

SUMMER 2020
PRICE: \$4.95

Unsung heroes of the public service are working long hours to issue COVID-relief cheques.

PAGE 12

How to avoid the latest Internet and phone scams as fraudsters amp up their efforts. PAGE 16



National Association
of Federal Retirees
Association nationale
des retraités fédéraux

SAGE

SAGE IS THE VOICE OF FEDERAL RETIREES



A SPACE OF OUR OWN

Astronaut Robert Thirsk wants Canada to share his dream of the universe. One of just 10 Canadians who've been to space, he shares his story and offers some first-hand tips on surviving COVID-19 isolation.

PAGE 6

THANK YOU FOR TRUSTING US FOR OVER 25 YEARS.

We'll get through this together.



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

1.855.428.8744

Johnson.federalretirees.ca



Johnson Insurance is a tradename of Johnson Inc. ("Johnson" or "JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. 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. †NO PURCHASE NECESSARY. Open May 1, 2020 – April 30, 2021 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 (excluding members of any group in the health care sector) with whom JI has an insurance agreement. One (1) available prize consisting of CAD \$20,000. Conditions and/or restrictions may be imposed. Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: Johnson.ca/cash2020

THE COVID CRISIS WILL MAKE US STRONGER

As seniors, and as an association, we will emerge from isolation as better people with more resolve to protect our pensions.

JEAN-GUY SOULIÈRE

As you can appreciate, the articles that go into *Sage* are written a few months before they appear. I'm writing this at the beginning of April, when COVID-19 is still spreading and the curve has not yet flattened. Hopefully, when you read this, each one of us and the country will be in a recovery phase.

We have to come out of this as better individuals, better communities, a better country and a better world. As a diversion, I took a few notes every day about positive things that happened to me, such as connecting with family and friends, following the guidelines we were officially provided by our government's medical specialists and staying safe to keep others safe. I want to keep this enhanced feeling of helping, of becoming closer to friends, of thinking of others after we emerge from this. I want to continue being a better person.

Look at our communities — the front-line members of our society who put service before self. Most of our members were front-line workers during their careers. We provided a service to our fellow Canadians. Many of you, especially in the health-care environment, decided to "postpone" your retirement and return to help out. Each of us had a role to play in this unprecedented situation and each was part of the solution — especially seniors.

Whether we like it or not, as we age we develop underlying health conditions that can make us more vulnerable. Society has heard a lot more about seniors during this crisis, but it may have been given the

wrong impression. By and large, seniors are a vibrant and important part of society, and most of us are "in shape." However, during the crisis, we followed expert advice because we realized by doing this, we were protecting ourselves and the rest of society.

I write often about the value and the positive effects of being a volunteer. I have observed that even more during this crisis. I have kept my mind active by working on behalf of the Association. I stay in regular contact with my colleagues on the board of directors, staff at our "virtual" national office and many members across the country. As the crisis hit, we were perhaps one of the most proactive associations in keeping its members informed with fact-based information.

Speaking of the Association, we'll emerge all the better after the crisis is over. Feedback about the information we provided to members was fantastic, and we will continue to build on this. Association services are being carried out efficiently and effectively by our staff, who seamlessly transitioned to working from home.

The Association will emerge from this crisis strong, cementing its position as Canada's most prominent seniors' group, especially



National Association of Federal Retirees
president Jean-Guy Soulière.

when it comes to pension protection and benefits. As federal retirees, we have secure sources of income — our pensions — and we live with the certainty that we will receive our monthly payment. But there will be renewed attacks on our benefits, especially when one thinks about the very difficult economic situation the country will be facing. Your board of directors and national office staff are already developing strategies and approaches to battle that scenario. Now, more than ever, we will need the support of members. One of our strategic objectives is to advocate for a seniors strategy. In the last edition of *Sage*, we featured the Honourable Deb Schulte, Canada's Minister of Seniors, whom I have met. In fact, she called a few weeks ago to discuss the pandemic situation and its impact on seniors and she commented on the importance of our Association.

Yes, Federal Retirees will come out of this more relevant, more important and more influential. ■

6



12



16

SAGE

SAGE IS THE VOICE OF FEDERAL RETIREES

PUBLISHER

Andrew McGillivray, Director, Communications, Marketing and Recruitment

EDITOR

Jennifer Campbell

PUBLICATIONS MANAGER

Karen Ruttan

EDITORIAL CO-ORDINATOR

Alex Charette

CONTRIBUTORS

Mark Cardwell, Marg Bruineman, Bianca Carlone, Patrick Imbeau, Sayward Montague, Gord McIntosh

TRANSLATION SERVICES

Annie Bourret, Célyne Gagnon, Claire Garvey, Sandra Pronovost, Lionel Raymond

GRAPHIC DESIGN

The Blondes – Branding & Design

PRINTING

Dollco Printing

PUBLICATIONS EDITORIAL 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 HOW ROBERT THIRSK FULFILLED A DREAM

The astronaut is one of just 10 Canadians who've been to space. **MARK CARDWELL**

12 COVID-19: UNSUNG HEROES GETTING PEOPLE PAID

In April, a dedicated team of public servants — some of whom are retirees who returned to work — did some quick and creative thinking to get pandemic-relief cheques out to Canadians.

JENNIFER CAMPBELL

16 PROTECTING YOURSELF AGAINST PHONE AND CYBER SCAMS

Consumers need to be vigilant as scammers become increasingly sophisticated in their approaches.

MARG BRUINEMAN

20 OUR SURVEY SAYS...

22 HEALTH CHECK

Social prescribing is health care's cure for loneliness and social isolation. What better time to consider it? **BIANCA CARLONE**

23 FROM THE PENSION DESK

The future of defined-benefit pension plans is increasingly in peril. **PATRICK IMBEAU**

24 ADVOCACY IN ACTION

Active advocacy — from a distance. **SAYWARD MONTAGUE**

26 VETERANS' CORNER

Canadian Armed Forces wants to make the transition from its ranks seamless.

GORD MCINTOSH

27 THE MYSTICAL LANDS OF SCOTLAND AND IRELAND

When travel restrictions lift, these two places, steeped in history, will be waiting.

28 COMMUNICATING IN A COVID-19 CRISIS

Johnson Insurance adapted quickly to ensure the safety of travellers in unprecedented times.

30 THE LATEST NEWS

33 YOUR BRANCH IN BRIEF

37 IN MEMORIAM

38 RECRUITMENT & MEMBER SERVICES

Cover photo: Rémi Thériault



We acknowledge the financial support of the Government of Canada
Nous reconnaissons l'appui financier du gouvernement du Canada



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

Dear Sage,

Re: Article "The essentials of powers of attorney", Spring 2020

I read the article above-mentioned, out of interest.

Despite the mention that there are differences between the provinces, there is no mention that the Civil Code of Quebec is not subject to the Common Law of the other parts of Canada.

The requirements and scope are not the same.

It would have been desirable for the article to have had a section on the Civil Code of Quebec on the same subject, for retired members in Quebec.

Roger Poitras,
Member of Montreal branch

Thank you for bringing this to our attention. We'll address the oversight in future content.

Dear Sage,

On two occasions, I was advised that "making a difference is not within the purview of the association and funds should not be used for that purpose."

I beg to differ as that represents the motto of my branch and I want to offer the following as food for thought.

An association that spearheads a dialogue with veterans and their related organizations to shine a powerful spotlight on the issues and solutions for veterans is surely making a difference for veterans, whether they be members or not. An association that negotiates the best health and dental care plan possible for Federal Retirees or develops travel and related insurance for its members or implements a national strategy ahead of a federal election to highlight the concerns and inform the political parties of the issues affecting Canadians is surely making a difference.

A branch that holds all-candidates meetings just prior to each federal election, thereby enabling members to assess the party platforms and candidates while providing candidates with insight into the issues of importance to seniors, both members and non-members, or a branch that hosts a public forum with the CMA (Canadian Medical Association) on medication availability issues is, I submit, making a difference.

All of this to suggest that while it may not be written or clearly articulated in any association document, (maybe it should be) a primary goal of this association and its volunteers is to "make a difference" for our members and for retired Canadians.

Sincerely,
Guy Bird
President, Central Okanagan branch

Note that letters have been edited for grammar and length.

Dear Sage,

Thank you for your "Where's the Beef" article. It presented various viewpoints to help clarify the real situation regarding meatless alternatives.

However, there is one very important point regarding the environmental consequences of peoples' decision regarding whether to eat beef that was not mentioned. An extremely important negative environmental consequence of eating less beef — loss of native grassland ecosystems — was overlooked. If ranchers can no longer be profitable growing cattle because the demand for beef is decreased, then the land-use will shift from raising cattle on grassland to growing crops on cultivated land. Landowners have to make a living, and if they cannot do so raising cattle, they (or whoever else buys the land) will be compelled to try to do so by cultivating the land and growing canola, wheat and other annual crops. Cultivation of land results in the destruction of all the associated flora and fauna, ranging from native wildflowers and other plants, to the animals that inhabited those lands, including butterflies, grassland songbirds, endangered burrowing owls, sage grouse, swift foxes and others.

We have already cultivated about 75 per cent of the grassland in Canada resulting in devastating effects to the wildlife, both flora and fauna. Grassland-dwelling birds have shown about a 70 per cent decline in number, higher than various other groups of birds, because of the large loss of their habitat in the past. What native prairie remains is on the poorer soils, which are less suited for crop growing. Yet, if there is an inability for someone to make a living growing cattle, undoubtedly someone will try to cultivate that land to farm something.

So keep eating beef and help save our native prairies with all the wildlife and biodiversity associated with them.

David C. Duncan Ph.D.
Leduc County, Alberta



HOW ROBERT THIRSK

FULFILLED A DREAM

The astronaut is one of just 10 Canadians who've been to space.

MARK CARDWELL

As a young boy growing up in the early 1960s in Powell River, a British Columbia city that was then famous for having the largest pulp and paper mill on the planet, Bob Thirsk says he never gave much thought to the limitless expanse of outer space far above the city’s smoke-grey skies, nor the fact that humans were beginning to journey there on space-age rockets.

But that all changed the day his Grade 3 teacher at Grief Point Elementary School brought a radio into the classroom and let her students listen to a live broadcast of American astronaut John Glenn as he circled the Earth in the first manned orbital flight in February 1962. “It was the first time I remember hearing the word ‘space’ and learning that a career called ‘astronaut’ existed,” Thirsk recalls. “For me, it was transformative.”

A lifetime later, Thirsk looks back with gratitude on the actions of that teacher, Shirley Cole. They launched him on a trajectory to membership in one of the most exclusive clubs on Earth. As of June 2020, the former Canadian astronaut is one of only 565 people on the planet, including 10 Canadians, who have gone into space. And he’s done it twice, the second time on a six-month mission to the International Space Station in 2009, becoming the first Canadian to do a long-duration space flight.

A federal retiree since 2014, Thirsk now spends much of his time promoting space exploration and the democratization of space travel through technological innovation, higher education and the pursuit of excellence by people in all areas of human endeavour.

“We need to develop space like pioneers do in any new frontier,” says Thirsk, who joined the National Association of Federal Retirees in 2019. “We need to keep learning and investing in things like non-chemical rockets so we can bring down the cost and start flying thousands of people there every year.”

Whether on his website, in blog postings or at speaking engagements such as the 2017 TED talk he gave in Calgary titled, “How spaceflight changed my perspectives on our planet and humanity,” Thirsk is eager to share

his insights on everything from the harsh realities of life in space and the challenges of space travel to the conscious-altering impacts of being in space and the drive and determination required to make it there.

“I’ve been privileged to work with innovative organizations that are not risk-averse and colleagues who inspired me to perform at the highest levels imaginable,” Thirsk says. “My goal now is to try and pass on the lessons I’ve learned in the hope they inspire others to dream big and to help them reach their goals.”

Thirsk, who lives in Ottawa, delivers a sobering yet optimistic message about the need for personal commitment and collective action to tackle the scientific conundrums facing human travel to Mars and beyond and to solve problems such as climate change that threaten life on Earth.

“I tell people to focus on their dreams, make sacrifices and get a strong educational foundation,” says Thirsk, who continues to work with the Canadian Space Agency. He served recently as chairman of an expert group on the potential health-care and biomedical roles Canada could play in the human exploration of deep space. Another

.....
 “It was the first time I remember hearing the word ‘space’ and learning that a career called ‘astronaut’ existed... For me, it was transformative.”

piece of advice for young people? Get out of your comfort zone, “stretch yourself mentally, emotionally and even spiritually.”

The 66-year-old also co-leads a research team of International Space University alumni, whose members are investigating the effects of space flight on neuroperception, and is a board member of Vancouver’s LIFT Philanthropy Partners.

LIFE’S EARLY LESSONS

Thirsk, the second in a family of three children, began learning those life lessons at an early age. Both of his parents — his father, Lester, who worked for Marshall-Wells, a company that ran a chain of hardware stores, and his mother, Eva, who was a secretary — encouraged their kids to participate in sports, work hard and be involved in activities at school and in the community.

“I was always active, with little idle time,” recalls Thirsk, who took up competitive hockey, swimming, squash and wrestling, the latter a sport in which he became a provincial champion. “I did well in all school subjects, but especially the sciences and math.”

Thirsk credits his late parents for instilling in him the confidence and skills needed to succeed in life.

“Our father was a dreamer and a visionary who always encouraged us to pursue our dreams,” Thirsk says. “Our mom complemented him perfectly. She was very pragmatic and well organized.”

After moving with his family to Calgary after Grade 4, Thirsk’s interest in space piqued again in late December 1968 when he watched a broadcast of the Apollo 8 mission — the first manned spacecraft to leave Earth’s orbit and fly to the moon and back — at the Chinook Centre mall.

“It was Christmas Eve and I went there to go shopping, but ended up in the TV department of the Simpson Sears store all night,” Thirsk recalls. “I knew right then I wanted to be an astronaut.”

PHOTO Robert Thirsk first went to space in 1996. He initially studied medicine, but when he was a resident at a hospital in New Brunswick, he saw a newspaper ad calling for applications for a new astronaut program Canada was starting. He applied immediately. Photo: Rémi Thériault

That desire grew when Thirsk saw American astronauts Neil Armstrong and Buzz Aldrin walk on the moon.

“Though it was only American astronauts and Soviet cosmonauts who flew in space then, I hoped that one day Canadians would have the opportunity,” Thirsk says.

After moving again with his family to Winnipeg when he was in high school, he returned to Alberta to do an undergraduate degree in mechanical engineering at the University of Calgary.

He followed that up with a master’s of science from the Massachusetts Institute of Technology (MIT) in 1978 and then a degree in medicine from McGill University in 1982.

“My engineering and medical education was a pathway to develop skills relevant to a space program,” Thirsk says. “Skills that could develop technical solutions to medical problems of spaceflight like cardiovascular de-conditioning and musculoskeletal atrophy.”

TURNING POINTS

During his medical studies, Thirsk met Brenda Biasutti, a clerk in the orthopedics clinic at the Montreal General Hospital. The couple later married in the chapel of McGill University.

In early 1983, while working as a resident in family medicine at St. Joseph’s Hospital in Dalhousie, N.B., the newly minted Dr. Thirsk saw a newspaper ad calling for applications for the new astronaut program Canada was starting after receiving an invitation from NASA to fly Canadians on upcoming Space Shuttle missions. That ad changed his life.

“The next day my application was in the mail.”

Six months later, Thirsk and five other Canadians — Marc Garneau, Roberta Bondar, Steve MacLean, Bjarni Tryggvason and Ken Money — were chosen as the Original Six of the country’s new astronaut corps. (Since 1983, Canada has only recruited 14 astronauts, nine of whom have participated in 17 space missions.)

The new astronauts’ training began in early 1984 at the then-new Johnson Space

Centre in Houston, Texas. Thirsk was assigned as backup for Garneau, who would be the payload specialist on a shuttle mission that October. Garneau became the first Canadian to go into space.

“We did identical training; we always knew that if I got sick Bob would go,” recalls Garneau, now Canada’s transport minister. “For sure it was disappointing for him when I went up and he stayed behind. I remember him telling me it was like going to the cinema and watching a great movie that everyone is talking about, but having to leave just before the end. But what struck me most was how gracious Bob was. He’s a very modest person who always thinks about other people.”

Garneau also credits Thirsk with helping him cope with the rigorous training regime. “It was a very special link in our friendship.”

For the next 13 years, Thirsk trained, notably serving as crew commander for two space-mission simulations.

During that time, he and Biasutti moved to Houston’s astronaut-rich Clear Lake neighbourhood near the Johnson Space Center. They raised three children — Lisane, Elliot and Aidan — and were actively involved in their activities, with Thirsk helping coach high school hockey.

THREE, TWO, ONE... BLAST-OFF

His chance finally came in 1996 when he flew to space as a payload specialist with six other crew members on *Space Shuttle Mission STS-78*, a 17-day mission to conduct 43 life-science experiments.

Thirsk says he didn’t look out the window until 20 minutes after launch, when the *Shuttle Columbia* launched skyward with seven million pounds of thrust.

“I was too busy with my duties and supporting those of my colleagues,” he says. “But when I finally looked and saw the curvature of the Earth and the unique blue of the oceans, a chill went down my spine. I remember thinking, ‘Bob, you’ve done it, you’ve fulfilled a dream. You’re the luckiest person off the planet!’”

It would be another 13 years before Thirsk returned to space, this time launching from Kazakhstan in a Russian Soyuz spacecraft to spend six months aboard the International Space Station (ISS) with five international crewmates.

The 188-day mission involved multidisciplinary research, complex robotic operations and maintenance and repair work on the space station’s systems and payloads.

Teamwork is key to success in space. Shown here are the crew members of *Space Shuttle Mission STS-78* — a 1996 mission to conduct medical and manufacturing research. Thirsk is on the lower right.



“The alien environment of spaceflight — vacuum, extreme temperatures, weightlessness — has not impeded the ability of humans to explore and be productive,” Thirsk says. “We quickly adapt. During my own space missions, I quickly learned to fly gracefully about the spacecraft like Superman. After a few days in space, it felt as though I had been born there.”

During his downtime, Thirsk says he eschewed the space station’s well-stocked library and films in favour of looking down on the blue marble-like Earth below.

“Our home planet is gloriously beautiful,” he says. “Deserts come in a hundred shades of colour. A thunderstorm is a powerful

“When I finally looked and saw the curvature of the Earth and the unique blue of the oceans, a chill went down my spine. I remember thinking, ‘Bob, you’ve done it, you’ve fulfilled a dream. You’re the luckiest person off the planet!’”



Photo: Courtesy of ROSCOSMOS

PHOTOS (clockwise from top) Preparation of a crew for the demands of spaceflight requires hundreds of training hours in ground-based simulators, such as this one, prior to launch.

When the work day is over, Thirsk’s favourite leisure activity was to simply float near a window and gaze down at the Earth’s beauty.

Thirsk is shown here with Gov. Gen. Julie Payette — the two were the first Canadians to fly together in space. Payette and her *Space Shuttle Discovery* crew visited the International Space Station for 11 days in July 2009.

Shown here is the lift-off of the *Shuttle Columbia* under seven million pounds of thrust. It’s a wild ride for the onboard crew.

Photo: Courtesy of NASA



Photo: Courtesy of NASA



Photo: Courtesy of NASA

Daily life aboard the International Space Station is varied — it includes research, assembly, maintenance, space-walking and robotics.



Photo Courtesy of NASA

phenomenon to behold. Viewed from above, mountain ranges, erupting volcanoes and ocean reefs are mesmerizingly majestic.”

According to Thirsk, the ISS mission was the crowning touch to a 30-year career.

“The skill sets an astronaut acquires are incredible,” he says. “You work with the best people and you use the best technology. You get pushed to your limits, but your performance increases because you’re working with people who excel.



Thirsk and his wife, Brenda Biasutti, raised three children — Lisane, Elliot and Aidan (in front). This photo, taken in 2012, marked Aidan’s “Eagle Scout” ceremony.

“Teamwork,” he added, “has been the crux of my career. If you’re going to take on audacious challenges like space flight, you need the best people with the best skills, but who also have the ability to communicate openly, to be diplomatic, to accept responsibility for mistakes and to share credit for accomplishments.”

For Belgian astronaut Frank de Winne, who spent six months with Thirsk on the ISS as its first European commander, his Canadian colleague epitomized those qualities.

The former fighter pilot who now heads the European Astronaut Centre in Cologne, Germany, says on the ISS, issues arise because you have a group of people living and working in a confined space.

“Bob was the engineer and doctor. He was also very much the typical Canadian gentleman who is very thoughtful and thinks things through. Whenever we had an issue, I would ask Bob for advice on the best way to go forward. I learned a lot from him,” de Winne says.

STAYING ACTIVE IN RETIREMENT

After retiring from the space agency in 2012 — the same year he was awarded the Order of B.C. after being nominated by teacher Shirley Cole — Thirsk spent two years as a vice-president with the Canadian Institutes of Health Research in Ottawa before retiring from the federal government.

He then served a four-year stint as chancellor of the University of Calgary, a role that required him to commute from Ottawa to attend fundraising activities, chair the school’s senate and attend board meetings.

In addition to doing space and education advocacy work, he travels with his wife to visit their two youngest children, who still live and work in Houston, or to see old friends such as hockey legend Bobby Orr, whose sweater and 1972 Stanley Cup ring Thirsk carried into space.

Thirsk works at staying in shape by watching what he eats, walking his son’s Australian Shepherd four times a day and working

The International Space Station — the orbiting home to Thirsk and his expedition crewmates for six months in 2009.



Photo Courtesy of NASA

Thirsk now spends much of his time promoting space exploration and the democratization of space travel through technological innovation, higher education and the pursuit of excellence by people in all areas of human endeavour.

out daily for 90 minutes with an elliptical machine and barbells in his home gym.

"I've cut junk food from my diet and eat less red meat," Thirsk says. "I work out in the late afternoon. It's the last thing I do in my day."

Remaining active, he added, is key to staying healthy and enjoying retirement to its fullest. "Burn off more calories than you ingest," he advises. "However, don't focus solely on aerobic conditioning. Muscles require strength training and will atrophy without regular loading. Play recreational sports in order to maintain athleticism, balance and power."

To cope with long-term isolation during the pandemic, Thirsk says people need to approach it like a space mission. "It will be a marathon, not a sprint," he says. "Ensure you have reserves to draw upon in later weeks. Attend to your sleep, diet and exercise (and) restrict your workload to reasonable limits."

Living together in close quarters, even with loved ones, can be a challenge.

"Be aware of your personal quirks [and] modify your behaviour to accommodate others' needs and make the living environment pleasant for all."

He also encourages pitching in. "Every member of a crew contributes to the quality of group living," he says. "Do your share of the unglamorous household tasks."

Though the pandemic has upset people's daily routines, Thirsk says they should keep things as normal as possible. "Retain structure, focus and purpose, create a to-do list in the morning and work through it each day.

"Consider this period of self-isolation an opportunity. Catch up on your backlog of reading, writing and phone calls with friends. Undertake something you've never done before. Write thank-you cards to frontline workers to show your appreciation."

He advises thinking of self-isolation as astronaut training.

"During the outbreak, we are all crew members aboard Spaceship Earth. Our mission objective is to flatten the infectious rate curve so patients and health-care practitioners around the world have a fighting chance." ■



**Hear Better,
Live Better**

Throughout the recent COVID-19 situation, the health, safety and well-being of our clients and employees is the top priority of HearingLife. We hope to have our hearing clinics re-opened and operational nationwide with new safety procedures in place by the end of July. Please reach out to us if you have any questions about your hearing health and services.

How healthy hearing can improve your life.

Here are some important reasons why detecting hearing loss and acting on it will lead to a happier, more fulfilling life.

You'll say yes more often: Think of how much better you'll feel when you can embrace new opportunities — no more worry of missing out.

No more excuses: Sometimes you make up reasons not to join friends or family. It's hard for them to understand why, especially since all they want is to spend time with you.

You'll feel more in control of your life: We waste a lot of energy finding ways to cope with awkward situations. It's better to turn the awkward situation into a positive one.

You can live in the moment: You have the right to feel fully involved in life. Your life. It wears you down to keep saying, "Pardon? Can you repeat that?"

HearingLife is your partner in hearing health. Have you heard? You can test your hearing while in the comfort of your home! Visit HearingLife.ca/OnlineTest to test your hearing now. You can reach HearingLife at **1-877-356-2204**



TRUSTED
PARTNER OF



Promo Code: **MAG-OHT-FEDR**



COVID-19: **UNSUNG HEROES** GETTING PEOPLE PAID

In April, a dedicated team of public servants — some of whom are retirees who returned to work — did some quick and creative thinking to get pandemic-relief cheques out to Canadians.

JENNIFER CAMPBELL

Barbara Cretzman is back at work at Employment and Social Development Canada, just one year after retiring. When Sage interviewed her in late April, she had been working 17- and 18-hour days, with light days being “just 12 to 13 hours” and she hadn’t had a day off in five weeks.

The IT specialist said she cried for four months before she retired in February 2019 because she loved her job and her co-workers — even after 37 years. No surprise then that she’s now back at work at one of the departments at the epicentre of the crisis, putting in long hours to help Canadians who are without work because of the COVID-19 crisis.

Cretzman is one of many retired public servants who volunteered to go back to work at Employment and Social Development Canada (ESDC) to help roll out the Canada Emergency Response Benefit (CERB). And she’d be working for free if it were allowed.

“I love the mandate of the department,” says the former executive director of end-user services at ESDC. “So when my [former assistant deputy minister] called and asked if I would help, I said ‘of course.’ I would have done anything. I just like to work.”

She knew getting the new benefit in the hands of Canadians who needed it would be a “monumental task” and she loves “a crisis because that’s when people work together and great things get done.

“I just knew it was the right thing to do,” she says.

An operational wizard from the information technology (IT) world,

she’s been making sure employees get set up to work from home to answer Canadians’ calls and process their applications.

“I’m co-ordinating from behind the scenes,” she says. “I’m involved in ensuring that employees who are critical to the delivery of payments to Canadians are able to do their jobs.”

Cretzman’s former co-worker, Lorne Sundby, also returned to work, a little more than eight weeks after he retired. From his home in Edmonton, he’s working 10- to 12-hour days in crisis management within ESDC’s IT department.

“I reached out to my former boss [at the same time] he was pondering reaching out to me,” Sundby says. “I knew what was happening and I was a senior officer in the department for a long time and understand the policies and priorities. It wasn’t hard to figure out that ESDC was going to be at the centre of this.”

He’s also being paid, but said pay wasn’t really a consideration. In their 30-minute call to discuss his return, they talked about remuneration for one second, he says. He’s not making his old salary, and that’s fine with him.

“You don’t work in one place for 35 years without having good reasons for it,” he says. “You enjoy the appreciation of what you contribute.”

He notes that it’s not as though he’s missing out on anything glamorous in his retired life at the moment.

“What would I be doing otherwise?” he says. “Driving my wife crazy, probably. I’d just be getting in people’s way. I wouldn’t be doing very much, anyway, and I think this is a pretty good use of my time.”

It’s this kind of commitment, among employees and former employees, that makes Employment Minister Carla Qualtrough “super-proud.” And she’s especially happy that, as a result, six million Canadians started receiving benefits from a program that didn’t exist three-and-a-half weeks earlier.

“I have an incredible respect for public servants,” Qualtrough, a former lawyer, says. “I think it’s a noble pursuit. [They] are worried about their fellow citizens and they want to do right. It gives you goosebumps. I’m proud of the whole team and everybody else who’s worked with us.”

In addition to rolling out the new CERB benefit, her department is responsible for Employment Insurance (EI), Service Canada, the *Canada.ca* website and the 1-800-O-Canada information line, whose lines lit up as soon as the planned benefits were announced.

“We’re the face of the government in a lot of real ways for Canadians, so we knew early on the pivotal role ESDC would have as we navigated both the public health crisis, but also the post-public health crisis as we return to normalcy,” Qualtrough says. “It was a daunting task from the beginning because we also had concerns to ensure the safety of the people who were going to do all this for us.”

“I love the mandate of the department... So when my [former assistant deputy minister] called and asked if I would help, I said ‘of course.’ I would have done anything. I just like to work.”

PHOTO Barbara Cretzman returned to a job she loved just one year after she retired because she believes in the mandate of the department and knew they could use her help to get the Canada Emergency Response Benefits out to Canadians. Credit: Dave Chan



Photo: Alex Tétreault/Prime Minister's Office

ESDC officials knew the week of March 9 that their department would be responsible for rolling out the benefits to those who'd lost their jobs due to COVID-19, which were initially flowing through the EI system. That week, the EI volumes were standard — 7,000 to 9,000 applications per day. On the first day Canadians could apply for the new benefits, the system received 71,000 applications. A senior official on the operations side said he had a big “gulp” when he saw that number and the magnitude of the challenge he was facing. It was nearly twice as many as the previous record of 38,000 that came during the global financial crisis in 2008. The second day, 89,000 more applications poured in. At that point, the operational people started to ask how they could possibly keep up. Part of the system — for those who were already on EI, for example — was automated, but only about 30 per cent of those applications would have been eligible for automatic processing. The procedure for new EI applicants is entirely manual, with checks of employment history and dates of employment and the standard turnaround from the date of application to the time Canadians receive their benefits is 28 days. As the minister says “there’s a lot of heavy lifting in the processing of EI claims.”

It was clear that manual processing wasn’t going to be sustainable so they had to do away with the existing eligibility criteria, especially when even those not eligible for EI were admitted into the program.

They quickly pivoted to redeploy employees who were less busy as a result of coronavirus — 13,000 staff members from the Passport Canada office moved over to help process claims — and they welcomed back retirees such as Cretzman and Sundby. The department needed the “techno-brains” from the IT team to come up with ways of “kind of tricking the existing system into an automated response to these millions of applications that were coming in,” Qualtrough says.



Photo: Jason Franson

Lorne Sundby returned to work just weeks after he officially retired because he likes to “contribute.”



Photo: Adam Scott/Prime Minister's Office

Vancouver MP and Employment Minister Carla Qualtrough’s days have been starting at 4:30 a.m. Pacific time because that’s what time work ramps up in Ottawa.

“What would I be doing otherwise? Driving my wife crazy, probably. I’d just be getting in people’s way. I wouldn’t be doing very much, anyway, and I think this is a pretty good use of my time.”

The idea of using Social Insurance Numbers came up as a way to track the benefits and then ESDC’s IT people suggested running the whole program through the Canada Revenue Agency’s online system. CRA’s involvement, Qualtrough says, has also been nothing short of exemplary.

Her senior official said if he’d been asked before the emergency to set

up a completely new benefit from the IT side of things, he would have said a “really optimistic” timeline would have been 12 months. Instead, his team did it within two weeks.

“There was some really creative thinking done to funnel EI-eligible Canadians and non-EI-eligible Canadians at the back end, but look like a one-stop shop at the front end,” Qualtrough says. “All of those plans

rather efficiently kicked into place. We rolled up our sleeves and every single day touched base between myself and my co-ministers at ESDC and my senior officials and we just very methodically got busy.”

Qualtrough, who was putting in 16-hour days because she’s been in isolation in her riding in Vancouver, but starts her Ottawa meetings at 5 a.m. Pacific time, said it was a daunting task, but one that had inherent rewards.

“It was very serious work, but it was also exciting to know that within our own department there were so many things we could do to help people. In [a few] weeks, we changed the system two or three times to make it the best we could in the circumstances. If something’s not working, you stop doing it and try something else.” ■



Arbor Memorial Inc.

National Association of Federal Retirees and Arbor Alliances

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

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

10%

5%


savings*†

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


savings†

PLUS! FREE Family Registry Estate Planner™

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



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.

PROTECTING YOURSELF AGAINST PHONE AND CYBER SCAMS

Consumers need to be vigilant as scammers become increasingly sophisticated in their approaches.

MARG BRUINEMAN



The automated caller said I won \$2,550,000 in a sweepstakes, so I promptly hung up. Too late, says Martin Franssen. Your mistake, he says, was answering a call from an unknown caller in the first place. Let it go to voicemail. If it is legitimate, call the person back. Answering indicates to fraudsters using computerized systems that this is an active telephone number. Your voice could also indicate your age, which could imply your vulnerability. That information goes on a list of active numbers, which is then sold to fraudsters.

Franssen, a fraud investigator with Ontario's Durham Regional Police, is a passionate advocate for seniors. In his off hours, he makes presentations across Ontario and lobbies for changes to regulations and legislation he thinks will protect seniors from financial victimization.

A host of studies and statistics forms the foundation of his concerns, which he developed as an investigator. According to figures compiled by the Canadian Anti-Fraud Centre, Canadians lost more than \$113 million to fraud in 2018. And of the total, 25.3 per cent or \$28 million, were

losses attributed to seniors, an over-representation of the 16.8 per cent of the country's total population aged 65 and over (numbers from the 2016 census). During the first two months of 2020, the centre counted 7,804 fraud reports, detailing the theft of \$9.2 million.

In its public hearing on misleading or aggressive communications retail sales practices from 2018, the Canadian Radio-television and Telecommunications Commission concluded that 75 per cent of seniors reported having experienced misleading or aggressive sales practices. In its national survey on the mistreatment of older Canadians, the National Initiative for the Care of the Elderly found as many as 2.6 per cent of seniors might have been

financially abused in 2015. That survey also found the perpetrator was, in 37 per cent of incidents, an adult child or grandchild, with 10 per cent attributed to strangers. The problem, the experts say, is the scams are believed to be grossly under-reported, with only an estimated five per cent reaching the ears of enforcement agencies.

“The underlying goal with fraudsters is a sense of urgency. When people feel that sense of urgency... we don't necessarily think as clearly,” says Kathy Majowski, chairwoman of the Canadian Network for the Prevention of Elder Abuse, and a nurse in Winnipeg. “They want you to try to deal with it [quickly] before you have a chance to think.”

That, she believes, contributes to the under-reporting, because after it's all over, the victim is often left feeling that they should have known better. And some, observes Majowski, might fear their independence is at risk because they'll be seen as not being able to manage their finances. She points out, however, that fraudsters are experts at what they do and have fine-tuned their approaches to maximize their success. She encourages seniors to reach out for help to the anti-fraud centre, police or advocacy agencies.

Leanne Coleman-Kamphuis, president of the Federal Retirees' Portage La Prairie, Man., branch, went to the National Seniors Council's town hall in Winnipeg last year in her ongoing efforts to keep her membership informed. She's concerned aging seniors could be particularly vulnerable to the increased frequency and sophistication of scammers, particularly since she almost fell into their trap.

The retired nurse had been working on her computer when a pop-up message indicated she had a virus, with a phone number she should call. She called and her husband overheard the conversation. He took over the call, asked some targeted questions and the couple concluded it was a scam. “I figured

The Canadian Anti-Fraud Centre announced on its website that the national fraud-busting organization had itself been spoofed after learning there may be fake domain names and websites impersonating the organization and that even its toll-free phone number will show up on call displays, masking the phone numbers the scammers are actually using.

if I could have almost fallen into that trap, what might happen to those who are more elderly,” says Coleman-Kamphuis, who turns 59 in June.

Poor grammar and spelling in emails used to be a clue. Now scam emails look as though they come from regular service providers, with email addresses that seem legitimate — or almost. But experts suggest we closely examine the address or any link if we're thinking about hitting it — often an address that should have a capital i has a 1 instead, a trick that can fool the eyes into thinking it's legitimate.

But sometimes looking closely isn't even enough. The Canadian Anti-Fraud Centre announced on its website that the national fraud-busting organization had itself been spoofed after learning there may be fake domain names and websites impersonating the organization and that even its toll-free phone number will show up on call displays, masking the phone numbers the scammers are actually using.

Earlier this year, officials charged the “Canadian-based co-conspirators” accused of using a network of callers in India they estimate netted at least \$17 million between 2014 and 2019 while pretending to be the Canada Revenue Agency. Other scammers purporting to be federal government services quickly sprang up. The COVID-19

pandemic then introduced a whole new set of scams this spring.

“Everyone should be vigilant because a new day can bring a new scam,” says Josephine Palumbo, deputy commissioner of deceptive marketing practices with Competition Bureau Canada, as she recites a lengthy list of deceptive products and services that have been reported since the COVID-19 crisis emerged. Some claim to have a test, prevention or cure, but Palumbo points out that Health Canada has approved no such



Photo: Ruth Bonneville

Member Leanne Coleman-Kamphuis almost fell for an online scam and worries about others falling prey as well, especially older seniors.

products. Pedlars of masks, ventilators and medications have also been accused of selling defective and expired products.

In her prevention work, Palumbo suggests a three-pronged approach to staying safe: recognize a questionable email, call or pitch at the door, reject it and report it through the Competition Bureau's online reporting form or by contacting police.

Franssen further advises letting your answering service filter calls you aren't expecting from numbers you don't recognize. Cellphones provide the option of blocking calls. Most of us are too trusting when it comes to emails as well, he says, suggesting we never just assume that the sender is the individual they claim to be and to test them with a few questions and not to conduct financial transactions solely through email.

It's key, he adds, not to reply to the phone number or email they provide. Look up


the number of the purported organization. If it's the CRA or any federal body, call 1-800-O-Canada (1-800-622-6232) and ask for that department. "They will tell you quickly enough if they're looking for you."

Majowski warns that wire transfers, gift cards such as iTunes, or prepaid credit cards requested in transactions are a red flag because they're like cash, difficult to track and there's very little chance that money will be recouped. Banking institutions and credit card companies have a level of insurance built into their services, so there's a greater chance of them tracing where the money has gone and getting it back. She advises seniors to know the dangers and be aware of the scams. "Knowledge is power in this case," she says. ■

For more information, see the Competition Bureau's Little Black Book of Scams. The Ontario government also has a searchable consumer beware list.

Telephone safety tips from Det. Martin Franssen:

1. **Control your landline and mobile phones:** Get an answering machine or voicemail and allow it to answer the call. If the caller is someone you know, you can return the call with minimal time lost.
2. **Consider the message:** Use a generic message. Never state your name or telephone number and avoid using the word "I." If you want a personalized message, consider asking a younger family member or friend to record the message.
3. **Be vigilant:** Always remember a telephone is nothing more than a communication device.



LOW-COST PERSONALIZED PORTFOLIOS

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 advice & retirement forecasting
- Special offer for federal retirees


Contact us today for a

FREE, NO-OBLIGATION

portfolio review and see how much you can save!


Dealer services in ON, QC & BC only

Founded by public servants in April 1960 and operates on a not-for-profit basis to provide low-cost quality investment solutions to past & current members of public service along with their families



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.

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





National Association
of Federal Retirees

Association nationale
des retraités fédéraux

**Thank you for being
there for us and for all
Canadians during the
coronavirus pandemic.**

From one generation to another.



National Public Service Week | June 14 to 20, 2020
865 Shefford Road, Ottawa, ON K1J 1H9 1.855.304.4700
federalretirees.ca

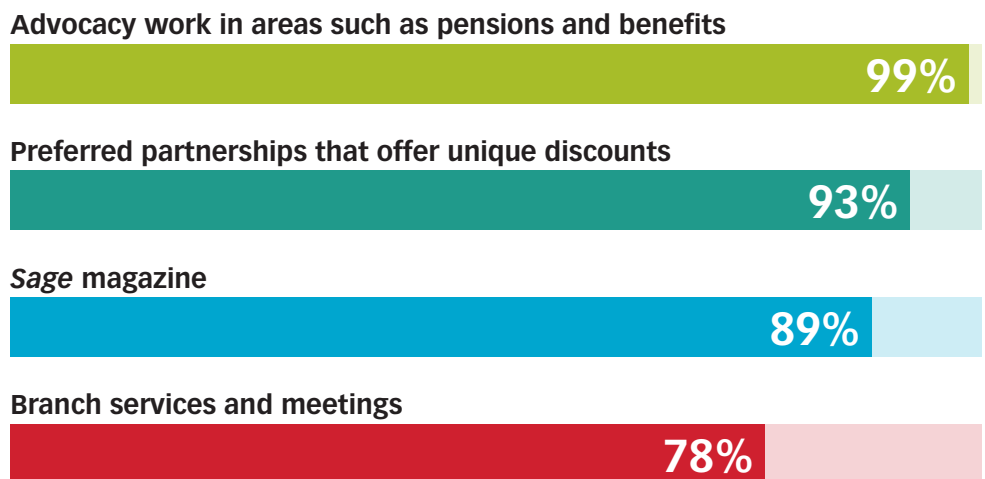
OUR SURVEY SAYS....



Members of the National Association of Federal Retirees answered our call for feedback in our pursuit of organizational excellence when more than 18,500 responded to our 2020 member-engagement survey earlier this year.

The results offered insights on priorities for advocacy and gave us good feedback on maintaining responsive services and meeting members' needs. Here are some of the highlights:

Important aspects of membership*



*somewhat important to very important

Meeting your needs*



Like the level of communications from the Association



Say they get good value for their membership fees



Of those who use MEDOC are satisfied



Agree the Association provides programs and discounted services that are important to them

*agree or strongly agree

Advocacy

65% have participated in **at least one** of the Association's advocacy efforts

Priorities*

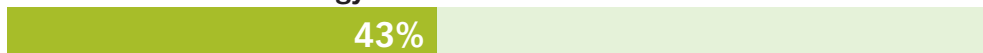
1. Pensions



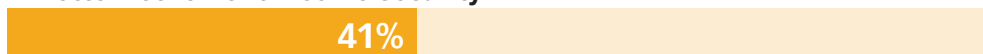
2. Health and dental care plans



3. National seniors strategy



4. Better retirement income security



5. Well-being of veterans and their families



6. National pharmacare



*ranked among top three

Interests

87%
eat home-cooked
meals every week

72%
read a book
or newspaper
every week

59%
check Facebook
often

57%
are supportive
of the Association
exploring a
partnership with
a medical
cannabidiol
(CBD) supplier

Survey conducted confidentially by Abacus Data on contract with Federal Retirees. The survey's margin of error is +/- 0.8 percentage points, 19 times in 20. With a sample this large, the data have a high degree of statistical reliability.

HEALTH CHECK



Social prescribing is health care's cure for loneliness and social isolation. What better time to consider it?

BIANCA CARLONE

In April, when this article was written, the world was grappling with the COVID-19 pandemic.

Our governments were imposing various measures to slow its spread, including asking us to limit excursions outside the home and practise physical distancing. Writing an article about social-prescribing — in which health-care providers refer patients to non-clinical, community-based activities to improve their health and well-being — at a time when we are being asked to stay home seems counter-intuitive.

However, self-isolation and physical distancing are presenting mental-health challenges for many, including feelings of loneliness and social isolation. Staying connected is at the heart of social prescribing and, now more than ever, we need to maintain our connection to our networks and communities, even if that means adapting the ways in which we do so.

Social prescribing's role

Social prescribing is increasingly seen as the next step in improving and better integrating health systems around the world because it provides an evidence-informed pathway to better co-ordinate health and social care. It recognizes that a person's health is determined by a variety of social, economic and environmental factors. Income, education, housing, nutrition, relationships and self-confidence are just some of the factors, also known as social determinants of health, that play a vital role in a person's physical, mental and social well-being. Research indicates that between 80 and 90 per cent of a person's health outcomes are driven by social determinants of health.

Social prescribing enables the health-care system to see and treat patients in a holistic way instead of focusing solely on their medical diagnosis. It offers a non-clinical way to improve people's health and well-being while also allowing them to take greater control of their health. Social prescribing complements clinical treatments and enables health-care providers to refer patients to such activities as cooking classes, dance lessons, volunteering or peer support groups to enhance their well-being through increased physical activity, healthier food and greater social contact.

Canada's loneliness and social isolation problem

In recent years, research has identified the crucial role that social connectedness plays in ensuring physical and mental health. Loneliness and social isolation cause serious harm and are increasingly seen as major health threats. In 2017, Ontario's chief medical officer of health noted in his annual report that "people with a weak sense of community belonging are more likely to be in the top five per cent of users of health-care services; this accounts for more than 50 per cent of total health-care spending... costs that could be reduced if these individuals were part of connected communities." Many other health officials across the country echo his position.

This is concerning given how disconnected our society has become. A 2019 Angus Reid report found that a third of people in Canada are lonely, and about 23 per cent of those people — close to nine million — are socially isolated. Of those nine million, less than half feel a connection to their community and about one in 10 feels "very satisfied" with their lives. Notably, members of this group are more likely to have lower incomes and a high

school education or less. They are more likely to be single or living alone, and be part of a minority group. Even amongst those who are moderately connected, nearly 66 per cent of Canadians would like to spend more time with family and friends and only one third of people are "very satisfied" with their lives.

Implementing social prescribing in Canada

There are several models for social prescribing, but most involve a health-care provider referring a patient to a navigator, often called a link worker, who "fills" the prescription by working with the individual to connect them to the most appropriate supports in the community.

Rx: Community, Canada's first social-prescribing pilot program, was launched in Ontario in May 2018, using 11 of the province's community health centres. It ran until December 2019. The results of the pilot, which were detailed in a report released in March 2020, show that participants experienced improvements to their mental health, decreased loneliness and a greater sense of connectedness and belonging. Health-care providers saw improvements in their patients' well-being and were better able to connect patients to social supports, thanks to the presence of link workers who enabled deeper integration between clinical care and social supports.

The pilot confirms what many in the health- and social-care professions know intuitively: people are healthier when they are connected to social and community supports and when they are empowered to play a meaningful role in their own health and the well-being of their community. ■

Bianca Carlone is an advocacy and policy officer with the National Association of Federal Retirees.

FROM THE PENSION DESK

The future of defined-benefit pension plans is increasingly in peril.

PATRICK IMBEAU

Earlier this year, the National Institute on Aging (NIA) in Toronto released a report that described a demographic shift we've known was coming for some time — there are now more people over the age of 65 than under 15 years of age for the first time in Canadian history.

This is unlikely to change as Canadians continue to live longer and birth rates fall. The NIA pointed out that this is creating unprecedented pressure on many of our country's social systems — including our retirement income system.

Research has shown that Canadians want to maintain their standard of living into retirement, but few have formal strategies to allow themselves to do so. Forty-eight per cent of Canadians do not have a plan for retirement and notably, 43 per cent of those aged 55 to 64 have no plans. Reasons include the changing nature of work — jobs in the gig economy rarely include pensions — as well as trends towards later or phased retirements, fewer defined-benefit (DB) plans, particularly in the private sector, and increased household debt loads. Household savings rates have plunged while the household debt-to-income ratio has soared to 173 per cent.

The percentage of public-sector employees who have DB plans has declined by about four per cent over the past 20 years while the number of private-sector DB pension plans has dropped from 21.9 per cent in 1997 to 9.2 per cent in 2017, as many employers move toward

defined-contribution plans, putting investment risk on employees' shoulders. Two-thirds of Canadians do not belong to a workplace pension plan at all, and these numbers are not improving. Many argue that governments and public-sector employers should also move away from DB plans, as seen in New Brunswick where the provincial government moved public-sector pensions to "shared-risk" plans. Other provinces, such as Nova Scotia and Manitoba, are considering similar moves.

We're likely to see the impacts of these pension shifts soon. Market downturns caused by the crashed price of oil and fears around COVID-19 will likely strip away indexation and reduce pensions for folks in target-benefit pension plans.

If this happens, what will pensions and retirement in Canada look like in a few decades? It's safe to say that retirement, as we know it, will change significantly.

Changes to the Canada Pension Plan (CPP) and Old Age Security (OAS) are likely. Estimates say the CPP is sustainable for at least 75 years, and it is built to withstand significant market downturns over the long term, but it will become a larger portion of individuals' retirement savings and may require expansion. The OAS already costs \$48 billion and that cost is expected to rise to \$108 billion by 2030, representing a huge portion of the gross domestic product (GDP). Governments will likely re-evaluate the age of eligibility for this tax-funded program, as the Harper government did in 2012.

Years from now, especially with current market pressures caused by COVID-19 and the inevitable economic shifts we face as a consequence of climate change,

DB plans may be on the verge of extinction in the private sector. It's possible some governments may also bow to public and financial pressures and move their employees away from DB plans. Canadians will have to work longer — and many may not be able to retire at all.

That dismal outlook is reflected in feedback from some 30- to 50-year-olds when asked about their thoughts on retirement. Comments ranged from "I'm going to work until I die" to "Freedom 75."

Though the future is uncertain, some pension innovations are helping stem the tide. The College of Applied Arts and Technology (CAAT) Pension plan and the Ontario Public Service Employees Union (OPSEU) OPTrust have created new options to broaden the number of individuals who have access to defined benefits. CAAT has created DBplus, which is available to the not-for-profit and broader public sectors as well as to private-sector companies with no workplace pension or those who want to transition their existing plan to a well-managed, multi-employer DB pension plan. OPTrust has created "OPTrust Select," which has opened its jointly sponsored/multi-employer model to workplaces that range from arts and cultural organizations, daycares, sports associations and recreation facilities to health and social-service providers.

Hopefully more organizations will be inspired and continue to innovate, ensuring more Canadians have access to stable, predictable lifetime retirement income. ■

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

ADVOCACY IN ACTION

Active advocacy, FROM A DISTANCE

The pandemic has shifted the Association’s advocacy work, but it’s not changing how important your priorities are to us.



Adam Scott/Prime Minister's Office

Prime Minister Justin Trudeau at one of his daily COVID-19 press conferences in front of Rideau Cottage, his official residence.

SAYWARD MONTAGUE

The coronavirus pandemic has disrupted routines and expectations, and complicated even the simplest activities, but it hasn’t shifted our focus on your priorities.

From retirement income security and a national seniors strategy to pharmacare and veterans’ well-being, the COVID-19 pandemic has highlighted the importance of our four advocacy priorities and the gaps in health and seniors’ care.

“Initially, our priority was to help our volunteers and members understand the immediate impacts on their health and benefits, and to help members who were travelling navigate their travel insurance,” Association CEO Simon Coakeley says. “We have been

in close contact with government since COVID-19 hit. Practising sensible social distancing, we met virtually with Seniors Minister Deb Schulte and discussed our members’ most pressing needs — and we’ve stayed in contact throughout the pandemic as impacts and needs evolve.”

Initially, members were worried about updated pharmacy-dispensing guidelines that led to increased out-of-pocket expenses and whether pensioners with employment income impacted by COVID-19 are eligible to receive the Canada Emergency Response Benefit (CERB). They were concerned about the impact of the extended tax-filing deadline on eligibility for Old Age Security (OAS) and Guaranteed Income Supplement (GIS) and federal measures to protect retirees already taking losses on RRSP and RRIF investments.

Association president Jean-Guy Soulière, who is also the pensioner representative for the Public Service Health Care Plan (PSHCP), has been working closely with PSHCP partners to ensure plan members have health benefits to support them throughout this challenge.

And, like the rest of Canadians, we became aware of the devastating situation in Canada’s long-term care facilities through media reports.

“COVID-19 has exposed gaping holes in health and senior-care services,” Soulière says. “If we had national frameworks, sound resource-planning and financing, the scope of the tragedies that have unfolded in long-term care settings could have looked much different. We can’t afford to wait for something like this to happen again.”

Our first weeks and months into the pandemic were focused on navigating immediate changes — but we’re also focused on the long-term impacts expected from COVID-19. While this pandemic isn’t exactly unprecedented, the economic and social context in which it’s unfolding makes it a situation with many uncertainties.

“Our members’ health and dental benefits may be impacted, but it’s too early to tell right now how plans will have to adapt to ensure plan members get the supports they need and indeed pay for,” Soulière notes.

On the pension side, we should all be prepared for the post-pandemic economic landscape. Some employers and pension plans will fold and many will see their personal savings dive. Governments have taken on steep economic commitments that will lead to budgetary deficits.

We can expect “pension envy” as many Canadians lose their jobs, potentially lose

What’s the best way to ensure your pension, benefits and other priorities for older Canadians get the attention they need during the long road to recovery from COVID-19? Join federalretirees.ca/Reach338 today.

their pensions and take serious hits to other savings. There will be pressure on governments to save money and federal public sector pension plans may again become a target for cuts. It will be important to remain vigilant, remember that pensions are built to last and know there will be bad years as well as good. Retirement income security isn’t about a race to the bottom, but something all Canadians deserve.

Adapting Reach 338 to ‘the new normal’

In our last issue, you read about Reach 338 — our plan for advocacy networks in each riding to ensure our issues and priorities are heard by every sitting member of Parliament. Federal Retirees members have stepped up and Reach 338 is growing.

With social-distancing rules in effect (at press time) and expected to continue for the foreseeable future, and some key federal departments mobilized around

Canada’s COVID-19 response, outreach to MPs has been reduced. But we’re adapting how we take on advocacy and we still want our members to be part of it.

What does social-distancing advocacy look like? It’s a group of people assembled — on a computer screen or conference calls.

As our members receive this issue of *Sage*, Soulière and Coakeley are Zooming into a series of virtual lobby days, connecting with parliamentarians virtually to push your priorities and calls for policy change to ensure our members and older Canadians recover from the impacts of COVID-19. Over the coming months, we’ll be introducing our Reach 338 network to tools to continue to make a lasting impact on our members’ retirement income and health-care security, and on public policy for older Canadians. ■

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



RELOCATING?

DON'T FORGET THAT YOU AND YOUR FAMILY MEMBERS QUALIFY FOR MOVING AND REAL ESTATE BENEFITS.

Cash Back Refund
on your real estate purchases & sales when coordinated through the Federal Retirees program with RSG. Top Realtors across the country.

Professionally Coordinated
and often for less than estimated moving services with top rated drivers and crews.

Complimentary Bill Auditing
before you pay your moving bill.




relocationservicesgroup.com/federalretirees

Call today to find out more • **1-866-865-5504** • 10 yr. Trusted Partner

VETERANS' CORNER

Canadian Armed Forces wants to make the transition from its ranks seamless.

GORD MCINTOSH

It's not surprising that the website of the Canadian Armed Forces Transition Group (CAF TG) contains a road map. As veterans will tell you, transition to civilian life can be tough to navigate.

But this is a road map with a difference. Aside from displaying services offered and how they have been improved, it also details how the CAF TG intends to further improve. Those aspirations look pretty ambitious.

The CAF TG was created in December 2018 as a replacement for the Joint Personnel Service Unit (JPSU.)

"The true measure of a military is how you treat those who have fallen and those who are wounded," Chief of the Defence Staff Gen. Jonathan Vance said at the time. "We've got to get this right."

Brig.-Gen. Mark Misener, the group's founding commander, has three goals. He wants to continuously improve the care and support of ill and injured CAF members, their families and the families of the fallen; implement a renewed and improved transition experience and grow the CAF TG's capability and partner integration.

Misener says it's a work-in-progress, though much has been done already.

JPSU's 32 transition centres around the country remain, for example, but the CAF TG has an updated structure and more resources.

"Whether you're an ill or injured member or a member of the family or family of the fallen or a member considering transition,

[you'll] walk through the same door to receive services," Misener says. "We're trying to create that one-stop shop."

The road map says that one-stop shop will be fully operational by 2025.

To Misener, one could divide transitioning members into three groups. One third have challenges, or in some cases, "a really hard time"; another third are agnostic or ambivalent about the experience and a final third "find it easy." Life skills and preparedness to move on become important.

And before members leave, they should be thinking about their support group, housing, health and finances. "We have to start speaking in this language much earlier," Misener says.

In addition, there are new online tools, including a career transition portal on *Canada.ca*, which assembles online information and resources from the Forces, Veterans Affairs Canada and partners such as Second Career Assistance Network training. The *My Transition Guide* is a reference for members and families to access information on available support and services. In addition, the My Transition app, is now available for download on the Apple app store and Google Play and enhanced transition training is available for all leaving military service.

There is also a transition trial at Canadian Forces Base Borden. Col. Kevin Cameron, deputy commander of the transition group, says the trial is about transition, not necessarily about leaving the Forces. Sometimes members simply want a change of responsibilities. Or, for those who leave for a civilian job, what about a stint in the reserves?



Chief of Defence Staff Gen. Jonathan Vance says the department must get transition management "right."

Photo: U.S. Army Sgt. James K. McCann

A lot has been invested in Forces members' development and training, hence the option of transitioning while staying in.

"They are presented with options they haven't considered," Cameron says of the trial.

Forty per cent of the 140 members in the Borden trial didn't know they could either change, but stay in the military, or leave, but retain a connection through the reserves.

Misener says all members should know transition is something to prepare for. If a member's finances are not in good shape while in the Forces, they will be a problem post-transition.

"We can't do it for them," he says.

What the Transition Group can do for members, Misener says, is offer a wider scope of services.

"I want every member and their family to be informed, prepared and empowered when it comes to their transition." ■

The mystical lands of SCOTLAND AND IRELAND

When travel restrictions lift, these two places, steeped in history, will be waiting.

In Scotland and Ireland, there are limitless opportunities for making everlasting memories. When you visit these destinations, you'll be immersed in experiences that spark the senses — you can take in breathtaking emerald landscapes and sample famous spirits.

Enjoy awe-inspiring views of rolling hills and dramatic coastlines and admire the natural beauty of this region when you visit places such as the Cliffs of Moher in Ireland or the picturesque Scottish Highlands. Enjoy unforgettable experiences, such as kissing the iconic Blarney Stone or searching for the legendary serpent lurking in the waters of Loch Ness. On your journey through these lands, learn about the rich history of the ancient civilizations and visit famed medieval castles.

While boasting impressive landscapes and greenery, Scotland and Ireland are also home to vibrant cityscapes and exciting cultural experiences. In Dublin, you can do everything from exploring spiritual sites, such as the famous St. Patrick's Cathedral, to visiting the famous Book of Kells at Trinity College. While visiting Edinburgh, you can also enjoy myriad experiences, such as exploring the city's vast underground vaults or visiting Edinburgh Castle, home of the Scottish Crown Jewels.

While spending time in these dynamic capital cities, you can also partake of other contemporary experiences. Shopping enthusiasts can meander along Dublin's famous Grafton Street, peruse handicrafts and shop for unique souvenirs to bring back home as gifts or to keep as mementos of their trip. Fans of Ireland's famous spirits can learn about the history and cultivation and taste some Guinness stout and Jameson whiskey during guided tours of the Guinness Storehouse Brewery and the Jameson Distillery in Dublin.

You can also get a taste of these famous drinks during a visit to a pub, a must-do in Dublin. This capital city has a thriving nightlife and you can enjoy an unforgettable experience in the Temple Bar district. Named after the famous Temple Bar, this district is filled with lively pubs and restaurants, boasting tasty food and live music.

Fans of art and culture will enjoy a trip to Edinburgh, where you can visit art galleries and museums and enjoy fine dining. You may be able to witness the world-famous Royal Edinburgh Military Tattoo, a display of armed forces. In the shadow of Edinburgh Castle, military bands from around the world drum out their military tattoos, accompanied by a spectacle of lights, fireworks and more. This world-renowned event only occurs in August.

A trip to Scotland and Ireland would not be complete without tasting the culinary delights. In Scotland, you can try haggis, a savoury

pudding containing ingredients such as sheep's pluck, onion, oatmeal, suet, spices and salt. It's a Scottish delicacy and the national dish of the country. And don't miss the stew in Ireland — it's a hearty meal composed of staple foods such as potatoes, carrots and meat.

Perhaps you'll pair these Scottish and Irish meals with their aromatic spirits, such as whisky or a Guinness, during your next visit to these famous European destinations. Here's a toast to exciting and incredible adventures on your journey to Scotland and Ireland. Sláinte! ■

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



Edinburgh Castle



Irish Countryside



Guinness Factory

COMMUNICATING IN A COVID-19 CRISIS

Johnson Insurance adapted quickly to ensure safety for travellers in unprecedented times.



Johnson Insurance president Ken Bennett coaches some of his company's employees.

When the federal government's travel advisory came through late on Friday, March 13, the reality of the coronavirus pandemic was about to impact the lives of everyday Canadians beyond anything they could imagine.

It was during this time of uncertainty that Johnson Insurance asked policy-holders who were travelling to come home. On Monday, March 16, Johnson sent an email reaching 80 per cent of its MEDOC travel insurance policy-holders, reminding them they had 10 days to get home due to the travel advisory issued by the government of Canada, frustrating some, especially when other insurers were still providing coverage.

"The pandemic and its subsequent travel advisories placed a lot of stress on our customers and our operation," said Johnson president Ken Bennett. "But as a business, our focus was first and foremost on customer safety and working to get our customers travelling abroad home safely."

Asked what Johnson got right when it responded to the government's advisory telling Canadians travelling abroad to get home as soon as possible, Bennett's answer was four-fold.

First, he said, the company's priorities were in the right place because its goal, in sending a letter to its clients with MEDOC travel insurance advising them they had to get home, was to keep members' health top of mind. He also felt his company communicated the changes well through digital channels and did a good job of rolling them out, answering questions about coverage and accommodating those who were in exceptional circumstances. Finally, his team was efficient in setting up the claims process for those claiming travel-interruption costs.

"The whole world became a travel advisory," said Jeff Wolfson, manager of recruitment and member services at the National Association of Federal Retirees. "If you're out of the country and an advisory is issued, the MEDOC policy includes a clause that requires you to return home within 10 days of the government issuing a travel advisory, or risk losing coverage. But Johnson could have been faster to update customers, as the details of the situation kept changing so frequently."

Bennett acknowledges there was confusion about what customers perceived as the company's rigidity, but Johnson allowed for extenuating circumstances such as those that would endanger a member's life or the inability to secure travel home.

"We very quickly moved to a case-by-case analysis," he said. "Every case is different, and we've been looking at each one. If a person's doctors said it wasn't safe for them to travel at that time, we made an exception," Bennett says. "I'm proud of how we responded. It was all about the best interest of the member."

Johnson posted FAQs on its website and took an unprecedented number of calls from snowbirds, who were concerned about getting back in time or didn't want to come home early. In 2020, between January and April, Johnson received a 176-per-cent increase in calls compared to 2019. Email volumes jumped 207 per cent over that same time.

"The trip-interruption part of the policy was important," Bennett said. "That needed to be explained quickly. In our history, we've never had that many calls. We moved staff from automobile and house insurance into MEDOC to make sure every available person could speak to Federal Retirees members. This was a moment of truth for us."

Travel-interruption benefits covered expenses such as airline change fees, differences in flight prices, non-transferrable accommodation costs — “most non-refundable costs that came into play for people to shorten their trip,” Bennett says.

Federal Retirees member Mike Walters and his wife, Brenda, will receive that benefit. They were in Ixtapa, Mexico, for the month of March when, on March 16, he realized he needed a doctor. He couldn’t get through because other members were calling about the March 23 deadline to return to Canada. He ended up contacting a local doctor and paying out-of-pocket for an appointment and two prescriptions. Then they set out to change their April 2 return flights. The only flights left were first-class for a price of \$1,265 one-way for each of them. He knew Johnson would cover the costs, but was concerned about getting his claim in within 10 days because he anticipated further problems getting through. Johnson waived that deadline and Walters ended up a happy customer.

Ray Moschuk and his wife were in Scottsdale, Arizona, when they received a reminder they had to get home because their coverage was ending March 23. They got credits for their return flights at the end of April, and rebooked on flights for March 21. But on April 3, they noticed they were still paying for their travel insurance after they were told they no longer had coverage for out-of-country medical expenses as of March 23.

“I said you can’t have it both ways,” Moschuk recalls. However, the travel insurance is still in effect and can be used to cover costs of additional cancelled travel, such as a trip to Croatia they had planned for June. After several calls, they are now paying reduced premiums and could still access out-of-country coverage if and when the bans are lifted.

“We feel quite fortunate the way things worked for us,” Moschuk said, though he has complaints about being “bounced around” between providers — Johnson, Sun Life, Allianz Global and Global Excel



Members Mike and Brenda Walters were caught in Ixtapa, Mexico, when they had to change their plans.



Ray Moschuk and his wife were in Scottsdale, Arizona, when they received word they had to come home.



Johnson Insurance president Ken Bennett is proud of his company’s response in the early days of the COVID-19 crisis.

— when he broke his foot in January. He was still awaiting reimbursement in April for one bill he had to pay on his own. “But we’re hopeful that comes through, too,” he says.

Wolfson acknowledges that Johnson worked through the weekend to prepare digital statements and prepare emails for Federal Retirees members. Considering that it took three days before Johnson emailed customers, the number of complaints the Association received was relatively few. “We have more than 90,000 people with MEDOC insurance,” he said. “We received roughly 200 complaints.”

A record number of claims are currently being processed, with more than a 310-per-cent increase in claims in 2020 compared to the same period in 2019.

Back at Johnson, Bennett said there were challenges because “everything was so fast-moving. The sheer volume of calls coming through was taxing as was trying to communicate with clients when you’re getting historic call volumes.”

In the future, he wants to make sure his customers renew and that the product is priced properly.

“It’s still a very challenging time, but people will want to travel again,” he said.

The company is offering an automatic rebate of 10 per cent on auto insurance premiums for April, May and June and it’s deferring when customers are struggling to make payments. It also waived NSF charges for those who incurred them and, with home insurance, it extended coverage at no cost to telecommuters.

Overall, Bennett is pleased with Johnson’s response.

“MEDOC has stood up very well,” he said. “We go forward learning a few things about each other. In many respects, I think we’re going to be even stronger.” ■

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 (Quebec residents please visit: www.johnson.ca/quebec).

THE LATEST NEWS

Nova Scotia strong

The National Association of Federal Retirees extends its sincere condolences to all the families and friends of those who were killed in the mass shooting in Portapique, N.S., last April.

“Our thoughts and prayers go out to all the victims and their families and in particular to the family, friends and colleagues of RCMP Const. Heidi Stevenson who gave her life while trying to protect others and to ‘Uphold the Right,’” said Association president Jean-Guy Soulière.

“It is indeed a noble calling to dedicate one’s life and career to serving the public interest and protecting other Canadians from harm, even at the cost of the ultimate sacrifice. With the 15,000 retired members of the RCMP in our Association, we all condemn gun violence in Canada in the strongest possible terms.”



Photo: Nova Scotia RCMP

RCMP Const. Heidi Stevenson

Federal Retirees COVID-19 information hub

Federal Retirees has created a special section on its website to help members navigate through the barrage of information created by the COVID-19 crisis. While we advise our members to follow advice from the government of Canada, as well as provincial and local health authorities, we invite you to visit federalretirees.ca/coronavirus for member-specific information such as Preferred Partner updates, branch event cancellations and links to Public Service Health Care Plan updates.

Congratulations, Yves Bouchard!

The Quebec branch is proud to announce that board member Yves Bouchard was awarded the Sovereign’s Medal for Volunteers in 2019. The national award honours volunteers who have made a significant and continual contribution to their community, either in Canada or abroad. “It’s an honour to receive such recognition,” Bouchard says. “Volunteering has always been part of my life.”

Help wanted

Canada’s census team is gearing up for 2021. Statistics Canada is hiring approximately 1,000 people for opportunities across the country. Visit census.gc.ca/jobs-emplois-eng.htm for the latest postings. Also, Statistics Canada will be hiring more than 30,000 employees for census-enumerator and crew-leader positions across Canada. The agency will receive applications as of November 2020.



Award recipient Yves Bouchard

Call for email addresses

Communication by email is critical when it comes to navigating life’s new landscape during the coronavirus pandemic. Federal Retirees has quickly pivoted its member outreach to ensure that its members are provided with accurate information and kept informed about matters that are most important to them. There are two easy ways that you can add your name to our email list:

1. Visit our email submission page at federalretirees.ca/email-capture and type in your membership number (printed on the cover of your Sage magazine), your phone number and your email address; or
2. Call our service line at 1-866-490-8532, provide your membership number (printed on the cover of your Sage magazine), confirm your phone number and provide us your email address.



Survey winners

Thank you to everyone who participated in our 2020 membership-engagement survey. We held a draw for all participants, with prizes of 20 \$20 gift cards and a grand prize of a credit-card gift card worth \$2,020. Congratulations to all the lucky winners!

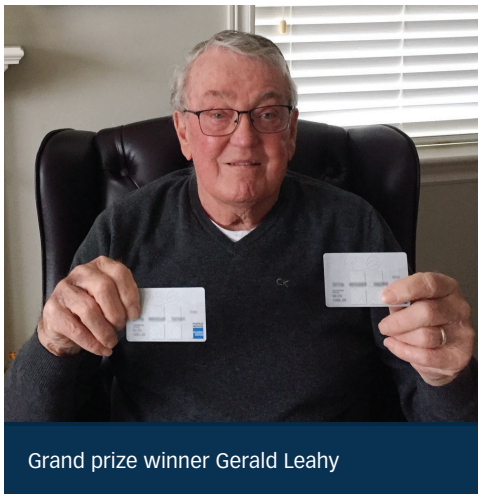
Grand prize

Gerald Leahy

\$20 gift card

André Boudreau
Robert Valcourt
R. C. Cochran
Linda Dexter
Karen Pemble
Diane Diotte
Jérôme Lapierre
Michael Crook
James Day
Ricci Crews

Brian Weldon
Wayne Kramble
William Dixon
Debbie Deleavey
Yves Thibault
Kaarina McGivney
Kevin Delaney
Solange St-Armand
Martin Chisholm
Douglas Curliss



Grand prize winner Gerald Leahy

Information on your pension and group insurance benefit plans

Making sure that current and former federal public service employees have the support they need during the COVID-19 pandemic is very important. For this reason, the government of Canada is

working to ensure pension and group insurance benefits services are available for members. This includes service without interruption, as well as flexibilities that may help plan members and their eligible dependants access benefits during this unprecedented time.

Visit Canada.ca/pension-benefits to find any further changes or important updates regarding your pension or benefit plans.

COVID-19 coping study of older adults

The Canadian COVID-19 Coping Study is recruiting adults aged 55-plus to fill out an online survey for a study about mental health and well-being. The study, which is being led by researchers out of Toronto's Women's College Hospital in collaboration with investigators at the University of Manitoba and the University of British Columbia, could be of interest to members who would like to contribute to research efforts during the pandemic. Visit <https://bit.ly/2SBoCkV> for more information.

Sage: It's greener than you think



Sage readers have recently expressed their concern over the use of plastic to

polybag branch newsletters with their magazines. Please be assured that the papers used to print the magazine and the newsletters, along with plastic used to package the newsletters, are all recyclable. The paper we use for Sage magazine is certified by the Forest Stewardship Council® (FSC®), which means the paper was made from a combination of FSC virgin fibre and/or recycled materials, and was purchased from responsible sources that meet FSC's strict environmental and social standards. More than half our members require that we

communicate to them in print only, and Sage magazine is our principal communication tool. Climate change and recycling solutions are important to our members, and we'll continue to explore greener options that become available to meet our readers' needs.

National Public Service Week

With National Public Service Week set to take place June 14 to 20, Federal Retirees would like to salute the unsung heroes of those who deliver the programs and services that support the work of the government of Canada and the needs of Canadians during the coronavirus epidemic. We would also like to thank our members for their commitment to public service excellence.

Johnson scholarship

Long-time Association partner Johnson Insurance is now accepting applications for its 2020 Johnson scholarships. If you are a member of the National Association of Federal Retirees, your child or grandchild (high school students only) may be eligible to apply for one of 50 scholarships worth \$1,000 each. Visit Johnson.ca/scholarship or call toll free at 1-844-567-1237 for information on eligibility and the application process. Completed application forms must be submitted by July 15, 2020.

Help for Canada's helpers

iii HealthPartners
PartenaireSanté Charities At Work
La philanthropie au travail

HealthPartners and its 16 health charities are committed to supporting Canadians living with chronic disease during the coronavirus crisis. See www.healthpartners.ca/help-our-helpers/#donate-now to support their latest fundraising campaign.



Saskatchewan's Al Kildaw honoured



Al Kildaw

Al Kildaw, past-president of the Association's Swift Current branch, was awarded the Saskatchewan Volunteer Medal during a special ceremony last April.

The award recognizes extraordinary citizens

who are truly making a difference in their Saskatchewan communities. A member of Federal Retirees since 1998, Kildaw has spent more than six decades volunteering in his community.

Optimal aging

The McMaster Optimal Aging Portal is the source for healthy aging information you can trust. Supported by McMaster University and the Labarge Optimal Aging Initiative, the portal is chock-full of evidence-based information on topics of interest to older adults. From exercise and nutrition to mental health and consumer protection, the content is vast and comprehensive. Visit mcmasteroptimalaging.org for more information.

2020 AMM

The coronavirus pandemic may change the way Federal Retirees meet this year, but it will not stop us from getting together to attend to important Association business. This year's annual members meeting, originally scheduled for June 9-11 in Gatineau, Que., will now take place in a virtual format in late November/early December. Watch for the official notification in the fall edition of *Sage*, which is set to start delivering in early September. ■

Chronic disease does not stop for a pandemic.

Neither do we.

The support of federal retirees to HealthPartners Canada and the 16 charities we represent gives hope to Canadians affected by chronic disease and their caregivers.

Please donate now - Help our Helpers
healthpartners.ca/help-our-helpers



iii HealthPartners
PartenaireSanté

Charities At Work
La philanthropie au travail



YOUR BRANCH IN BRIEF

Federal Retirees is monitoring the status of planned events during the coronavirus epidemic. At press time, many summer events had been cancelled or postponed by branch executives or as directed by local health authorities. For the latest updates on events, watch for emails from your branch, visit its website or call the telephone number listed for your branch in this directory. You can also check our list of branch event cancellations at federalretirees.ca/rescheduled. To add your email to your member profile, contact our member services team at 613-745-2559, ext. 300, or toll-free at 1-855-304-4700. They'll be pleased to serve you.

BRITISH COLUMBIA

BC01 CENTRAL FRASER VALLEY

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

BC02 CHILLIWACK

9400 College St.
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
federalretirees.ca
duncanfederalretirees@gmail.com

BC04 FRASER VALLEY WEST

P.O. Box 34141
RPO Clover Square
Surrey, B.C. V3S 8C4
(604) 574-2939
federalretirees.ca/fraservalleywest
info@nafrfraservalleywest.ca

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
Comox, B.C. V9M 7Z9
1-855-304-4700
nijf.ca

BC07 CENTRAL OKANAGAN

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

BC08 VANCOUVER

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

BC09 VICTORIA-FRED WHITEHOUSE

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

BC10 SOUTH OKANAGAN

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

BC11 OKANAGAN NORTH

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

BC12 KAMLOOPS

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

BC13 KOOTENAY

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

BC14 SIDNEY AND DISTRICT

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

BC15 PRINCE GEORGE

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

ALBERTA

AB16 CALGARY AND DISTRICT

302-1133 7 Ave. S.W.
Calgary, Alta. T2P 1B2
(403) 265-0773
federalretirees.ca
nafrcgycy.ca

AB17 EDMONTON

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(780) 413-4687
(855) 376-2336
federalretirees.ca/edmonton
edmonton@federalretirees.ca

AB18 SOUTHERN ALBERTA

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

AB19 RED DEER

P.O. Box 25016 RPO Deer Park
Red Deer, Alta. T4R 2M2
(403) 556-3581
reddeerfederalretireesass@gmail.com

AB20 MEDICINE HAT AND DISTRICT

P.O. 631 LCD1
Medicine Hat, Alta. T1A 7G6
(403) 952-7110
fsna.ab20@gmail.com

AB21 BATTLE RIVER

17124 Township Rd. 514
RR2, Ryley, Alta. T0B 4A0
(780) 663-2045
cvhyde@mcsnet.ca

AB92 LAKELAND

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

SASKATCHEWAN

SK22 NORTHWEST SASKATCHEWAN

161 Riverbend Cr.
Battleford, Sask. S0M 0E0
1-855-304-4700
tbgs@sasktel.net

**SK23 MOOSE JAW**

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

SK24 REGINA AND AREA

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

SK25 SASKATOON AND AREA

P.O. Box 3063 STN Main
Saskatoon, Sask. S7K 3S9
(306) 374-5450
(306) 373-5812
saskatoon@federalretirees.ca

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

SK29 SWIFT CURRENT

847 Field Drive
Swift Current, Sask. S9H 4H8
(306) 773-5068
leymshon@sasktel.net

MANITOBA**MB30 WESTERN MANITOBA**

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

MB31 WINNIPEG AND DISTRICT

526-3336 Portage Ave.
Winnipeg, Man. R3K 2H9
(204) 989-206
nafrwpg@mymts.net

MB32 CENTRAL MANITOBA

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

MB91 EASTERN MANITOBA

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

ONTARIO**ON33 ALGONQUIN VALLEY**

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

ON34 PEEL-HALTON AND AREA

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

ON35 HURONIA

316-80 Bradford St.
Barrie, Ont. L4N 6S7
1-855-304-4700
on35.info@gmail.com

ON36 BLUEWATER

P.O. Box 263 STN Main
Sarnia, Ont. N7T 7H9
1-855-304-4700
chawksworthnafr@gmail.com
federalretirees.ca/bluewater

ON37 HAMILTON AND AREA

14 Highland Park Dr.
Dundas, Ont. L9H 3L8
(905) 627-3827
hamiltonarea@federalretirees.ca

ON38 KINGSTON AND DISTRICT

P.O. Box 1172
Kingston, Ont. K7L 4Y8
1-866-729-3762
(613) 542-9832 (information)
federalretirees.ca
nafrkingston@gmail.com

ON39 KITCHENER-WATERLOO AND DISTRICT

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

ON40 LONDON

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

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
nafrottawa.com
info@nafrottawa.com

ON44 PETERBOROUGH AND AREA

P.O. Box 2216 STN Main
Peterborough, Ont. K9J 7Y4
(705) 599-9253
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

ON49 WINDSOR AND AREA

101 Crystal Harbour Dr.
LaSalle, Ont. N9J 3R6
(519) 970-9048
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
1-855-304-4700
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
1-855-304-4700 (general)
(905) 505-2079 (branch)
federalretirees.york@gmail.com

ON56 HURON NORTH

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



QUEBEC

QC57 QUEBEC

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

QC58 MONTREAL

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

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) 375-3394
anrf-mauricie.adhesion@outlook.fr

QC93 HAUTE-YAMASKA

C.P. 25 SUCC Bureau-Chef
Granby, Que. J2G 8E2
1-855-304-4700
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
nafrfred.nb62@gmail.com
federalretirees.ca/fredericton
facebook.com/branchnb62

NB63 MIRAMICHI

P.O. Box 614 STN Main
Miramichi, N.B. E1V 3T7
1-855-304-4700
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
(506) 386-5836
fsnasenb64@gmail.com

NB65 FUNDY SHORES

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

NB67 UPPER VALLEY

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

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
1-855-304-4700
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

NS73 NOVA SCOTIA CENTRAL

503-73 Tacoma Dr.
Dartmouth, N.S. B2W 3Y6
(902) 463-1431
officemanager@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
Sydney, N.S. B1P 6J1
(902) 562-6541
ve1ars@eastlink.ca

NS78 CUMBERLAND

P.O. Box 303
Parrsboro, N.S. B0M 1S0
(902) 661-0596
gerard.cormier@ns.sympatico.ca
carose@gmail.com

NS79 ORCHARD VALLEY

P.O. Box 815 STN Main
Kentville, N.S. B4N 4H8
1-855-304-4700
nafnrs79@hotmail.com

NS80 NORTH NOVA

P.O. Box 775 STN Main
New Glasgow, N.S. B2H 5G2
1-855-304-4700
victorfleury@eastlink.ca

PRINCE EDWARD ISLAND

PE82 CHARLOTTETOWN

P.O. Box 1686 STN Central
Charlottetown, P.E.I. C1A 7N4
1-855-304-4700
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) 639-5350
wayneronaldbenett@gmail.com

NL86 CENTRAL NEWFOUNDLAND

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

NL87 AVALON-BURIN PENINSULA

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

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

~ Unknown

Join our
**VOLUNTEER
TEAM!**

With your commitment,
we can make a difference!

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

For more information, contact your local branch or our National Volunteer Engagement Officer, Gail Curran at **613-745-2559, ext. 235** or email gcurran@federalretirees.ca



OPPORTUNITIES

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



National Association of Federal Retirees Association nationale des retraités fédéraux

Volunteer Bénévole



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.

BC02 CHILLIWACK

Edward L. Ashley
Caroll Anne Brekstad
Roch J.A. Gauthier
James Gould
Martin J. Meeuwse
Adrie K. Schaap
Hanna-Mette
VandenBrink

BC04 FRASER VALLEY WEST

Arthur John Blakely,
Sgt. RCMP (retired)

BC07 CENTRAL OKANAGAN

Thomas Coutu
Carl W. Ennis
Frederick Hawrysh
Rita Kozakewich
Lacaria (Carol)
Sweeney
Carmen Taylor
Helmut Wagner
Jack G. Whittle
William Wilde

BC08 VANCOUVER

Junpachi Aota
Sheila Carosella
Frank Chan
Patricia Garner
William Raymond Hare
Daniel Hill
Patricia LaPointe
Elsa O'Connor

Milam Smrcka
Gerald Walker
Eleanor Woodyard

BC09 VICTORIA-FRED WHITEHOUSE

Edna Brain
Gordon Dimock
Nancy Donaldson
Donald Duke
Valerie Gibson
Doris Holden
Glen Hutchinson
Margaret McCallum
Edward Morran
Florence Muldrew
Daniel Nickel
Michael Page
Garry Peter
Kathryn Shaw
John Strand
Brian Watt
Susette Wills

BC14 SIDNEY AND DISTRICT

Alward (Ward)
Gammell
Jean Holland
Steven Kennedy
Bernard Riswold
Charmaine Riswold

BC15 PRINCE GEORGE

Allan Wheeler Perry

MB30 WESTERN MANITOBA

Ray Clyde
J.J.H. Laplante
Peter Weetman

MB31 WINNIPEG AND DISTRICT

Leo Allard
N. Bessem
Della Campbell
Robert Hopper
J. Marchessault
Anne Mandryk
Diane Moncado
Olga Smerek
Blanche C. Smith
Gerald Zinck

MB91 EASTERN MANITOBA

Roy Barnsdale
Joyce Schick
Pat (J.P.) Williamson

ON36 BLUEWATER

Ann Wickens

ON43 OTTAWA

Kenny Adams
Imrich Stolarik

ON44 PETERBOROUGH AND AREA

Mary Evans

ON45 QUINTE

Eulah Fawcett

Leonard Goodmurphy
Brenda McClare
Patricia Norton
Lorna Smith
Alice Terych
Lucy Yull

QC57 QUEBEC

Jean-Michel Bernier
Richard James
Gracia Jomphe
Marc Larouche
Nicole Lévesque
Marguerite Papillon
Pierre Rouleau
Aline Ruelland

QC58 MONTREAL

Vinod Batra
M. Beauchamp
Guy Beauregard
Serge J.C. Benoit
Judith Boileau
Françoise Boulet
Claude J.J.J. Chartrand
Pierre Couture
Bernard de Vienne
Michel Delorme
Maurice Desjardins
Audrey M. Dixon
Noel B. Ducharme
Fernande Frédéric
Mary E. Graham
Germaine Duval
Hebert

James Roy Holmes
Gaston Lamontagne
Genevieve Larche-Perron
Jean-Paul Lavoie
J.N. Serge Léger
Michel Marette
Pierrette Paradis
Georges Payant
Jean-Claude Phisel
Gilles Plourde
Suzanne St-Denis

QC61 MAURICIE

Léo Déziel
Paul Lever

NB64 SOUTHEAST NEW BRUNSWICK

Pierre Arsenault
Donald J.P. Belliveau
Alfred Bureaux
Robert Burns
Margaret Challes
Jean Daigle
Harold Dole
Dianne Doucette
Jack I. Estabrooks
Pauline Fearon
Enid Lane
Wanda Leona LeBlanc
Gordon M McKenney
Everett C. McQuinn
Claude O'Brien
Elsie Tremblay
Anne Vautour
Sheila Lynn Weir
Pauline Whittle
John David Wry

NB65 FUNDY SHORES

Clement LeBlanc
Olive Morrissey
John Roherty
William Stack
Freda J. Wright

NB67 UPPER VALLEY

Raymond G. Ouellette
William (Billy) Paul

NS71 SOUTH SHORE

James Whelley

NS72 COLCHESTER-EAST HANTS

Mae Bell
Pamela Decoste
Mary Harvey
Charlene Scott
Joan Shirley Terris

NS79 ORCHARD VALLEY

John W. Bezanson
Harold G. Brake
Claude H. Brook
Malcolm Dawson
Errington Maidens
Elizabeth S. Rafuse
Mary J. Smith
George M. Trenholm

NS80 NORTH NOVA

Sam Burrell

PE82 CHARLOTTETOWN

Paul Batchilder
Eleanor I. Cook
Roger Eric Doiron
M. Winston Judson
Hillard James
MacKinnon
Frank McPhee
Wendy E. Mears
Cecil Carl Olmstead
Russell Rogers

PE83 SUMMERSIDE

Joyce Fiinn
Donald MacKinnon
Willis MacLean
Walter Riehl



Still paying for your Federal Retirees membership annually by cheque or credit card? We now have a better way.

The Dues Deduction at Source (DDS) payment option is the simplest and most convenient way to pay for your membership with Federal Retirees and to automatically renew it annually.

Thanks to our relationship with the Treasury Board and the Pension Centre, the DDS option allows your membership fees to be deducted directly from your pension on a monthly basis. This translates to \$4.28 per month for a single membership, or \$5.55 per month for a double.

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.

The offer is also available for new members who join after July 1, 2019, and agree to pay by DDS. All you have to do is complete a DDS registration form available at federalretirees.ca, return it to us and we'll handle the rest!

FREQUENTLY ASKED QUESTIONS

Will making the switch to DDS affect my pension or cause me Phoenix-related problems?

No. Choosing to pay for your membership through DDS will not cause any changes to your pension aside from deducting the membership fees each month. We have also been in touch with the Pension Centre and can assure you that choosing to pay for your membership through a deduction from your pension will not cause Phoenix-related complications for you.

If I signed up for membership before July 1, 2019, can I benefit from these savings, too?

Yes, you can! For existing members, please fill out the DDS form on federalretirees.ca to update your payment method and make the switch. If you have any other questions, don't hesitate to reach out to us.

I still have questions about my membership and making the switch to DDS. May I talk to someone?

At Federal Retirees, we couldn't be prouder of our helpful member-services team. Send us an email at service@federalretirees.ca or give us a call at 1-855-304-2559 (toll-free). We'll be pleased to serve you.



The Member Recruitment Drive returns this fall!



After a successful inaugural run in 2019, we are pleased to announce the return of the Mega Recruitment Drive, set to start Sept. 1, 2020. We will again have terrific prizes, including the grand prize — a dream trip worth up to \$10,000 courtesy of our preferred travel partner,

Collette Tours. Receive a \$5 gift card and a prize ballot for every new member you refer. Remember, nothing helps our association grow more than your referrals, so start practising your best pitch and getting your list of prospects ready for your chance to win big this fall.

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.ca

To pay by cheque:

Send cheque payable to National Association of Federal Retirees:

National Association of Federal Retirees
865 Shefford Rd.
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.

2020 membership fees

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

How to sign up?

1. Visit federalretirees.ca and click on the Joining Us menu.
2. Call our membership team toll free at 1-855-304-4700, ext. 300 or in Ottawa at 613-745-2559.

Contact us

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

We will be pleased to serve you.



National Association of Federal Retirees
PREFERRED PARTNER

Exclusive discounts for Federal Retirees
10% OFF | **15% OFF**
Talk & Text plans¹ | Smartphone plans¹

Keeping you **connected** to what matters most with **simple** and **affordable** wireless service.

Talk & Text Plan

~~\$30~~ **\$27** /month¹
Save 10%



Moto G7 Play for \$0²

- Unlimited minutes
- Unlimited text messages

Smartphone Plan³

~~\$45~~ **\$38²⁵** /month¹
Save 15%



Samsung Galaxy A20 for \$0²

- 4 GB of data
- Unlimited minutes
- Unlimited messages

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

All plans, phones and promotions are available at simplyconnect.ca

Call 1-844-483-2290 today!

- ✓ Canada-wide plans starting at **\$16²⁰/month¹**
- ✓ **No activation fees**
- ✓ Wide selection of phones starting at **\$0²**
- ✓ Reliable **national LTE** network coverage

Offer shown is available until **July 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** **\$45 4 GB Smartphone plan is only available with a 2-year term.** Other offers cannot be combined. Some conditions apply, call 1-844-483-2290 or visit simplyconnect.ca/federal-retirees for details.

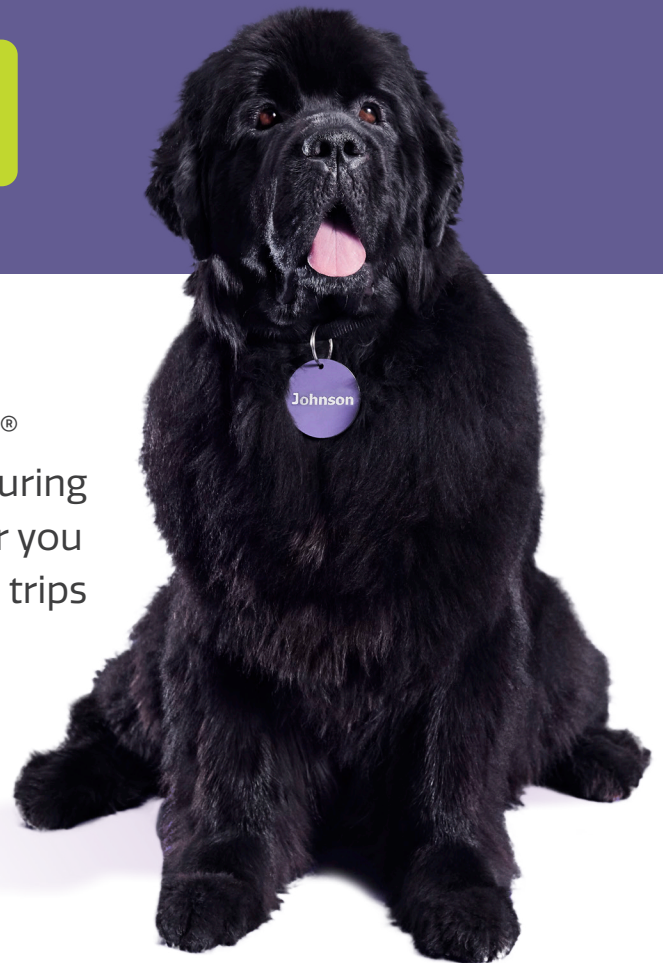
THANK YOU FOR TRUSTING US FOR OVER 25 YEARS.

We'll get through this together.



National Association
of Federal Retirees

**PREFERRED
PARTNER**



Thousands of National Association of Federal Retirees members have benefited from **MEDOC's**® Trip Cancellation and Trip Interruption coverage during this pandemic. We look forward to being there for you on your future travels throughout Canada, and on trips abroad once the global travel advisory is lifted. Visit johnson.ca/coronavirus for updates.

1.855.428.8744

[Johnson.federalretirees.ca](https://johnson.federalretirees.ca)

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® 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.