quinte Area Chapter 39; Pat Russell, treasurer and advocacy lead, Quinte branch; Dianne Raniowski, membership/social, Quinte branch.

“With support from the team at national office, we were able to put together some really extraordinary events. We’re really proud of what we were able to accomplish.”

And those events are just the tip of the iceberg — from buses to barbecues, our volunteers organized countless events and opportunities for members and their communities to engage with the election and the Association. From the national office, we complemented their efforts with online opportunities for members and supporters to learn more about the Association and continue to spread the word through their networks. With this support, members sought out all-candidates meetings happening in their communities, asking our key questions and gathering signatures from friends and family in support of our campaign.

The result? Candidates, many of whom were elected, heard our call loud and clear — not from a small group of staff in Ottawa but from voters in nearly all corners of the country talking about the issues that are important to them. We also started building a team of savvy advocates with the experience and confidence to continue driving our message home with the new government.

With election day in the rearview mirror, the direction the new government will take on our key priorities remains to be seen. However, with our growing team of dedicated advocates, the National Association of Federal Retirees is ready for the next step. ■

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



# A view from **ABOARD**



Great Sphinx and Pyramid of Giza, Egypt

Cruising the world's waterways has many perks and offers a different perspective

If you could set sail anywhere, where would you go?

Travelling the world's waterways allows you to see things from a different point of view, at a different pace, be immersed in the scenery of the water's edge, and see a more intimate side of the cities and towns along the way.

Imagine cruising the islands of the Galapagos on a privately chartered yacht or uncovering an exclusive perspective of Norwegian fjords by boat. These are the unique perspectives a traveller can only find on a cruise of the world's rivers, lakes, oceans, and seas.

As you explore incredible destinations, enjoy all the perks of cruising: included meals, a relaxing viewing deck, onboard activities that highlight the region, and more. Plus, the stress of planning excursions is taken off your shoulders when you book with a guided tour company.

## See the iconic pyramids of Egypt as you sail along the Nile River

The best way to uncover the secrets of the Nile is on a leisurely river cruise. You've seen spectacular pyramid photos and you've read

about pharaohs and gods, but a cruise along the Nile will give you a unique perspective that few travellers can claim.

Hop off your plane and take a few days to explore Cairo and Luxor by land before a cruise. You can't miss the Pyramids of Giza, the Great Sphinx, and the Museum of Egyptian Antiquities.

Board your cruise ship to begin your exploration of the riverbanks lined with ancient wonders. On your voyage, some must-sees along the river include the Karnak Temple, the Temple of Horus, and the Nubian city of Aswan. Enjoy onboard activities that offer an insight into local culture, like a traditional Egyptian galabaya party.

If you just can't get enough of Cairo, you can always spend another day or two exploring before your return flight home. It will feel like two vacations in one, and it's the smartest way to see Egypt.

## Take a privately chartered small ship to the unique ecosystems of the Galapagos Islands

Savvy travellers know the best way to explore the Galapagos is on a luxurious privately chartered yacht. It's more affordable



Machu Picchu, Peru

than you think. You won't foot the entire bill for the ship because when you book with a guided tour operator, you'll share the ship with a handful of other passengers from your guided tour group.

Begin your Peruvian journey in Lima. Explore its colonial and modern history through the historic city centre and fashionable neighbourhoods. Then, discover the wonders of Cuzco and the Sacred Valley of the Incas, rooted in ancient Incan history and Andean traditions. Visit the iconic must-see of Peru — Machu Picchu. Explore the "Lost City" with a local guide for an incredibly immersive experience.



Flam, Norway

Once you've gotten to know Peru, board your elegant ship for an intimate four-night cruise as you travel to the Galapagos Islands. Launch your eco-adventure from San Cristóbal Island, and uncover the distinct essence of each island, from Genovesa Island, to Marchena and Santiago Island, to Bartolome Island.

For a deeper dive into the islands, you could also choose to immerse yourself in the Galapagos by spending one night on the island of Santa Cruz and three nights (instead of four) aboard the yacht. You'll enjoy time at leisure to delve into the wonders of the island. Walk the beaches, snorkel in the crystal-clear water, and keep an eye out for penguins, nesting sea turtles and iguanas, giant tortoises, and flamingos.

### Cruise along the awe-inspiring landscapes of Norway's Geirangerfjord

Many travel to Europe but few cruise it. Norway is somewhat of an unexpected wonder — you're sure to be blown away by a breathtaking cruise of Norway's Geirangerfjord. Sail the deep blue waters and take in its snow-capped mountains, powerful waterfalls, verdant land, and dramatic fjords.

Begin your journey in Oslo, a beautiful city rooted in Viking history. Take in the dramatic

scenery on the Bergen and Flåm railways, two scenic trains heading toward Bergen — see the dramatic fjords and towering mountains. You'll want to explore Bergen by foot, with its tiny wooden houses and narrow streets along the wharf, before joining the ship.

Board your ship and set off on your six-night cruise along the stunning Norwegian coastline. Six nights is the perfect length because you'll see Norway from its coasts, as the landscape and feel changes. Stop to discover the charming village of Alesund and the historic Viking city of Trondheim. Be one of a select few to cross the Arctic Circle on your way to Tromso, capital of the Arctic.

As you travel from cities to villages to the sea, you'll come to know a special side of Norway. The backdrop of distant mountain peaks and sleepy towns from your ship is an exclusive perspective few travellers will experience. ■

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



## EXPLORE THE WATERWAYS OF THE WORLD

UNCOVER NEW *perspectives*

FEDERAL RETIREES:

# SAVE \$100<sup>PP\*</sup>

on any tour

Use offer code NAFRSAVE at time of booking to redeem your member benefit and to hear about special seasonal offers of up to an additional \$500 per person\*.

Call Collette at 866-413-3762 or visit your local travel agent. Use offer code NAFRSAVE.

Visit [collette.com/nafr](http://collette.com/nafr) to learn more.

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

# — TAKING THE — HASSLE — OUT OF — TRAVEL



For many Canadians, winter means travel. And whether you're planning a long trip or just a long weekend away, you'll enjoy it a lot more if you're ready for anything. So to help you leave your worries on the doorstep, Johnson Inc. — one of Canada's leading home, auto and group insurance providers — has some travel tips.

## Buy insurance

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

## Make sure someone knows where you are

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

## Check your passport

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

## Do your research

Before you leave, check to see if there are any official government travel advisories ([travel.gc.ca/traveladvisories](http://travel.gc.ca/traveladvisories)), new visa requirements or other bits of useful advice related to the country you're visiting.

## Travel-proof your home

- Make sure your home alarm system is working and monitored.
- If you're going to be away for more than a few days in a row, ask a family member or a friend to check on your home daily. This can discourage burglars or help identify a problem — like a plumbing leak — before significant damage is done.
- Install light timers to make your home look occupied.
- Don't let your mail pile up. Have a neighbour pick it up regularly. You can also stop delivery of your newspaper and ask that your incoming mail be held at the post office.
- If you plan on being gone for a couple of weeks or more, empty and unplug your refrigerator and leave the doors open to prevent odour and mildew.

- Don't communicate your travel dates on social networking sites. You never know who might be watching.

## Protect your health

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

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

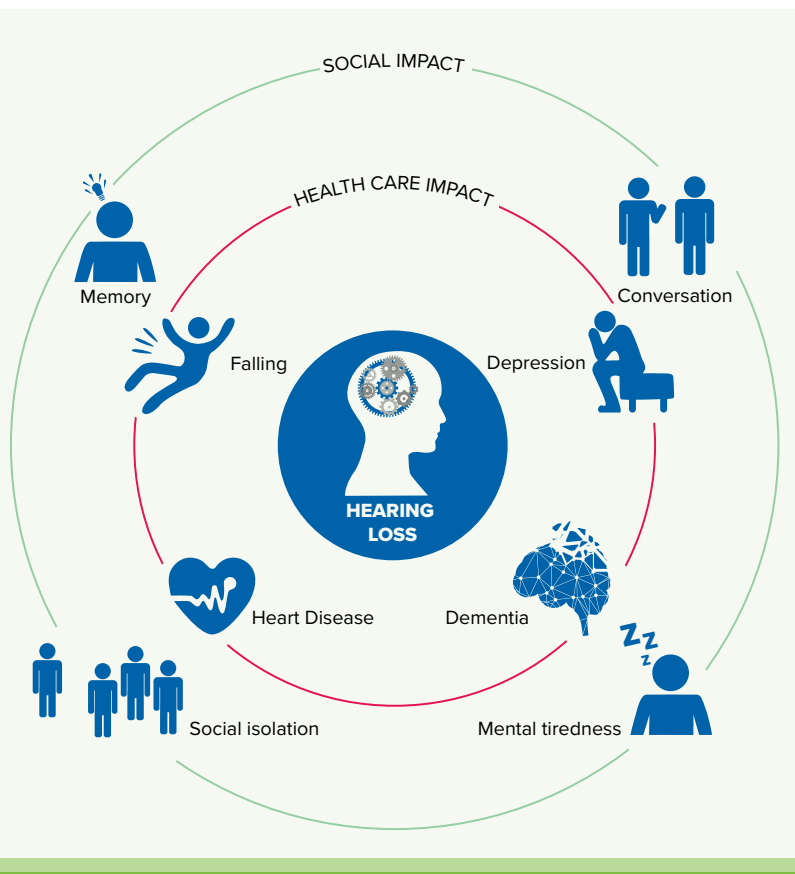
This article is provided for your general information only. Nothing in this article alters the terms or conditions of any insurance policy. Read your policy for a complete description of coverage and contact your insurance provider or intermediary for coverage and policy details.



# Unexpected links between HEARING LOSS AND HEALTH RISKS

When most people think of hearing loss, they likely imagine someone elderly. While it is true that most people experience some hearing loss as they age, research suggests there's a widespread lack of awareness about hearing damage among the general public and the ways it can pose additional risks for your overall health.

Statistics Canada reports that as many as 40 per cent of adults ages 20 to 79, or about nine million people in this country, have at least some hearing loss in one or both ears. An estimated 4.9 million Canadians in that same age range, or 19 per cent, have hearing loss that affects their ability to hear normal speech.



Most alarming is the fact that approximately 77 per cent of adults with hearing loss diagnosed by a health-care professional were unable or unwilling to recognize they had a hearing deficit.

HearingLife chief audiologist Jill Price attributes the contradiction to social factors. "It's an invisible disease," she says. "You can't see it and you can't feel it." This makes it easy to forget that it's even a problem — or to simply pretend it isn't one.

There are cultural stigmas attached to hearing loss that keep people from acknowledging they have a problem or seeking out help for it, Price notes. "People associate hearing loss with being old," she says. "We've all seen sitcoms where a grandfather says something silly or funny because he misheard what someone was saying, and then everybody laughs."

Between the social stigma and lack of acknowledgement, something little understood among the public is the fact hearing loss may be elevating other health risks. For instance, there is a statistically significant association between hearing loss and depression, according to a 2014 study published in the *Journal of the American Medical Association Otolaryngology Head and Neck Surgery*. The study found that 11 per cent of people with hearing loss showed symptoms of depression, compared to five per cent of people who did not have hearing loss.

Similarly, people with diabetes are about twice as likely to develop hearing loss, says Price. There has also been some correlation reported between hearing loss and dementia or cognitive ability, but researchers caution more work needs to be done in this area before anything definitive can be said about this link. Certain types of hearing loss can also be an early warning sign of cardiovascular disease. When blood flow to the inner ear is impaired, it can affect hearing, which makes a diagnosis a possible early warning sign for serious and even potentially fatal illnesses.

It's all the more reason to have your hearing checked out. ■

*This article is provided by **HearingLife Canada**, a Preferred Partner of the National Association of Federal Retirees. HearingLife and its network partners have over 300 clinics across the nation and form the largest network of hearing health care providers in Canada. Your membership with Federal Retirees makes you and members of your household eligible to receive exclusive benefits to help you on your path to better hearing. Contact HearingLife toll free at 1-844-211-6385.*



# Attention Leaders

Our national board needs you

**Apply your strategic and leadership skills by becoming a candidate for Federal Retirees' national board of directors. Use your experience to make a difference in the lives of close to 176,000 Association members across Canada.**

Dynamic individuals with a track record in executive leadership are required as candidates for Federal Retirees' national board of directors. If you're passionate about retirement security, veterans' rights and healthcare policy for older Canadians, then we want to hear from you.

To learn more, contact [elections@federalretirees.ca](mailto:elections@federalretirees.ca) or visit [federalretirees.ca](http://federalretirees.ca).



National Association  
of Federal Retirees    Association nationale  
des retraités fédéraux



# WE WANT YOU!

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



## National board member

### Nutshell

Serving on the national board of directors is an extraordinary opportunity for anyone who is passionate about leading an organization. The national board champions the importance of retirement security and is committed to working as a cohesive team with a strong voice. Board members are active ambassadors for the Association and are fully engaged in the advancement of its mission. The board seeks a diverse membership, which includes women, Aboriginal Peoples, persons with disabilities, and visible minorities.



### What you bring to the role:

- Working well in a team
- Business law basics
- Strategic planning concepts
- Financial management principles

### What you'll do

Board members are expected to practise good governance and to be aware of the Association's current policies and advocacy issues. Duties include:



Attending four in-person board meetings per year, as well as additional teleconference and web meetings as necessary.



Preparing for meetings in advance, so one can positively participate in discussions and ask questions.



Serving on one or more board committees and participating actively in committee work.



Overseeing the Association's finances.



Representing the Association as required and supporting the advocacy and policy positions of the Association.



### Find out more

If you are interested in submitting an application or would like more information on national board of director opportunities, **please contact the nominating committee by email at [elections@federalretirees.ca](mailto:elections@federalretirees.ca) or call Lionel Raymond, executive assistant and governance specialist, 613-745-2559, ext. 220.**

# ASSOCIATION NEWS

## We want you

The National Association of Federal Retirees board of directors is composed of dynamic individuals who are dedicated to the organization's mission to significantly improve the quality and security of retirement for our members and all Canadians through advocacy and provision of services. If you're interested in finding out more about national board opportunities, contact [elections@federalretirees.ca](mailto:elections@federalretirees.ca) or visit [federalretirees.ca](http://federalretirees.ca). The deadline for 2020 nominations is March 11.

## Pension indexing rate for 2020

Effective Jan. 1, 2019, the indexing increase for public service, Canadian Armed Forces, RCMP, and federally appointed judges' pensions will be two per cent. Federal Retirees is proud to say we were instrumental in establishing pension indexation back in 1970. More information on the calculation of this index can be found in the News and Views section of [federalretirees.ca](http://federalretirees.ca).

## Volunteer awards

The call for nominations for the 2020 National Association of Federal Retirees Volunteer Recognition Awards opens on Jan. 6. To learn more about the categories and nomination process or to become a volunteer, contact volunteer engagement officer Gail Curran at 613-745-2559, ext. 235, or [gcurran@federalretirees.ca](mailto:gcurran@federalretirees.ca).

## Veteran's Service Card

Canadian Armed Forces veterans who were released before February 2016 can now apply for the new NDI-75 Veteran's Service Card. This is the third and final stage of the distribution process for the

new card, which provides a tangible symbol of recognition for former CAF members. For more information, please visit National Defence on [Canada.ca](http://Canada.ca).

## And the winner is...

Congratulations to Mariet van Groenewoud, winner of the Federal Retirees 2019 Mega Recruitment Drive early-bird draw. A volunteer with our branch in Fredericton, N.B., van Groenewoud won a \$500 pre-paid VISA cash card, courtesy of SimplyConnect. The drive ends Dec. 15, 2019, with a draw for 10 remaining prizes, including the grand prize \$10,000 trip for two from Collette travel. Winners will be announced later in December.

## Counting Canadian veterans on census 2021

There is currently no complete list of Canadian veterans. Information from the 1971 census is still used to estimate approximately 650,000 veterans in Canada. However, for the first time in almost 50 years, there is an opportunity to include a question to identify veterans on the 2021 census.

Identifying veterans on the census will allow the federal government to better understand the needs of all Canadian veterans and improve programs and services. For more information, visit [bit.ly/359BwdN](http://bit.ly/359BwdN).

## Give the gift of membership

Do you have loved ones who are eligible to receive a pension from the Public Service of Canada, RCMP, or Canadian Armed Forces? Why not buy them a membership, so they can reap the exclusive rewards offered by Federal Retirees? Treat your partner and save with a double membership or make it a gift to anyone else who is eligible. And remember, they don't have to be retired to

join. Call our recruitment and membership services team toll-free at 1-855-304-4700, ext. 300, for details.

## Group travel opportunity

You asked for it and we listened! Close to 300 members answered our call for interest in group travel in response to a survey we emailed last August and September. Using this terrific feedback, Federal Retirees and Collette have partnered to present two group tours, exclusively hosted with Federal Retirees in mind. The first is planned for the delights of Scotland and Ireland in October 2020 and the second heads Down Under to Australia and New Zealand in March 2021. Contact Brigitte Blais at 613-722-5000 for more information. She works with Expedia Cruiseshipcenters, Collette's partner agent and will be pleased to assist you. Note that both trips are land tours, not cruises.



Steam train on the famous Glenfinnan Viaduct in Scotland.



## Free financial literacy courses

Start the new year off right and take charge of your financial future with the McGill Personal Finance Essentials series. The bilingual online courses are free, taught by professors from McGill University's Desautels Faculty of Management and are open to everyone.

These courses come highly recommended by Daniel Brunet, the Association's district director for Ottawa and Nunavut and member of the Investor Advisory Panel of the Ontario Securities Commission, who, along with former director Michael Fine, initiated the popular financial literacy workshops offered by Federal Retirees' Ottawa branch. "The courses will help anyone understand the basics about personal finance and investing," says Brunet, who completed all eight course modules in less than three hours. "It's a good starter course and contains valuable basic investor information to gain the knowledge and confidence to make smart financial decisions."

To register, visit [mcgillpersonalfinance.com](http://mcgillpersonalfinance.com).

## Survey watch

Keep an eye out for our new membership survey this winter. Federal Retirees will conduct an electronic membership-wide survey early in 2020. If you would like to participate, make sure we have your email address on file. If you would like to receive a paper copy of the survey, call our recruitment and membership services team toll-free at 1-855-304-4700, ext. 300, to get on our mailing list.

## BRANCH GUEST SPEAKER EVENTS

### BC09 VICTORIA FRED WHITEHOUSE

Branch meeting: Jan. 14

First speaker: Jeff Nahnybida, Atria Retirement Canada

Second speaker: Samantha Jagt, B.C. & Alberta Guide Dogs

### ON40 LONDON

Meeting and luncheon: March 10, 1 p.m., Victory Legion, 311 Oakland Ave. – 📞

Guest speaker will be Julianne Wever, Public Fire & Life Safety Educator with the London Fire Department.

Annual meeting of members: April 14, 10:30 a.m., Lamplighter Inn, 591 Wellington Rd. – \$20/25 📞 April 7

Guest speaker Cathy Fountain with the London Police Force Crime Prevention Unit.

### QC61 MAURICIE

Annual general meeting: April 22, 9:30 a.m., Auberge Gouverneur, 1100 Promenade du St-Maurice, Shawinigan

Guest speaker: Notary Diana Bonneau

I care  
#iGive  
It matters

J'y crois  
#jeDonne  
C'est important



Government of Canada Workplace Charitable Campaign

Campagne de charité en milieu de travail du gouvernement du Canada

Every year, federal retirees join forces to support the causes they care about most through the GCWCC. Because everyone deserves to have someone to turn to in their time of need.

**MANY CANADIANS STILL NEED YOUR HELP,  
DONATE TODAY!**

**Two simple ways to make your donation:**



[canada.ca/gcwc-retirees](http://canada.ca/gcwc-retirees)



1-877-379-6070



Previously known as





# 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

**AGM:** March 11, 1:30 p.m.,  
APA Church, 3145 Gladwin Rd.,  
Abbotsford

**General meeting:** May 13,  
1:30 p.m., APA Church, 3145  
Gladwin Rd., Abbotsford

### 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  
www.nafrraservalleywest.ca  
info@nafrraservalleywest.ca  
(604) 372-1109 (HearingLife RSVP)  
(778) 235-7040 (lunch RSVP)  
(778) 995-6136 (AGM lunch RSVP)  
nafsecretary@gmail.com  
(HearingLife RSVP)  
kabot21@gmail.com (lunch RSVP)  
kettlerk@gmail.com  
(AGM lunch RSVP)

**Meet and chat:** Jan. 2,  
April 2, 2 p.m., Ricky's Country  
Restaurant, 2160 King George  
Blvd., S. Surrey

**HearingLife presentation:**  
Feb. 6, 11 a.m., location TBD – ☎

**AGM and luncheon:** March 12,  
11 a.m., Newlands Golf and  
Country Club, Langley – \$20 ☎

**Let's do lunch:** March 19, noon,  
Dublin Crossing Irish Pub, 18789  
Fraser Highway, Surrey – ☎

**Volunteers wanted:**  
communications/IT, events

### BC05 NANAIMO AND AREA

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

### BC06 NORTH ISLAND JOHN FINN

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

### BC07 CENTRAL OKANAGAN

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

### BC08 VANCOUVER

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

**Branch meeting:** Jan. 14, 10 a.m.,  
411 Gorge Rd. E., Victoria – 🧑

### BC10 SOUTH OKANAGAN

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

### BC11 OKANAGAN NORTH

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

### BC12 KAMLOOPS

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

**Lunch and AGM:** Feb. 5, 11 a.m.,  
North Shore Community Centre,  
730 Cottonwood Ave., Kamloops  
\$10 ☎ ☎ Feb. 2

**Volunteers wanted:** events  
co-ordinator, communication  
assistance

### 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

**AGM:** Feb. 22, 9:30 a.m., ANAVETS,  
Unit 302, 9831 Fourth St., Sidney

**Volunteers wanted:**  
communications, membership,  
advocacy, secretary, program  
and events

### BC15 PRINCE GEORGE

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

## ALBERTA

### AB16 CALGARY AND DISTRICT

302-1133 Seventh Ave. S.W.  
Calgary, Alta. T2P 1B2  
(403) 265-0773  
federalretirees.ca  
nafrcg.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.

**General meeting and luncheon:**

Feb. 21, 10:30 a.m., Fort Calgary,  
750 Ninth 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

**AB18 SOUTHERN ALBERTA**

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

**AMM:** April 2020, details TBD

**Volunteers wanted:**

directors, pianist

**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 Rd. 514  
RR2, Ryley, Alta. T0B 4A0  
(780) 663-2045  
cvhyde@mcsnet.ca

**Annual meeting:** April 22,  
10:30 a.m., Happy Chopstix  
Restaurant, 6110 48 Ave.,  
Camrose – **\$10** 🍴 ☎️ 👤

**AB92 LAKELAND**

P.O. Box 1391, STN Main  
Cold Lake, Alta. T9M 1P3  
(780) 594-3961 (RSVP)

**Executive meeting:** Jan. 28,  
11 a.m., Royal Canadian Air Force  
784 Wing, 5319 48 Ave. S., Cold Lake

**Annual member meeting:**

Feb. 18, 11 a.m. Royal Canadian Air  
Force 784 Wing, 5319 48 Ave. S.,  
Cold Lake – **\$10** 🍴 ☎️ 👤

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

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

**SK23 MOOSE JAW**

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

**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

**SK25 SASKATOON AND AREA**

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

**Members' luncheon:** Feb. 12,  
noon, Smiley's, 702 Circle Dr.

**\$7** 🍴 ☎️ Feb. 9

**SK26 PRINCE ALBERT AND DISTRICT**

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

**Christmas social:** Dec. 10,  
11:30 a.m., Coronet Hotel,  
3551 Second Ave. W., Prince  
Albert – **\$10** ☎️ 👤

**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:** Jan. 21,  
11:30 a.m., 311 Park Ave. E.

**AGM:** May 5, 11:30 a.m.,  
311 Park Ave. E.

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

**MB31 WINNIPEG AND DISTRICT**

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

**Annual general meeting:**  
April 15, 10:30 a.m.,  
Masonic Memorial Temple,  
420 Corydon Ave., Winnipeg

**MB32 CENTRAL MANITOBA**

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

**MB91 EASTERN MANITOBA**

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

**Branch annual meeting:** April 2,  
2020, Pinawa Alliance Church

**Volunteers wanted:** secretary,  
members at large for Lac du  
Bonnet and Beausejour regions

**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)

**ON34 PEEL-HALTON AND AREA**

1235 Trafalgar Rd. Box 84018  
Oakville, Ont. L6H 5V7  
(905) 599-6151  
(905) 824-4853 (RSVP)  
nafrtreasureron34@gmail.com  
federalretirees.ca/peel-halton

**ON35 HURONIA**

316-80 Bradford St.  
Barrie, Ont. L4N 6S7  
(855) 304-4700  
on35.info@gmail.com

**AMM:** April 29, 11 a.m.,  
Royal Canadian Legion,  
410 St. Vincent St., Barrie

**Volunteers wanted:** president,  
directors, ad hoc tasks

**ON36 BLUEWATER**

P.O. Box 263 STN Main  
Sarnia, Ont. N7T 7H9  
(519) 330-1492  
fsna.bluewater@gmail.com  
federalretirees.ca/bluewater

**February meeting:** Sarnia Legion,  
details on website – **\$** 🍴 ☎️ 👤

**AGM:** April 15, details on website  
**\$** 🍴 ☎️ 👤

**Volunteers wanted:** program  
co-ordinator, recruitment,  
engagement director

**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.

**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)  
nafkingston@gmail.com

**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

**ON40 LONDON**

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

**Meeting and luncheon:** March  
10, 1 p.m., Victory Legion, 311  
Oakland Ave. – 🍴 👤

**Annual meeting of members:**

April 14, 10:30 a.m., Lamplighter  
Inn, 591 Wellington Rd., – **\$20/\$25**  
🍴 📞 **Apr. 7** 👤

**Meeting and luncheon:**

May 12, 1 p.m., Victory Legion,  
311 Oakland Ave. – 🍴 👤

**ON41 NIAGARA PENINSULA**

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

**ON43 OTTAWA AND INTERNATIONAL**

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

**AGM:** May 7, 2019, 7:30 a.m.,  
Ottawa Conference and Event  
Centre, 200 Coventry Rd. – 👤

**Volunteers wanted:** board  
and committee members, grant  
writers, member recruitment

**ON44 PETERBOROUGH AND AREA**

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

**ON45 QUINTE**

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

**ON46 QUINTRENT**

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

**ON47 TORONTO AND AREA**

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

**ON48 THUNDER BAY AND AREA**

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

**Volunteers wanted:**  
advocacy co-ordinator,  
recruitment co-ordinator,  
community liaison volunteers  
for events, other positions

**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

**ON52 ALGOMA**

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

**ON53 OTTAWA VALLEY**

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

**ON54 CORNWALL AND DISTRICT**

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

**ON55 YORK**

865 Shefford Rd.  
Ottawa Ont. K1J 1H9  
(855) 304-4700 (general)  
(905) 505-2079 (branch)  
federalretirees.york@gmail.com

**ON56 HURON NORTH**

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

**QUEBEC****QC57 QUEBEC**

162-660 57<sup>e</sup> 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

**QC58 MONTREAL**

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

**AGM:** April 15, 10 a.m., details TBD

**Coffee and conferences:**

See branch website

**QC59 CANTONS DE L'EST**

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

**QC60 OUTAOUAIS**

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

**QC61 MAURICIE**

C.P. 1231  
Shawinigan, Que. G9P 4E8  
(819) 373-5625 (trip)  
(819) 944-9685 (lunch)  
anrf-mauricie.adhesion@outlook.fr

**New Year's Day lunch:** Jan. 8,  
11:45 a.m., Buffet des Continents  
Restaurant, Le Carrefour Trois-  
Rivières-Ouest, 4520 Des  
Récollets Blvd., Trois-Rivières – 🍴

**Valentine's Day breakfast:**

Feb. 12, 9 a.m., Chez Auger  
Restaurant, 493, 5<sup>e</sup> rue de la  
Pointe, Shawinigan – 🍴

**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.





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

**AGM:** April 22, 9:30 a.m., Auberge Gouverneur, 1100 du St-Maurice Dr., Shawinigan – 🗣️

#### Volunteers wanted:

Vice-president, activity manager, external liaison manager, health benefit officer, administrative assistant for the AGM

#### 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

**AMM:** Spring 2020, details TBD

#### Volunteers wanted:

communications committee, local partners program, health care

#### NB63 MIRAMICHI

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

#### NB64 SOUTH-EAST NB

P.O. Box 1768 STN Main 281 St. George St. Moncton, N.B. E1C 9X6 (506) 855-8349 (RSVP) (506) 386-5836 (RSVP) fsnasenb64@gmail.com

**Luncheon meetings:** Jan. 31, April 24, Royal Canadian Legion Branch #6, War Veterans Ave., Moncton – \$5 🍴

**AGM:** Feb. 28, Royal Canadian Legion Branch #6, War Veterans Ave., Moncton – \$5 🍴

#### NB65 FUNDY SHORES

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

#### AMM and prime rib dinner:

May 13, St. Mark's Church, Pettingill Rd. Details TBD – 🍴

#### NB67 UPPER VALLEY

4-105 Lewis P. Fisher Ln. Woodstock, N.B. E7M 0G6 (506) 594-1194 gloglaw@gmail.com

**Spring meeting:** May 5, Florenceville Kin Centre, 381 Rte. 110, East Centreville Rd., 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 pressouthshorens71@gmail.com

#### NS72 COLCHESTER-EAST HANTS

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

#### Annual meeting of members:

March 12, 10 a.m., Air Force Association, 22 Cottage St., Truro – 🍴

#### NS73 NOVA SCOTIA CENTRAL

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

#### NS75 WESTERN NOVA SCOTIA

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

#### NS77 CAPE BRETON

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

**Spring meeting:** April 24, 2:30 p.m., Steelworkers-Pensioners Hall, 30 Inglis St., Sydney – \$12 🍴 📞

#### NS78 CUMBERLAND

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

#### 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)

**AGM:** April 30, noon, Coldbrook and District Lions Club, 1416 S. Bishop Rd., Coldbrook

#### NS80 NORTH NOVA

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

### PRINCE EDWARD ISLAND

#### PE82 CHARLOTTETOWN

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

#### 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

#### L86 CENTRAL NEWFOUNDLAND

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

**AGM:** Feb. 20, details TBD

#### 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:** Jan. 15, 2 p.m., RC Legion, Blackmarsh Rd., St. John's – 🗣️

### 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.

Federal Retirees volunteers were hard at work in the lead up to the 2019 federal election in October. All-candidates meetings were held from coast to coast, with seniors issues taking centre stage. Speaking of centre stage, congratulations to Gemma Fiset, Vince Prasad, and Caroline and Ron Down for their commitment to volunteerism.

- 1 From left, Sarah Bercier, the executive director of the Council on Aging of Ottawa; Leslie Lawry, Ottawa vice-president and advocacy chairwoman; and Rick Baker, president of CARP's Ottawa chapter, pose for a team photo at a meet-and-greet with candidates from the riding of Orléans.
- 2 A full house was on hand for the Regina branch's all-candidates meeting.
- 3 President Garth Brewer, left, presents a plaque to Caroline and Ron Dow in honour of their 26 years of service with the Upper Valley branch in New Brunswick.
- 4 Advocacy co-ordinators Richard Chevrier and Maria Fitzpatrick pose with Lethbridge Green Party candidate Stephanie Watson.



Photo: Candidate Jazvac





5



6



7



8

- 5** Vancouver's Vince Prasad proudly displays his nomination plaque for *Vancouver Courier* lifetime volunteer of the year.
- 6** Volunteers Mary Sandilands and Shirley Tolhurst were on hand to greet guests at an all-candidates event for the Dartmouth-Cole Harbour riding.
- 7** Happy 100th birthday to Gemma Fiset! Last fall, Quebec branch president Jean-Marc Demers, left, and Quebec district director James Nicholson made a special presentation to Fiset, a longtime member and volunteer who turned 100 on Oct. 31.
- 8** NDP candidate Jacob Wilson talks shop with a Federal Retirees member at the Halifax/Halifax West event leading up to the federal election.



# 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

Mike Klapatuik

## BC02 CHILLIWACK

Carol Brekstad  
Wally Davis  
Kenneth Day  
Alfred Dorman  
Patricia Hutchison  
Bruce Johnson  
Shirley O'Hagan  
Arthur J. Penner  
Z. Sabat  
Beverly Tennant  
Gary Tennant  
Tony Welch

## BC05 NANAIMO AND AREA

Dorothy Cooper

## BC08 VANCOUVER

Barry L. Young

## BC09 VICTORIA-FRED WHITEHOUSE

Lucy Aldridge  
Margaret Baxter  
John Braithwaite  
Larry Cade  
Brian Clunie  
Beverly Ferguson  
John Fleischman  
Roy Heppner  
Gwendolen Hopkins  
Keith Hunter  
William MacNutt  
Tom McCulloch

Irena Otvos  
Else Page  
Bernice Rowan  
Martha Shave  
Richard Summers  
Richard Town  
Virginia Webb  
Kathleen Webber

## BC14 SIDNEY AND DISTRICT

Elizabeth Clare Bey  
Ruth Dempsey  
James Dodd  
Frank Fenn  
Donna Godwin  
Joan MacLean  
James Robertson  
L. Colin Shew  
Margaret Wilson

## AB92 LAKELAND

Carol Slusarski

## SK23 MOOSE JAW

Loretta Gieni  
Linda Stewart

## SK24 REGINA AND AREA

Frank Ottenbreit

## SK25 SASKATOON AND AREA

George Sandels Brown  
Helen Brown  
Nick Budzak  
David Maxwell Cave  
Stewart Edward

Leich Foss  
Dr. James R. Hay  
Dr. Kuo Nan Kao  
Malcolm MacLeod  
R. D. (Dennis) Parsons  
James Henry Stover  
Alice Ferne Walton  
Patricia Dale Williams

## MB30 WESTERN MANITOBA

Loraine Bailey  
Rosemarie Blair  
J. A. Brennan  
Elaine Dubé  
Elizabeth Feheregyhazi  
Shirley Gray  
Daniel Haddow  
John McCourt  
T. E. McLean  
Frank Mercer

## MB32 WINNIPEG AND DISTRICT

Douglas Crookes  
Olga Dilay  
Marjorie Fulton  
Leo Girouard  
Carlisle Ifill  
Dorothy Watermulder

## MB91 EASTERN MANITOBA

Marc Bruneau  
Ruth M. Dobbin  
C. McDowall  
Adrienne Nerbas  
Bruce Pihulak

Gary Simmons  
Dorothy Steinke  
Roy Styles  
Wayne Temple  
Carol J. Walton  
Margaret E. Wikjord

## ON36 BLUEWATER

Gord Marchello

## ON38 KINGSTON AND DISTRICT

Winnifred Forte  
Charles W. Gray  
Milford Gummer  
Donna Henderson  
Thomas Loftus  
Istvan Marek

## ON41 NIAGARA PENINSULA

Barbara Aldridge

## ON44 PETERBOROUGH AND AREA

Marguerite da Costa

## ON45 QUINTE

Edith Green  
Jean Smith  
Ron Smith  
Carl Tripple  
Gloria J. Williams

## QC57 QUEBEC

Jean-Guy Boivin  
Alexandre Brousseau  
Nancy Fradet  
René Garnier  
Serge Lemieux  
Roger Tremblay

## QC58 MONTREAL

Guy Bouchard  
Claire Boulanger  
J. G. Campeau  
Gérard Chandonnet  
Domenico Colameo  
Jean Côté  
Guy Deragon

Micheline Godbout-Brochu

Eva M. Gratton  
Herman Jacques  
Robert Labelle  
Gilles Laforte  
Pierrette Leduc Dupras  
C. Mailloux  
Mona Nadon  
Michel Parenteau  
J. L. Rose  
William Segal  
John A. Sim  
Clairette St-Jean Turcotte  
Michael Stober  
Pierre Trudel  
Dawn H. Watson

## NB64 SOUTH-EAST NEW BRUNSWICK

E. J. Baerwald  
Frank J. Burns  
Roland J. F. Forest  
Gilbert Fowler  
W. Boyd Leeworthy  
Earle Lunn  
Levis Pitre  
Glennis G. Pollock  
Marion McKenney  
Janice Louise Morgan  
Janet Skinner  
Jerry R. Smith  
Evelyn Steeves  
Alexander Stewart

## NB65 FUNDY SHORES

Carmeline M. Avery  
Mary Bodycott  
Emma Helen Daley  
Lorraine Estey  
Susan Hamilton  
Gary Kennedy  
Alan Moffatt  
Ted McCullum  
Alan Moffatt

## NB67 UPPER VALLEY

Arnold McIntosh  
Lloyd McNair

## NS72 COLCHESTER EAST-HANTS

Robert Long  
Donald Stewart MacPherson

## NS77 CAPE BRETON

Roland Coombes  
Barbara Cormier  
Joan Darlington  
Donald Inder  
Vincent MacMaster  
Steward MacDonald  
Jean Maillette  
John Morrison  
Raymond Oliver  
Henry Paige  
Lionel Parsons  
Nettie Stewart  
Harry Walsh  
Linda Warner  
Gerald Warren

## NS79 ORCHARD VALLEY

Brian R. Goulet  
David R. Johnson  
Gordon A. Kennedy  
Charlotte G. Legge  
Joan Quinn  
Ernest L. Robinson  
Stanley G. Slatter

## NS80 NORTH NOVA

Maudie Matthews  
Bruce Tobin

## PE83 SUMMERSIDE

William Day  
Kathleen Arsenault  
Russell Laughlin



# WE'RE HERE TO SERVE YOU!

## Switch to DDS and save 25% on membership

Still paying for your membership annually by cheque or credit card? There is a better way! By paying through the Dues Deduction at Source (DDS) payment option, your membership dues are automatically deducted from your pension on a monthly basis. As of Jan. 1, 2020, this translates to \$4.28 per month for a single membership, or \$5.55 per month for a double, and renews automatically. For a limited time, any existing member who makes the switch to DDS will receive a one-time special offer of three free months of membership.

Please visit [federalretirees.ca/dds](http://federalretirees.ca/dds) or contact us at 1-855-304-4700, ext. 300, if you have any questions about how to make this simple switch to your preferred payment method. Thank you!

## Thank you

A sincere thank you to those of you who have recruited new members to the Association as part of the Mega Recruitment Drive. We've had hundreds of successful referrals so far, so please keep it up for your chance to win one of 10 great prizes! There is no limit to the number of people you can refer until the contest period closes on Dec. 15, 2019. Please visit [federalretirees.ca/mrd](http://federalretirees.ca/mrd) for more details.

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

## Renew your membership

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

### To pay by credit card:

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

### To pay by cheque:

Send cheque payable to National Association of Federal Retirees:

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

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

## Join us

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

### Who can join?

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

The recently approved increase of our 2020 membership fees reflects the cost of living increase that was applied to the pensions of all federal retirees effective Jan. 1, 2019, which was 2.2 per cent.

### 2020 membership fees

	YEAR	MONTH
Single	\$51.36	\$4.28
Double	\$66.60	\$5.55

### How to sign up?

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

### Payment methods

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



## Contact us

Have you moved or changed your email address recently?

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

We will be pleased to serve you.



# EXCLUSIVE discounts for

**MEMBERS OF FEDERAL RETIREES**

**10% OFF** Talk & Text plans<sup>1</sup>

**15% OFF** Smartphone plans<sup>1</sup>



Stay connected with our most popular plans paired with great new devices!

**+ get BONUS data and minutes**

### Talk & Text Plan

*BONUS MINUTES INCLUDED*

~~\$25~~ **\$22.50** /month<sup>1</sup>  
Save 10%



Moto E<sup>5</sup> Play for \$0<sup>2</sup>

**150** 300 minutes<sup>3</sup>  
Unlimited text messages

### Smartphone Plan

*BONUS DATA & MINUTES INCLUDED*

~~\$40~~ **\$34** /month<sup>1</sup>  
Save 15%



Samsung Galaxy A10e for \$0<sup>2</sup>

**500 MB** 3 GB of data<sup>3,4</sup>  
**200** 400 minutes<sup>3</sup>  
Unlimited messages

*Plans include Canada-wide minutes, unlimited evening & weekend minutes, voicemail, call display and name display.*

All plans, phones and promotions are available at [simplyconnect.ca](http://simplyconnect.ca)

Call **1-844-499-7573** | [simplyconnect.ca/federal-retirees](http://simplyconnect.ca/federal-retirees)



National Association  
of Federal Retirees  
**PREFERRED  
PARTNER**

# Use your phone seamlessly in **Canada** and the **U.S.**

**LIMITED TIME OFFER UNTIL JANUARY 31, 2020**  
GET **DOUBLE DATA OR MINUTES<sup>5</sup>** ON CANADA/U.S. PLANS

## **Canada/U.S. plans**

With SimplyConnect Canada/U.S. plans, **your phone, rates and number are the same, whether you are in Canada or in the U.S.**

Off to the U.S. for 3 months? 6 months? You'll never have to worry about cross-border calling costs, switching plans, temporary numbers or changing SIM cards ever again.

**Perfect for Canadians** who travel back and forth between Canada and the U.S.

## **Travelling together?**

### **Couples Data Plan** *Double data included*

**\$100** Save **15%** **\$85** /month for 2 lines<sup>1</sup>

**Unlimited calling and texting between both users, share ~~1 GB~~ 2 GB of data and 400 minutes in Canada/U.S.<sup>5</sup>**



**Samsung Galaxy A50 for \$0<sup>2</sup>**

Want to learn more? Visit [simplyconnect.ca/canada-us-plans](https://www.simplyconnect.ca/canada-us-plans) for more details.

Offer shown is available until **January 31, 2020** or while quantities last and are subject to change without notice. **1** 10% off applies to the Talk & Text monthly plan fees, and 15% off applies to the Smartphone monthly plan fees. Discount applies for as long as you are a member of the National Association of Federal Retirees and cannot be combined with Bring Your Own Phone discount, Tablet Data plans and Wireless Home Phone plans. **2** Device pricing and minimum monthly rate plan apply for each line, and vary by term and plan chosen. Early cancellation fees apply with a 2-yr term. **3** Double minutes, texts and data bonus applies with a 2-yr term on in-market. Individual plans from \$18/mo to \$60/mo and on all Couples and Family plans; bonus not applicable with Canada/U.S. plans. **4** Data bonus apply with a 2-yr term on in-market wireless plans only: 1 GB: \$32 Individual plan and \$55/mo Couples Data Share Plan; 2 GB: Individual plans from \$40/mo to \$95/mo and \$80/mo Family Data Share Plan. Data bonus is not eligible for Double minutes, texts and data bonus and is not applicable with Canada/U.S. plans. Other offers cannot be combined. **5** Double data bonus applies on all in-market Canada/U.S. Smartphone plans. Some conditions apply, call 1-844-499-7573 or visit [simplyconnect.ca/federal-retirees](https://www.simplyconnect.ca/federal-retirees) for details.



National Association  
of Federal Retirees

PREFERRED  
PARTNER

**JOHNSON**  
INSURANCE  
HOME · CAR · TRAVEL

# WHEN IT COMES TO TRAVEL INSURANCE, WE GO BIG.

*"Go big,  
don't go home!"*

Johnson

For often less than purchasing single trip insurance<sup>1</sup>, MEDOC<sup>®</sup> Travel Insurance lets you enjoy an unlimited number of trips during the policy year<sup>2</sup>.

**Now that's a big deal.**



Call to get  
a quote

**1.855.428.8744**

**Johnson.ca/federalretirees**

**You could win big!**

Get a quote today for a chance to win \$25,000<sup>†</sup>.

Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. MEDOC<sup>®</sup> is a Registered Trademark of JI. This insurance product is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by JI. JI and RSA share common ownership. Valid provincial or territorial health plan coverage required. Travel Assistance provided by Global Excel Management Inc. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. <sup>1</sup>Based on a comparison of MEDOC's 40-day Base Plan against single trip plans with similar benefits. <sup>2</sup>40 consecutive day maximum duration applicable to each trip outside of Canada.

<sup>†</sup>NO PURCHASE NECESSARY. Open January 1, 2019 – April 30, 2020 to legal residents of Canada (excluding NU) who have reached the age of majority in their jurisdiction of residence and are a member of a recognized group of JI with whom JI has an insurance agreement. One (1) available prize of \$25,000 CAD. Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: [www1.johnson.ca/cash2019](http://www1.johnson.ca/cash2019)