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PAGE 34



National Association  
of Federal Retirees  
Association nationale  
des retraités fédéraux

# SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

## THE ELECTION ISSUE

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How the permanent campaign is  
changing Canadian politics PAGE 8

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The five ridings to watch PAGE 12





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# So long, everyone. IT'S BEEN AN HONOUR.

I remember it like it was yesterday.

It was 1996, a full year into my retirement. My wife and I were invited to a meeting at our local FSNA branch. Being newcomers to the area, we were keen to meet new folks — and interested in learning more about the Association.

The evening proved pleasant and, a few months later, we were invited to another meeting. The branch president told the audience the branch needed volunteers with computer experience. An abrupt jab to my ribs startled me — it was my wife, encouraging me to step up. My first instinct was to decline (surely it would cut into golf time) but, after further elbowing, I agreed to at least look into the idea.

That was 18 years ago. Passion and enthusiasm for the Association grew within me, and my belief in our mission and vision flourished as the National Association of Federal Retirees grew and evolved.

Our mission and vision have become more inclusive, yet we remain focused on our *raison d'être*. We've recognized the wisdom in advocating for retirement security for all Canadians, along with health care security, veterans' and seniors' issues; we all stand to win when we work towards making these areas better. But we have not lost sight of the single most important constant in this Association: our focus on protecting the pensions and benefits of our members.

We've adapted to the digital age and we're keeping pace with rapidly changing demographics. *Sage* magazine, a new governance framework, new membership cards, the option to pay membership fees online and, soon, a new website that will serve as a retirement portal for our members — these are just some of the ambitious and successful projects our National Office staff

have led, supported or implemented on behalf of our members.

This is an exciting time for us, but it isn't without challenges. The advocacy work we do is ongoing, with long-term goals that can, at times, be difficult to bring into focus. And it's become increasingly difficult to attract new volunteers — our greatest strength — to carry out the important and rewarding advocacy work we do.

I've come to realize that now is the time for a renewal of leadership. I hope the leaders of tomorrow will continue to move the Association forward with fresh ideas, forging this organization into an increasingly relevant, powerful voice for federal retirees.

Although a year remains in my mandate, I believe it is time for me to move on.

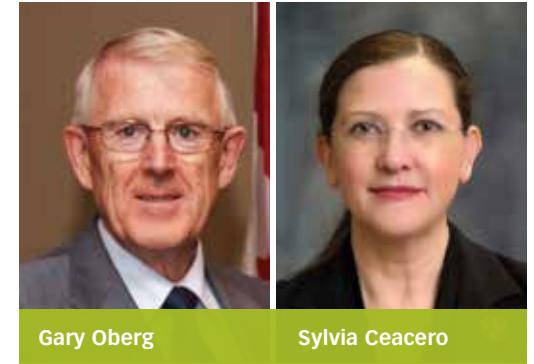
It's been a distinct honour to serve this membership — a membership that has more than doubled in size since I joined. I will cherish my years of service to this organization, as well as each member on whose behalf I've worked, each friendship that blossomed with volunteers and members.

I owe a huge debt of gratitude to CEO Sylvia Ceacero and her dedicated staff. These wonderful individuals work tirelessly on our behalf; without them, we would not be the strong and progressive Association we are today.

It is with mixed emotions that I bid farewell to my director responsibilities with the Association. It has been a privilege to serve you, and I leave with the hope that I may have played a small role in the evolution of our Association during a time of tremendous change.

Sincerely,

**GARY OBERG**  
Former President  
National Association of Federal Retirees



Gary Oberg

Sylvia Ceacero

Sylvia Ceacero has resigned from her position as CEO of the National Association of Federal Retirees, effective July 31, 2015.

We are thankful for Sylvia's dedication and outstanding contributions over the past six years to the Association's members, stakeholders, partners, volunteers and staff. With her determined and tireless efforts, Sylvia has successfully managed the many demands of our organization and was instrumental in recruiting an excellent senior staff team. Under Sylvia's leadership and prudent fiscal management, the Association has experienced an exciting growth in membership and revenues that bodes very well for the future of the organization.

Although Sylvia is moving on to new challenges, the National Association of Federal Retirees will continue to benefit from the positive legacy she leaves behind. We wish her all the best.

Mrs. Debbie Bernhardt, current Director of Finance and Administration, will be the acting CEO until a new CEO has been appointed.





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# SAGE

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**PUBLISHER**  
Sayward Montague  
Manager, Advocacy and Communications

**EDITOR**  
Doug Beazley

**CFO**  
John Butterfield

**EDITORIAL COORDINATORS**  
Karen Ruttan and Angela Johnston

**CREATIVE CONSULTANT**  
Sally Douglas

**CONTRIBUTORS**  
Susan Delacourt, Paul Barber, Elizabeth Thompson, Alan Freeman, BJ Siekierski, James Munson, Janice Dickson, Alice Musabende, Mike Bruce, Sue McGarvie

**TRANSLATION SERVICES**  
Annie Bourret and Lynda Bolduc

**GRAPHIC DESIGN**  
Two Blonde Chicks Inc. Design + Marketing Group

**COVER ART**  
Patrick Corrigan

**PHOTOGRAPHY**  
Matthew Usherwood

**PRINTING**  
St. Joseph Print Group

---

Letters to the Editor or to contact the National Association of Federal Retirees:  
613.745.2559 (toll-free 1.855.304.4700)  
1052 St. Laurent Boulevard, Ottawa ON K1K 3B4  
sage@fsna.com

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## DEAR SAGE

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

National Association of Federal Retirees, 1052 St. Laurent Boulevard, Ottawa, ON K1K 3B4

Or you can email us at [sage@fsna.com](mailto:sage@fsna.com)

Having just read Ron Seabrook's indignant letter (in our summer issue — ed.), I cannot help but respond.

Who am I? I am a former proud Conservative, who was a delegate to the PC convention of May 2003 held in Toronto. After attending this horrible meeting during which the Harper gang hijacked the old PC party, I could not remain a Conservative. I am now very much in favour of strategic voting. The strategic vote is a means of getting rid of Harper's disastrous regime.

Harper Conservatives are destroying Canada, including Canadian science and Canadian lakes and just about everything that Canadians used to hold dear. Mr. Seabrook didn't make it clear whether he is in favour of Canada's traditional Conservatism or Harper's disastrous agenda. The traditional Conservatives, as I had been, are likely to despise Harper and all he stands for. No doubt there are numerous former Conservatives who share my views.

— K. Jean Cottam, PhD

Thank you for the excellent article on the subjects of assisted death and palliative care ('A Question of Death and Life'). Those with the same opinion might also find the book by Atul Gawande, titled "Being Mortal", worth reading.

Keep up the good work.

Sincerely,

Baily Seshagiri

### Pension Wars

Dear Sage,

Your article in the summer edition of Sage (The Coming War Over Retirement) speaks to the issue of pension envy and the federal government's ambition to have us all doing with less (except senators and MPs) by forcing pensioners into target benefit plans rather than the current defined benefit plans they have earned.

It is the government itself that has been propagating falsehoods such as advising the private sector that these pensions are unsustainable.

I am amazed that the press has not looked deeply into the facts and reported same. I believe there is great ignorance out there about how federal pensions actually work and when people are told that the federal government actually "stole" some 30 billion dollars from my husband's RCMP pension (along with others), they are truly dumbfounded.

Perhaps (the National Association of Federal Retirees) should place full-page editorials in Canada's newspapers across the country putting into perspective exactly what has happened. I believe it is time to hit Stephen Harper where it hurts. His only ambition is to further erode the public service and then tell everyone he has balanced the budget — unfortunately on the backs of those same people who serve our country. Shame on him and the rest of his cronies in the Conservative Party of Canada.

Keep up the good work in protecting those who worked tirelessly for the good of this country only to be tossed to the wind at the whim of a government obsessed with the bottom line!

— Julie Dunn







# DIVIDE AND CONQUER

How the permanent campaign is killing the idea of 'national' politics — with dire consequences for how we govern ourselves.

SUSAN DELACOURT

Prime Minister Stephen Harper addresses supporters in Truro, N.S. on Friday, May 15, 2015. THE CANADIAN PRESS/Andrew Vaughan

Along the Trans-Canada highway, near the little Manitoba town of Landmark and not far outside Winnipeg, a sign stands at the side of the road: "Longitudinal Centre of Canada. 96° (degrees) 48' 35."

For mapmakers, it's easy enough to find the country's dead centre: just count up the meridians east to west and divide by two. But politics is a lot more complicated than cartography — and Canada's political centre has no handy signpost.

Though Canadian voters are hearing a lot about the plight of the middle class in this campaign, the election battle itself isn't being fought anywhere near the middle of the road, politically speaking. In a campaign climate dominated by "micro-targeting," niche audiences, polarization and "playing to the base", our political ideas about Canada as a single, mass-market nation are looking more and more like relics of another time.

Putting it another way, we've travelled some distance since Pierre Trudeau talked about a nation "greater than the sum of its parts", the place Joe Clark described as a "community of communities." Federal political campaigns in Canada are now run by people skilled at seeing the nation as a series of small, demographic targets — a community of its parts, you might say. And what's true for the campaign is true, more or less, for governance as well.

One sign of the decline of mass-market politics could be found in how the Harper Conservatives approached the leaders' election debates this year. In May, the Conservatives announced that Prime Minister Stephen Harper likely would not be participating in the traditional debates held by the broadcast consortium of the major TV networks, opting instead to take part in a series of smaller debates.

What was interesting about this decision was the fact that Conservatives believed they wouldn't pay a political price for abandoning

the mass-market broadcasters. This is a party that has built its electoral success on finding target audiences in strategic areas across the country and building, in the words of former Conservative campaign chief Tom Flanagan, a "minimum winning coalition."

Flanagan, who has written some of the most insightful books on how Harper's Conservatives win and keep power, was one of the academics taking part this year in the Canadian Political Science Association's all-day workshop on the so-called "permanent campaign." This is the phenomenon of elections that never really begin or end — where parties never stop fighting each other and the periods between the official election campaigns still look an awful lot like the campaigns themselves. Permanent campaigning sharpens differences between parties, distilling everything into distinct choices: left versus right, business versus unions ... even good versus evil. It generally does not reward collaboration between parties — or politicians who try to find middle ground.

At the CPSA meeting, Flanagan talked about how the "mushy middle" can end up pushed to the sidelines in modern Canadian politics — and how this could be bad news for the traditionally centrist Liberal party.

Flanagan called it "invasion from the margins" (which sounds like a great name for a science-fiction flick, come to think of it). It happens, he said, when politics is focused on one thing — such as the economy — and a left-right conflict takes shape as a result. When that happens, said Flanagan, "centre parties tend to get squeezed out if they have competitors on both the left and right." Flanagan was speaking in the early days of the New Democratic Party's surge in the polls, which continued well into the summer and had pundits talking about the coming election as a stark confrontation between the right and the left — with the Liberals as also-rans, third players.

Centrist parties such as the Liberals do well when national unity is an issue, Flanagan said, because it adds an extra dimension to polarized politics that a centrist party



A scene from the 2011 election debate: Bloc Quebecois leader Gilles Duceppe, and Prime Minister Stephen Harper look on as Liberal leader Michael Ignatieff responds to a question Wednesday, April 13, 2011.

This is the phenomenon of elections that never really begin or end — where parties never stop fighting each other and the periods between the official election campaigns still look an awful lot like the campaigns themselves.

can use. "Shutting down the national unity issue has really hurt the Liberal party by forcing politics back into a one-dimensional mould," he told me in an email.

So it may not be a mere coincidence that the Liberal party was politically pre-eminent in the 20th-century age of mass marketing — and has done less well in the 21st century, the age of micro-targeted niche marketing.

Liberal Leader Justin Trudeau has said on numerous occasions that while micro-targeting may win elections, it's not a great tool for government. Back in 2012, before he became leader, Trudeau talked to me for my book, *Shopping For Votes*, and explained why Liberals have been less than eager to embrace micro-targeting and the segmentation of the electorate. In his mind, those are the tools of polarized politics.



“Parties that are positioned on the left or right of the political spectrum can take advantage of certain constituencies that are more engaged with activism or protest,” Trudeau said. “Because we don’t have those natural constituencies, because we are trying to appeal to that broad swath of regular folks, the micro-targeting just doesn’t appeal to us.”

“We’ve sort of bound ourselves as a party to saying the same things from one end of the country to the other... and trying to govern for all the people, not just the people who voted for us.”

The New Democrats, for their part, believe it’s possible to do both. Brad Lavigne and Anne McGrath, the senior strategists who will be steering the NDP campaign in the election, have spent years carefully studying electoral demographics to find the next waves of NDP voters. In July, the NDP released an online ad slamming the Conservatives, which Lavigne said was being pushed out to target constituencies in the Greater Toronto Area as well as other parts of the country where the party’s research had shown pockets of voters looking favourably on the idea of an alternative to the Conservatives and Liberals.

McGrath insists, though, that the NDP message remains consistent — that the party is not saying different things to different audiences.

“The NDP campaign has a strong message focused on principled leadership and concrete proposals to help the middle class. That message is the same across all audiences and all platforms,” McGrath said in an email, when asked about the potential conflict between micro-targeting and

.....  
 “We all need to get used to national parties more interested in capitalizing on problems than in fixing them. Get used to reams of government policy inexplicable but for its ability to grease the bagman’s gears.”  
 .....

one-nation governance. “Micro-targeting is about finding new ways to talk to voters about the issues that are important to them but the values, the proposals, and the message remain consistent.”

While it’s true that the Conservatives appear to be no great fans of the mass-market broadcasters, they still seem to find the traditional networks good for one thing: advertising. The airwaves were inundated this summer with ads by Conservatives and the other parties — a reflection of the fact that elections are decided by people who don’t pay attention to politics, who only tune in if politics happens to intrude on their favourite TV show. These “floating voters” are a key, niche market for the political strategists who sift through data to sort the population into supporters, non-supporters and “persuadables.”

Yet the increasing sophistication of that data-gathering technology spells more bad news for mass-market broadcasters, as it happens. In the United States, where many Canadian politicians of all stripes have been culling campaign tools and lessons for decades now, it’s predicted that Facebook — yes, that place where you post pictures of your family and your pets — will become the go-to place for political advertising in the not-so-distant future.

“Facebook is on the cusp — and I suspect 2016 will be the year this becomes clear — of replacing television advertising as the place where American elections are fought and won,” Ben Smith, editor-in-chief of BuzzFeed, wrote late in 2014.

Could we beat the U.S. to that goal? Here in Canada, Facebook and the CTV network have formed a partnership already to cover

the election, and all the political parties have been talking to Facebook Canada to get tips and guidance on ad strategies to find their selected demographic targets.

Why would political parties choose to use Facebook over TV ads? Cost is one reason. It’s much cheaper to throw up an online ad, rather than pay for the production and distribution of television advertising. More to the point, though, television advertising is a bit like using a fire hose to water a garden — it’s saturation coverage, when all you may need is a watering can on selected plants. Social media ads can be directed at the audiences you need: soccer moms and dads, urban condo dwellers or rural farmers. As a bonus, social media ads give information *back*; parties can tell who is reading their ads, who is pressing “like” on Facebook or clicking links through to donation sites. In the parlance of the professionals, the audience for online ads is interactive, not passive. It’s a perfect tool, in other words, if you’re in the business of seeing Canada as a collection of demographic micro-targets. It’s also a very handy way to find the small donations that are now the lifeblood of political party operations in Canada, thanks to a decade’s worth of new limits on fundraising.

In the fall of 2013, Ken Whyte stood at the back of a hall at the Conservatives’ annual convention in Calgary, listening to a speech by the party’s chief fundraiser, Senator Irving Gerstein. Whyte, a former columnist and editor-in-chief who has attended dozens of party conventions in his long journalistic career, had a moment of revelation while listening to Gerstein — specifically, on how the party fundraising rules in Canada have fundamentally altered the way power works in this country.

Thanks to the ban on corporate donations, Whyte later wrote in Maclean’s magazine, governments and political parties don’t really have to court big business anymore — or even care about getting on the bad side of Bay Street. He cited the Harper government’s self-declared war on the telecom business — which prompted

150 corporate Canada CEOs to send a formal complaint earlier that year, arguing against a policy that would be bad for business. “Harper blew them off,” Whyte wrote, noting that the government simply doubled down and launched a website and ads that demonized the telecom sector. Why? Because the Conservatives stood to gain more in donations by whipping up citizens’ anger against wireless rates.

“One hundred and fifty CEOs may rule Canadian business, but at \$1,200 a head they are worth at most \$180,000 to Harper,” Whyte wrote. “So 150 of the biggest, fattest CEOs in Canada wield less clout in Ottawa than any 150 Conservative hotheads in my home riding of Edmonton Centre.”

Whyte rather dismally predicted that this would be the new reality. “We all need to get used to national parties more interested in capitalizing on problems than in fixing them. Get used to reams of government policy inexplicable but for its ability to grease the bagman’s gears.”

It’s not just Bay Street getting the cold shoulder, by the way. It’s also the idea of government by mass consensus.

Whether or not you were in favour of the taxpayer subsidy to political parties — officially phased out to zero earlier this year — you can’t ignore the effect the subsidy’s elimination has had on the idea of mass-market politics in this country. As long as parties were getting a dollar or 75 cents for each ballot cast for them, they had a strong financial incentive to go looking for as many votes as possible, in all regions of the country.

Now, however, it’s far more efficient and lucrative for parties to form policies and legislation around the opinions and wishes of the people Whyte calls the “hotheads.” It also makes more sense now for parties to play to their bases — whipping up emotions and donations in some segments of the population, even if they come at the expense of other people or regions.

It’s almost a Canadian political cliché now to lament our lack of a national vision, of ambitious ideas for pan-Canadian projects.



THE CANADIAN PRESS/Darren Chahreese

NDP Leader Tom Mulcair, centre, poses with participants before the Canada Day tourney at the James Gardens Lawn Bowling Club in Toronto on Wednesday, July 1, 2015.



THE CANADIAN PRESS/Jeff McIntosh

Liberal Leader Justin Trudeau greets spectators during the Calgary Stampede parade in Calgary, Friday, July 3, 2015.

Where is the national strategy to fight climate change? Why can’t we have a pharmacare program? Where is the nation that is greater than the sum of its parts — or at least a community of communities?

The answer to those questions might well lie in the fact that while our problems — from environmental degradation to income inequality — are growing in scope and complexity, our politics seems to be getting smaller. In the quest for electoral victory

and donations, in the midst of a permanent, polarizing campaign, during and between elections, there is little incentive for Canadian politicians to seek out the centre.

So while this election campaign may see plenty of politicians passing by Landmark, Man., and its geographical milepost, don’t expect to see any party leaders striding into the middle of the road. These days, that’s a good way to get run over. ■



ELECTION 2015

# WHERE THE RUBBER MEETS THE ROAD

Forget the national polls. Here are five ridings that bear watching.

PAUL BARBER

Back in the spring, the *Globe and Mail* sent a reporter to Peter MacKay's Central Nova riding after the cabinet minister announced his retirement from federal politics.

Voters in the riding gave the *Globe* a slightly confusing impression of their voting plans; while a lot of them said they still admired MacKay, a lot also said they weren't wild about his

boss — using words like "controlling," "arrogant" and "tyrant" to describe Prime Minister Stephen Harper.

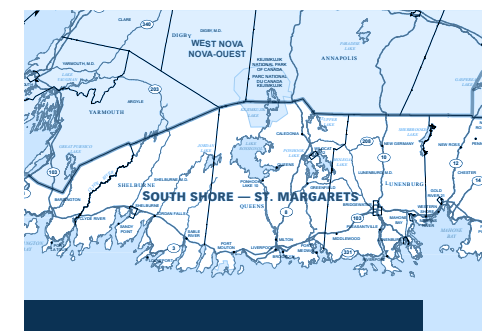
The problem with tracking federal politics in a country as big and diverse as Canada is one of focus; elections happen nationally but they're fought on the ground, riding by riding. By mid-July the Harper Conservatives had seen their national support drop significantly — but not consistently — from 2011 levels, losing on average about seven points in their strongholds of B.C. and Alberta, 14 points in

Manitoba and Saskatchewan, 10 points in Ontario and 15 points in Atlantic Canada. (There had been little change in Tory fortunes in Quebec, the province where the party saw its weakest results in 2011.)

The Conservatives' shortfalls have been partly offset by a tight split in support between the New Democrats and Liberals. After New Democrat Rachel Notley won the Alberta provincial election in early May, the federal NDP surged to a narrow lead in a three-way race. But in such a close campaign, anything can happen —

and quickly. The party in third place can leapfrog into top spot because of factors playing out at the regional level. A party might be much stronger on the ground than the polls suggest because (for example) it's better at mobilizing the vote. So don't expect to learn much from the national numbers this time.

Instead, here are a handful of key ridings that bear watching in October — places where the results reflect regional trends and can offer hints about who's got the best shot at moving into 24 Sussex.



## ATLANTIC CANADA

The Conservatives have lost a lot of incumbents in Nova Scotia and are now defending such seats as Central Nova, South Shore-St. Margaret's and West Nova with new candidates.

Atlantic Canada has long viewed the federal government as a key source of economic support, particularly through Employment Insurance. The Harper government's aggressive cuts to public spending have hurt it politically in the region. The Liberals have been the principal beneficiaries of that slide; up an average of 11 percentage points over 2011, the Liberals could take as many as two-thirds of Atlantic seats, while the NDP's recent gains suggest the party now has an excellent chance of retaining seats and gaining new ones.

Keep an eye on **South Shore-St. Margaret's**, which runs along the coast south of Halifax and includes Peggy's Cove and Lunenburg. Incumbent long-time Conservative MP Gerald Keddy is retiring and this contest looks like a

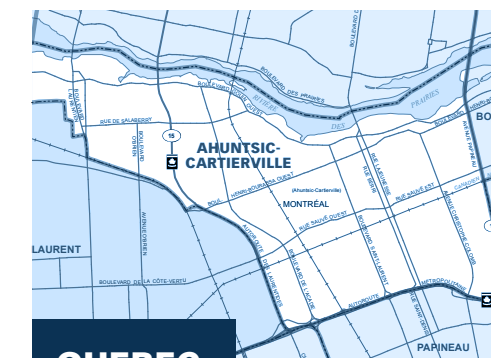
### South Shore-St. Margaret's

- Three way race
- Mainly small town and rural
- 97% English-speaking
- 95% non-immigrant
- 7% employed in farming, forestry and fishing

three-way race. Keddy's replacement, 23-year old party activist Richard Clark, faces New Democrat Alex Godbold, a teacher at a local French high school, and Liberal Bernadette Jordan, a long-time community activist.

Godbold said voters in the district are looking for better and more affordable childcare in rural areas. "Women in rural areas of a riding, and men too, are not only concerned with access to affordable childcare but to access to childcare at all, full stop," he said.

Health care and aging infrastructure are important issues for Liberal Bernadette Jordan, but the big issue remains employment and a greying population: "In our riding we have a huge problem of out-migration. We're losing our young people."



## QUEBEC

The Orange Wave is back. As of late July the NDP appeared to have enough support to win back most of the seats they won in 2011. At the same time, Justin Trudeau's Liberals had re-asserted their dominance in anglophone Quebec and among Montreal's immigrant voters.

The wild card here is the Bloc Québécois, once again under the leadership of Gilles Duceppe — who can expect a struggle winning back NDP votes from Tom Mulcair, the most popular leader in Quebec.

The riding to watch here is **Ahuntsic-Cartierville** in north-central Montreal, where the 2011 results in the new boundaries suggest a close three-way race. Bloc MP turned New Democrat Maria Mourani is running. As of late



July it appeared probable that the Liberal candidate would be Melanie Joly, who finished a surprising second in the 2013 Montreal mayoral race.

Mourani's replacement as Bloc candidate, activist and Cégep teacher Nicolas Bourdon, will face a stiff test repeating Bloc success here, one of just four constituencies won by the Bloc in 2011. (Mourani was expelled from the Bloc over her vocal opposition to the former PQ government's 'charter of values'.)

Quebec is the province where dissatisfaction with the Harper government is strongest. The Conservatives believed they could strengthen their foothold here by tapping into fears about terrorism. The party did jump in the polls in rural Quebec and the Quebec City area following the attacks in Paris in January, but Conservative support in the province has since faded.

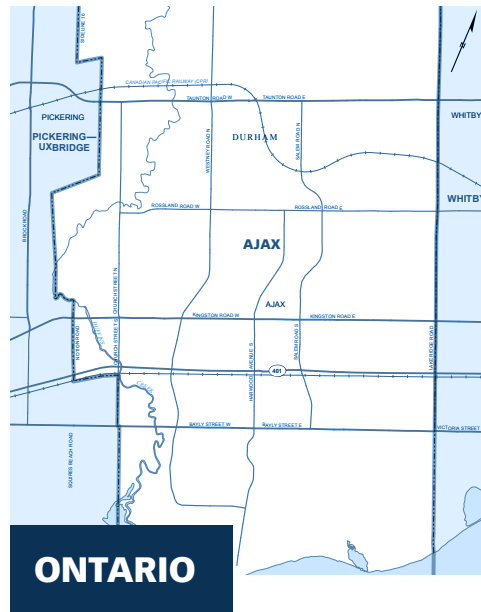
### Ahuntsic-Cartierville

- Key Liberal target
- Multi-cultural and multilingual
- 40% immigrant including Arabic, Italian, Spanish, Greek, Armenian
- Half have French as mother tongue
- 90% speak French, 56% are bilingual
- 55% speak non-official languages



NDP Leader Thomas Mulcair announces the candidacy of Maria Mourani, right, in Ahuntsic-Cartierville.

THE CANADIAN PRESS/Graham Hughes



### ONTARIO

For the Conservatives, Ontario presents the greatest opportunities for both success and failure. The party has been doing relatively well here. Its problem is that it must repeat the 19-point lead it achieved in 2011, which was key to capturing scores of seats.

Ontario was hard hit by the economic slowdown post-2008, with GDP growth declining despite a pickup in 2014 and a weaker dollar. Manufacturing, particularly in southwestern Ontario, has been struggling. Having sold themselves as responsible managers of the economy, the Harper Conservatives may be forced to take some of the blame for Ontario's economic setbacks — unless, as Premier Kathleen Wynne was able to do in last year's provincial election, they can cast doubt on the alternatives.

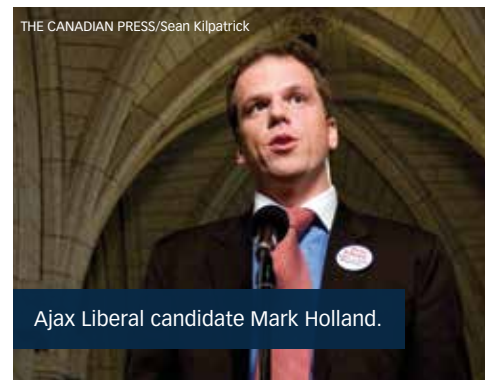
Expect some overlap in Ontario between federal and provincial party brands. Premier Wynne's provincial Liberal government has suffered setbacks to its popularity over issues like the privatization of electrical utility Hydro One. If Ontario voters aren't happy with Wynne, they may decide to punish Trudeau for it.

The Harper Conservatives have enjoyed some success in Ontario in targeting middle class suburban immigrants. The 905 belt around Toronto was key to the party's 2011 performance in Ontario; the Conservatives swept the suburbs of Mississauga,

Brampton, Richmond Hill, Aurora, Ajax, Whitby, Durham and Pickering in 2011, winning all but a couple of seats. Harper's polling losses in Ontario have been smaller than elsewhere — but he risks losing seats in 905 along with the eight the party captured in Toronto.

A key 905 electoral confrontation will occur in the riding of **Ajax**, where Citizenship and Immigration Minister Chris Alexander faces a return match with Mark Holland, the three-time Liberal MP he defeated in 2011. The NDP banner is being carried by Stephanie Brown, a political science and philosophy student at the University of Toronto. Holland had a reputation as an effective opposition member, leading the *Globe and Mail* to claim he had the "status of most-hated Liberal MP among Stephen Harper's Conservatives."

Alexander's cabinet status makes Ajax a high-value target for both the Conservatives and their rivals. It's suburban — Highway 401 and the GO Train are vital links to downtown Toronto — and like all of southern Ontario the riding is ethnically diverse.



Ajax Liberal candidate Mark Holland.

### Ajax

- Key 905 Liberal-Conservative battleground
- Culturally diverse, many recent immigrants
- Languages spoken include Italian, Spanish, Hindi, Urdu, Farsi, Tagalog, Tamil, Sinhalese

Holland has been reaching out to Muslim voters in the riding; over the summer he was fasting for a charity called Give 30, which fundraises for food banks during Ramadan. "And I've had a lot of local Muslim families ask me to break my fast with them in the evenings," he said.

Alexander, whose constituency office is adjacent to the Ajax GO train station, is sometimes seen there greeting potential voters and handing out granola bars.

One key government initiative that could help Alexander is the commitment announced in July to double the federal contribution to the nearby Rouge National Urban Park. For Alexander, the project to use the expropriated lands for a park rectified "a breach of faith and trust for the taxpayers, for property owners, with communities."

### MANITOBA

Provincial politics is casting a long shadow over the federal race here. The NDP provincial government is suffering in the polls because of a sales tax hike and divisions within the party over the leadership of Premier Greg Selinger. Meanwhile, Manitobans have been unhappy with the Harper government over issues such as the termination of the Canadian Wheat Board's marketing monopoly and lagging federal assistance for flooding compensation.

The Liberals have been the principal beneficiaries of anti-Harper feelings here and look to be in a good position to pick up Conservative-held ridings in south Winnipeg, including St. Boniface, Winnipeg South and Winnipeg South Centre. Despite its difficulties, the NDP has a good chance to win back Elmwood-Transcona.



### SASKATCHEWAN

Saskatchewan remains a Conservative stronghold despite some loss of support. However, a radical re-drawing of electoral boundaries gives the NDP opportunities in Regina and Saskatoon. Before 2015, the constituencies in the two cities were partly urban, partly rural — combining rural areas dominated by the Conservatives with the cities, where the New Democrats are stronger. This, combined with a majority vote province-wide for the Conservatives, has helped shut out the NDP in Saskatchewan since 2006.

Redistribution created exclusively urban ridings that could fall to the NDP. One example is **Saskatoon—University**, covering southeastern Saskatoon. Population growth there has been rapid, reflecting strong growth in the economy.

Conservative candidate MP Brad Trost estimates that one home in six in the riding is less than 10 years old. The relatively young population drives up the value of

### Saskatoon University

- New all urban riding and NDP target
- 17% Ukrainian, 6% Aboriginal
- Many languages spoken including Dutch, German, Ukrainian, Arabic, Hindi, Urdu, Chinese, Tagalog
- University of Saskatchewan located here

issues such as child care and child benefits. His principal opponent, New Democrat veterinarian Claire Card, agrees child care matters in the riding — but so does the track record of the Harper government itself. "I think you'll find that among the educated and the younger voters, the environment and climate change inaction are discussed quite a bit."

Other likely NDP targets in Saskatchewan include the other two Saskatoon seats — Saskatoon West and Saskatoon Grasswood. New Democrats also have hopes of winning two Regina constituencies and the northern riding of Desnethé—Missinippi—Churchill River.

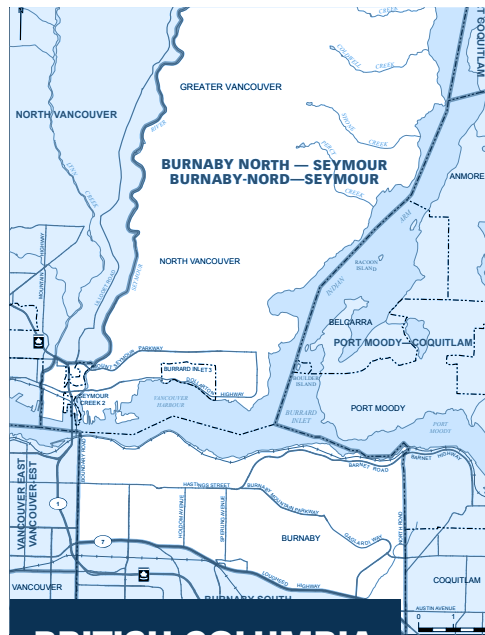
### ALBERTA

Notley's win opened doors for the NDP here, particularly in Edmonton. Already, three Edmonton-area Conservative MPs, representing areas swept provincially by the NDP, say they are not running for re-election. Alberta's political history includes at least two instances where provincial success was later echoed federally.

There's a key difference between the federal and provincial scenes, however. The Alberta New Democrats could exploit vote-splitting on the right between the provincial Conservatives and Wildrose; that's not an option for their federal cousins. The Conservative party remains strong enough to win most of Alberta's seats.

The drop in oil prices has led to economic decline in Alberta, so the opposition parties could take away a handful of Tory seats in Calgary and Edmonton. At the moment the NDP holds one, Edmonton Strathcona.





**BRITISH COLUMBIA**

B.C. is big and very diverse politically — and this is the province where the Harper Conservatives have seen their deepest regional erosion in support levels, having lost about a third of their 2011 vote.

The province is critical to the Liberals, who made big gains here early in Trudeau's leadership. B.C. is home to the western side of Trudeau's family and Pierre Trudeau made a major breakthrough here in 1968.

The environment competes with resource development for voter attention. A relatively minor oil spill created a controversy that highlighted federal cuts to the Coast Guard and triggered widespread media coverage.

The NDP did well here last time and is on track to do well again in 2015. With the Liberals' strength and the Conservatives' slide in support, expect competitive races in suburban Vancouver ridings like **Burnaby North-Seymour**, one of six new ridings in the province. Its importance to the government was highlighted by Harper's visit in April to announce expansion of the Canada Student Grants program. In attendance was Conservative candidate Mike Little.

A poll done in May gave the NDP a big lead here, reflecting the party's overall surge in support in B.C. Opponents scoffed at the results. "What I think is interesting is that there's a sitting NDP MP in this riding who has chosen to run in another riding and a Conservative MP from what's now this riding that chose to run in another," said Liberal candidate Terry Beech. "They have access to all of the same numbers we did and I think that does something to highlight the Liberal opportunity here, that two MPs from other parties have made the decision in other, likely safer ridings."

First-time NDP candidate and retired judge Carol Baird Ellan has some experience in doorstepping voters. "My first job was door-to-door sales, selling brushes for the Fuller Brush Company when I was 15, so knocking on doors is pretty natural for me." She said she will campaign on



Former provincial court chief judge and NDP candidate Carol Baird Ellan (Burnaby North-Seymour).

**Burnaby North-Seymour**

- Key suburban Vancouver battleground
- Multilingual, multi-ethnic
- 24% have Chinese origins
- Nearly half speak non-official languages
- Riding includes working harbour on Burrard Inlet

environmental issues such as the Kinder Morgan pipeline, as well as repealing some of the more controversial laws of the Harper Conservative era, such as Bill C-51.

Local Green candidate Lynne Quarmby made news last fall when she was arrested for civil disobedience while protesting the Kinder Morgan pipeline. "I felt like my voice just wasn't being heard as a citizen."

**SO, WHAT DOES IT ALL MEAN?**

What few people understood about the Harper government's majority win in 2011 was its fragility; any number of factors could have left Harper with another minority. Another factor weighing against the Conservatives this time could be the impact of strategic voting as Canadians cast ballots for their second-choice candidates to prevent Conservative wins.

Over the past two years, most poll results would have produced a House of Commons controlled by the NDP and the Liberals combined. Most of the polls going into the writ period suggest that no single party will have more than fifty per cent of the seats. Much depends on the campaign, of course — but how to make the 42<sup>nd</sup> Parliament work could turn out to be the critical question on the morning after. ■

THE  
**POLITICS**  
OF  
**RETIREMENT**

As the population ages, voters worry more and more about how they'll live in retirement. We spoke to representatives of the major federal parties to find out how they plan to tackle the problem.

*Interviews conducted by:*  
**BJ SIEKIERSKI, JAMES MUNSON, JANICE DICKSON and ALICE MUSABENDE**

*Please note these interviews have been edited for length.*

**EMPLOYMENT MINISTER PIERRE POILIEVRE:**  
**'I think a dollar for dollar is very fair.'**

**Sage:** In the last budget you said you're assessing a voluntary target benefit plan for Crown corporations and federally-regulated private sector plans. Where does that stand?

**Poillievre:** That is ongoing. I don't think you'll see anything announced (before the election), but that would be under the purview of ... probably the Treasury Board president.

**S:** The late Finance minister Jim Flaherty rejected the idea of a voluntary CPP enhancement approach a few years ago. Why are you considering it now?

**P:** I think, at the time, Minister Flaherty saw some logistical challenges which we have since been advised ... can be overcome. There's no question that we should retain the existing mandatory CPP ... However, if people believe they're best served by voluntarily expanding their contribution to the CPP in exchange for an enhanced retirement benefit, then we want to look at ways for them to do that.

**S:** If the problem is that people aren't saving enough, how will this help?

**P:** Well, what's ironic is that the Liberals say that people can't afford to contribute more to their Tax-Free Savings Accounts, yet they say that people can afford to pay a new tax for a government pension scheme. Our approach has always been to give people options and let them choose.

**S:** If you had a choice between offering voluntary CPP enhancement and giving more TFSA contribution room, what would you prefer?





**S:** Your government has introduced several measures for long-term care — the extension of compassionate care EI benefits, for example. Might we see more for long-term care?

**P:** Well, my belief has always been that family is the greatest social safety net we have. The expansion of the compassionate leave under EI to six months from six weeks — it allows family members to take care of each other in those last painful months of irreversible illness. That's also consistent with our approach on (the) Registered Disability Savings Plan ... why not allow parents a tool where they can set aside money and prepare a nice stable nest egg so that ... their disabled child can live a dignified life?

**S:** Your government tied the Canada Health Transfer to average GDP growth starting in 2017, with a floor of 3 per cent. The (Parliamentary Budget Officer) suggests the costs will be shifted to the provinces and that could lead to a shortage of resources in the system.

**P:** The irony is that nominal GDP — that's inflation and GDP combined — let's say that on average it'll be four per cent. That's pretty reasonable. The federal transfer is growing at twice the rate as the growth in Ontario's health care spending. The problem isn't that the provinces don't have enough federal money. It's that many of them are not spending it on health care. I mean, in Ontario, the Liberal government is just squandering it on every cockamamie scheme that comes along.

**S:** The 2014 budget increased premiums for retirees in the public service health care plan. Could we see further changes?

**P:** I think a dollar for dollar is very fair. And if you go into the private sector and ask people — you tell people that they could get a dollar for dollar supplementary health plan — they would be ecstatic.

"Our approach has always been to give people options and let them choose."

**P:** I think we can do both. That's what we said we'll do.

**S:** Some people say the decision in 2012 to increase the eligibility age for OAS and GIS will increase the number of seniors living in poverty. And yet, there's money for things like income-splitting?

**P:** Every government in the OECD is making changes to the age of eligibility for income security programs. When OAS came into place in the 50s, the average person lived to 69 and OAS was available at 70. So the average person didn't get any OAS. Now eligibility is 65, and people live to about 81-and-a-half years. What the prime minister proposed is a very gradual and mild increase in the age of eligibility, from 65 to 67. So anybody who is currently over the age, of say 57-58, will not notice any difference.

**TOM MULCAIR:**  
"You have to respect the deal."

**Sage:** Ottawa wants a "voluntary target benefit option" for some employees. Should the federal government honour the terms of pension agreements?

**Mulcair:** The important thing is you have to understand that this type of benefit is a deferred wage. When you have a deal, you have to respect the deal.

**S:** Is a voluntary target benefit option a good idea?

**M:** All Canadians should have access to a pension with a defined benefit. (Prime Minister Stephen) Harper tries to take away benefits to create a level playing field. I'm going to try to add benefits to create a level playing field.

**S:** Why is an expanded Canadian Pension Plan (CPP) the best way to close the gap between savings and retirement needs?

**M:** Given the number of people who are arriving at retirement without enough to live on, increasing the CPP is the most effective way of getting a result.

**S:** Why would you reverse the government's decision to increase the eligibility age for Old Age Security (OAS) from 65 to 67?

**M:** I've never been able to find this statement where (Harper) told Canadians that he was seeking a mandate to increase the retirement age by two years.

**S:** Will you reverse the increased share of health care costs falling on the provinces?

**M:** Mr. Harper has yet to attend a single meeting of the Council of the Federation. We will go back to the six per cent (increase in the Canada Health Transfer to the provinces per year) until such time as we sit down with the provinces for a new long-term health care accord.

**S:** Would you tie health transfers to the number of seniors in a province?

**M:** That's exactly the type of argument that some provinces will make, while another province will make a different one. That's why you have to sit down and do the hard work.

We will seek to incorporate things like catastrophic medical coverage for the cost of pharmaceuticals, and look at how we can make sure that we can integrate newer drugs while the system remains sustainable.

**S:** What would you do about home care and long term care?

**M:** That would be included in talks with the provinces. Fifty years ago, if you were talking about medical care, that was synonymous with hospital care. Today you can get better results by keeping people at home.

We want the next round of health accords to be a serious, substantive discussion with all the provinces and territories so that we can look at this with a very modern sort of eyes and try to find a solution for the next generation.

**S:** Would you reverse Ottawa's decision to increase premiums for the Public Service Health Care Plan?

"I'm going to try to add benefits to create a level playing field."



**M:** Again, this is something that was done unilaterally. When you're changing the conditions unilaterally, that is not good faith.

**S:** But will you reverse the decision?

**M:** The NDP will always act in good faith in these issues. The wages that are being deferred and that come out in the form of a pension and other benefits are not to be tinkered with unilaterally and retroactively.

**JUSTIN TRUDEAU:**  
"Changing the rules retroactively ... is unacceptable."

**Sage:** The federal government intends to study a "voluntary target benefit option" for employees of federally regulated entities. What's your position on accumulated benefits?

**Trudeau:** I was relieved the government didn't move ahead on this. They probably made a smart calculation that taking away benefits from seniors that had been earned and accrued over years, retroactively, is unacceptable, would cost them too high politically, and it's wrong in principle.

**S:** Do you believe that governments should honour the terms they agreed to in pension plans?

**T:** Changing the rules retroactively, unless there's a grievous error or unforeseen consequences, is unacceptable.

**S:** Do you see a role for target benefit plans beyond the employers mentioned in the budget?

**T:** One of the things we've seen this government do too much in the past is make unilateral decisions about employees under its domain. Changes ... to be made by the government need to be negotiated in good faith.

"Changes ... to be made by the government need to be negotiated in good faith."



**S:** The government is open to voluntary enhanced CPP/QPP contributions. Are voluntary savings options enough?

**T:** I don't believe voluntary savings programs are enough. The government's own study concluded it wouldn't be enough.

**S:** The government says it is open to consultation on voluntary contributions to the CPP/QPP. What's your position on this?

**T:** Ontario, for example, has made it clear they don't want to move forward with an Ontario Pension Plan. In my conversations with Kathleen Wynne and other premiers, I've seen a very clear desire to move forward on an expanded CPP.

**S:** The increase in the age of eligibility for OAS from 65 to 67, and the decline in overall pension coverage, could increase the number of seniors living in poverty. What's your position?

**T:** On top of that, it's another form of downloading onto the provinces. We are unequivocally opposed to raising the age on OAS eligibility retirement from 65 to 67.



**S:** The PBO said the federal government downloaded billions of dollars in health care costs onto the provinces. What would you do to address this?

**T:** We need a federal government that works with the provinces to actually respond to the very real needs our populations are facing.

**S:** What would you do to address the shortage of homecare and long-term care?

**T:** Infrastructure investment — whether it's creating more residential facilities for our seniors, investing in community care centres, or incentives to adapt one's own home to care for an elderly parent longer.

**S:** Recently, the federal government doubled premiums for the Public Service Health Care Plan. Would you consider reversing that decision?

**T:** This is one of those things where unilateral action by a government is irresponsible. It's an example of where we should sit down and negotiate changes and that's not something this government is willing to do.

**S:** What is your opinion of the government's decision to double Public Service Health Care Plan premiums for federal retirees?

**T:** A government that acts without understanding is irresponsible and is breaking the trust people should have in things that were agreed upon and negotiated.

**ELIZABETH MAY:**  
 'There is a pattern of disrespect.'

**Sage:** The federal government has indicated that it wants to introduce voluntary target benefit pensions for certain categories of employees. What is your position on accrued benefits?

**May:** I have been very active on this and am very angry about the changes that have



"We definitely support collective bargaining and the terms of agreements ... that should never change after the fact."

been made, essentially forcing pensioners to accept different terms than they contracted when they were employees. There is a pattern here, (of) disrespect shown to both current and retired federal employees, that is shocking and we definitely support collective bargaining and the terms of agreements that pensioners entered into when they were in the workforce. That should never change after the fact.

**S:** Do you see any advantages to target benefit plans — should they be applied to the core public service, for example?

**M:** No. We need to focus on the expansion of the Canada Pension Plan instead. We have one-third of workers who do not have workplace pensions and we know that a number of the RRSPs ... work for some Canadians but primarily benefit those who are already fairly secure in their retirement income. We need to expand the CPP and we need a better national disability insurance scheme for people who are both retired and disabled. This should not be withered away with voluntary defined contribution plans as opposed to defined benefits.

**S:** What do you make of the government's decision to open the door to voluntary enhanced CPP contributions?

**M:** We don't think that these voluntary arrangements have any possible benefits when compared to the benefits of expanding CPP.

**S:** What is your position on the increase in the eligibility age of for OAS?

**M:** We want to have a debate within a parliamentary committee to look at evidence. We actually want to examine the possibility — which we would support — of returning eligibility to age 65, but not doing it without examining how it impacts seniors. We would ... look for a broadly acceptable, fiscally sound consensus position.

**S:** How would your party approach the downloading of increased health care costs onto the provinces?

**M:** We need to re-do the National Health Accord, we need to protect all the elements of the Canada Health Act, which has been ignored by the current government for far too long. The single biggest driver of health care cost is increased pharmaceutical costs ... we need to have a national pharmacare program with a federal agency that would bulk-purchase pharmaceuticals and drive down the cost per unit by negotiating with big pharmas. One other thing we need ... is a different approach to equalization payments, to make sure they are fair and that provinces get what they need.

**S:** What would your party do to address shortages in home care and long-term care?

**M:** Federally, one ingredient is money. Provincially, one ingredient is, 'Can we have homecare workers, where we make a decision that yes they are allowed to keep going back to the same place, and can we make sure they are paid enough to attract people who are health care professionals?' It's a multifaceted solution but it starts with a national goal of a home care strategy. ■



The number of couples divorcing later in life is on the rise. What's going on?

ELIZABETH THOMPSON

For Peggy Cork, the first clue that something was wrong was in her husband's eyes.

"His eyes were dead," recalled the Ottawa mother of three.

On Jan. 1, 2012, with their youngest daughter only a year away from graduating high school, her husband David announced that he wanted to move out. In March, after trying for three months to save the marriage, she finally told him that if he wanted to leave, he should leave.

Cork went upstairs and changed the sheets. Her 25-year marriage was over. But she wasn't alone.

Whether you call the phenomenon 'grey divorce' or 'silver separation', the divorce rate among those 50 years old and up has been on the rise in recent years — in Canada and in other western countries such as the United States and the United Kingdom. It's a trend that gets tracked closely by the tabloids: among the over-50 celebrities to split in recent years are former U.S. vice-president Al Gore and his wife Tipper, and Rolling Stones guitarist Ronnie Wood —

who left his wife when he was in his 60s after 23 years of marriage.

According to Statistics Canada, the share of Canadians between the ages of 55 and 64 who were divorced or separated rose to 20 per cent in 2011 from 6 per cent in 1981. Among those 65 and older, the divorce rate jumped from 4 per cent in 1981 to 12 per cent in 2011.

A rising divorce rate among seniors means more single seniors — although an increasing number of divorced seniors are opting for common-law partners the second time around.



Cork knows she's not the only person to suddenly find herself single in her 50s. "I have so many friends in the same situation as me. These are all great women — smart, great moms, great wives, well put together, social. They've got everything going for them and then these guys just up and leave."

Eva Sachs, a Toronto-based divorce financial planner and co-author of *When Harry Left Sally: Finding Your Way Through Grey Divorce*, said one of the reasons for the rise in divorces later in life is that people are living longer.

"Years ago, if things weren't working out, they could just say, 'We've got another 10 years or 15 years max, so we can hang in there for that period of time.' If you're in your late 50s or 60s, with people being in better health, they are looking at their futures and saying, 'I've got another 30 or 35 years potentially left and do I really want to spend those years with the person that's sitting across the table from me?'"

Greater financial independence for women, the decline in the stigma surrounding divorce and a lingering 'Me Generation' ethic of personal fulfilment among baby boomers are all contributing to the trend, experts say.

In Cork's case, she was totally unprepared. She had left a good job at the Canada Revenue Agency 15 years earlier to care for their three young children.

While a marriage breakdown is hard to take at any age, experts say that divorce often can be more legally and financially complex for people coping with it later in life.

The family finances were in joint accounts. Her husband closed the joint accounts and cancelled her credit card. Initially, she had to dip into her RRSP and take the tax hit just to cover living expenses.

"I probably wasn't as fast to get on the financial stuff because when he left I was so stunned," Cork said. "Get on the financial stuff right away — at least to know that you can live."

While a marriage breakdown is hard to take at any age, experts say that divorce often can be more legally and financially complex for people coping with it later in life.

"By that stage in your relationship, you have accumulated a lifetime worth of assets and sometimes a lot of debt, and so it becomes very contentious. Suddenly, the retirement that people had planned gets blown up in their face," said Debbie Hartzman, a Kingston-based financial planner.

Lawyer Marion Korn, co-author of *When Harry Left Sally*, agrees that grey divorce has to be approached differently. "The difference is that by the time couples are in their late 50s and early 60s, they are kind of at the end of accumulation ...

"The financial pressures are very different at that point in your life than they are in your 30s or 40s, when you still have the opportunity if you have losses ... you still have a chance to rebuild. When you're at the end of accumulation and you are starting to draw down, you have to think very carefully



about how you are going to balance a lifestyle between a couple who have shared everything over a number of decades."

The financial pressures of divorce can catch estranged older couples by surprise. Salaries or pensions that were covering the costs of one household suddenly have to finance two separate households. A stay-at-home wife who always relied on her husband's credit card could suddenly find herself forced to build a credit rating in her 60s.

However, experts often find that those opting for a grey divorce have given it more thought than some younger couples.

"I find overall that when people come to us, they have been contemplating divorce for a long time," said Sachs. "That doesn't mean that they have been fighting for a long time but they have been thinking about these kinds of issues — 'Should I stay, should I go?' It's not an easy decision to make and they have waited, I think, for quite a long time even before they have announced it to their spouse."

They're also not looking at divorce in isolation, said Korn.

"When you're separating in your 60s it's one set piece — 'I'm getting older, I'm thinking of retiring and I'm thinking of separating and what will all of that look like? What's life going to look like?'"

One of the biggest differences between splitting earlier or later in a marriage is the role pensions play in divorce. While pensions are considered a matrimonial asset regardless of the ages of those getting divorced, couples in their 50s and 60s have a lot more money accumulated in those pensions — and they're much closer to collecting benefits.

"Sometimes I think people are attached to their pensions more than they are to their homes or even their children," said Sachs, pointing out that for many federal public servants, their pensions may be their biggest asset.

Hartzman said pensions can be "a huge portion" of the matrimonial assets in

grey divorce cases — even if one partner accumulated it while the other stayed home or earned much less.

"A lot of people feel that they worked their whole life for their pension and their partner wasn't sitting on their shoulder while they worked for it."

Divorcing seniors also could face a double-whammy on their pensions, warns Hartzman — forced to split them with their soon-to-be-ex-spouse while still making support payments out of what's left.

"Not only is it noted as an asset of equalization, it may also have to be part of a support stream and that is where it becomes very confusing and devastating for people," she said.

Retired Canadian Forces member Bob Beland learned about the impact of divorce on pensions the hard way when his ex-wife applied to have his pension split 'at source'. Not only did he lose half of his accumulated pension, when his ex-wife died shortly afterwards her share of his pension and their former home went to her brothers and sisters — not to their own children.

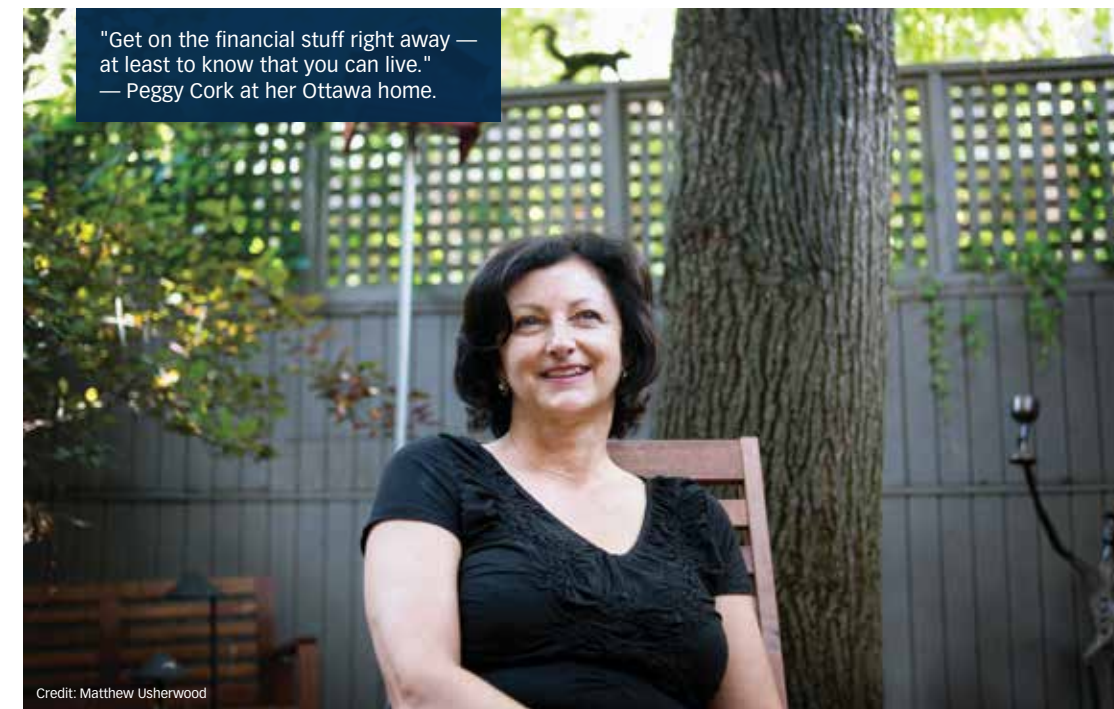
"They got the lion's share of the house and they got the lion's share of the pension," Beland recalled ruefully in an interview from his home in British Columbia.

Beland now wishes he'd done more to at least ensure that his own children got the portion of his pension he had to hand over to his ex-wife.

"Get a good lawyer and a good agreement ... because there is nothing you can do about somebody applying for division at source. The government doesn't ask the pensioner whether they agree or not — they just do it, and you don't have any control over how it is done."

Linda Cartier, president of the Sudbury-based Academy of Financial Divorce Specialists, said Beland's plight can be avoided with a little preparation.

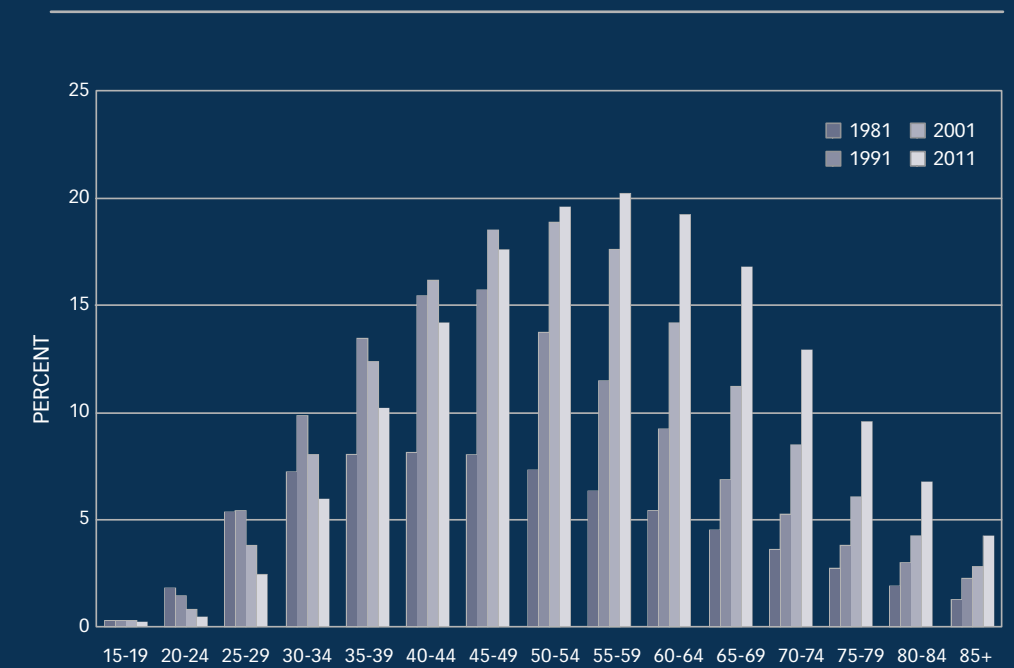
"That is one of those things that should probably have been discussed and written into the agreement."



"Get on the financial stuff right away — at least to know that you can live." — Peggy Cork at her Ottawa home.

Credit: Matthew Usherwood

### Share of divorced and separated population aged 50 and over increasing over time



Note: Share of individuals in private households with a legal marital status of divorced or separated. Source: Statistics Canada, Census of Population, 1981, 1991, 2001, 2011.





“By that stage in your relationship, you have accumulated a lifetime worth of assets and sometimes a lot of debt, and so it becomes very contentious. Suddenly, the retirement that people had planned gets blown up in their face.”

Cartier said divorcing couples probably should also take out life insurance to protect support payments in the event that the spouse paying support passes away.

Medical benefits are another important area to consider in a grey divorce — so much so that some couples settle for separation rather than filing papers for divorce.

“A lot of couples will get a separation agreement but will not divorce because their particular plan will cover them as a separated couple but will not cover them once they are divorced,” said Sachs.

Others delay a divorce, said Hartzman. “When there are benefits involved, a lot of the time part of the negotiation will be that there will be no legal divorce for a period of time or until a material change in circumstances, or whatever.”

Hartzman warns her clients against relying on an ex-spouse’s group medical benefits.

“When the person stops working or retires, those benefits basically fall off the table because they get way too expensive to uphold.”

In some cases — such as that of retired Health Canada nurse Annette Wetherly, who left an abusive husband in 1986 when she was 45 — conflict can’t be avoided. Wetherly advises divorcing couples to get themselves a good lawyer.

However, the best course — if you can avoid a high-conflict divorce — is to negotiate separation and divorce agreements.

“Going to court or high-conflict negotiations (is) really lose-lose for couples separating at that age,” said Korn.

A high-conflict divorce also can cause problems when it comes to the couple’s children — who, in cases of grey divorce, are often adults, said Korn.

“The children play a different role. When you’re dealing with adult children in the background there is much more onus on the couple to create the optic of balance and fairness because otherwise it’s going to cause divisiveness. If it appears to adult children that one of their parents is faring a lot better than the other and there’s not balance in the division or in the outcome, it can create a lot of tension and that’s generally not what people want at that stage in their lives.”

Adult children who are not yet living on their own can also make grey divorce more complicated on the financial front, said Sachs.

“We find — whether they are graduating from high school or even waiting until they are completing their first degrees in university — they still think their kids aren’t exactly launched. Whether they are living at home or they are coming home, we’re finding a lot of people are making a decision in that time frame. For instance, one of the couples keeping the home because the kids have to have some place to come home from university.

“‘Do I move to a condo just for me? But I need space for my kids still.’ These transitional, not-quite-launched children have a huge effect on the decision-making.”

Some of Cork’s friends tried to comfort her during her split by pointing out that her children were older, sparing her the ordeal of a custody fight. However, she said she feels divorce may be harder on grown children than younger ones, since kids can sometimes adapt more quickly.

“When you’re already grown up and it is taken away from you, it’s a lot harder, I think.”

In the end, Cork has come to realize that while she thought she had a happy marriage, it pales in comparison to the life she has now — and her current boyfriend.

“I have never been happier with someone.” ■

# BERLIN BY DAYLIGHT

Once a city shadowed by its past, Berlin has emerged as one of the world’s most dazzling tourism destinations.

ALAN FREEMAN



The Brandenburg Gate. Source: Shutterstock



**BERLIN** – Forget the Berlin of John Le Carré — the gloomy, rain-slick streets and alleys of *The Spy Who Came in from the Cold*. For many, Berlin was once a byword for “bleak” — haunted by memories of the Nazis and the creepy depths of the Cold War. A great place for history buffs ... maybe not somewhere you’d want to spend a summer vacation.

That was then. A quarter-century after the fall of the Berlin Wall (celebrated in style last November with the unforgettable release of thousands of illuminated balloons) Berlin is suddenly the place to be in Western Europe — a cornucopia for tourists looking for fascinating sites, exciting art and music and fabulous food. Best of all, it’s still a lot less expensive than London or Paris.

Sauntering down leafy Unter den Linden, the historic boulevard leading from the Brandenburg Gate past the city’s principal museums to an Alexanderplatz bustling with tourists, I’m still amazed by the transformation this city has undergone since it ended the war in rubble in 1945, and since the Wall fell.

I lived in Berlin with my family from 1996 to 1998 as European correspondent for *The Globe and Mail*, when reunification was a recent memory and the capital was still in Bonn. Berlin was already a place in transition, with construction cranes dominating the skyline — but essentially it was still just a big German town, on the periphery of Europe, 100 kilometres from the Polish border. It didn’t feel like the centre of anything.

The physical wall had come down but Berliners were still suffering from what they call “the wall in the head” — a sense that East and West were still separate and distinct. The old East Berlin was greyer, its stucco facades crumbling, its middle-aged residents shell-shocked by the vast changes swirling around them.

Today, aside from some carefully maintained remnants of the Wall and occasional metal markers embedded in the sidewalk, the division is gone and it’s really hard to tell when you’ve stepped from West to East Berlin. The centre of cultural and commercial activity has shifted eastwards to neighbourhoods like Mitte and Prenzlauer Berg. There’s so much English spoken in Prenzlauer Berg’s trendy cafés (along with Spanish, Russian and Hebrew) that you could imagine yourself in Brooklyn or Notting Hill.

Berlin’s tourist numbers have more than doubled since 2000 and international visitors are making up an increasing share of the total. Travel Berlin, the city’s tourist agency, says the city is now No. 3 in Europe for overnight stays, behind London and Paris.

Berlin is a vast city of wide boulevards, planned out by the Prussians and largely built in the late 1800s and early 1900s. While it’s flat and easy to navigate, you can’t do it all on foot. But the city’s excellent public transit system and the availability of rental bicycles offer travellers plenty of ways of getting around.

Berlin’s tourist numbers have more than doubled since 2000 and international visitors are making up an increasing share of the total. Travel Berlin, the city’s tourist agency, says the city is now No. 3 in Europe for overnight stays, behind London and Paris.

Source: Shutterstock



The Berlin Wall was a favourite target for graffiti artists for decades. This image is from 2010.

A good starting point is the TV Tower or Fernsehturm, a shorter cousin of Toronto’s CN Tower. Built by the Communist regime in the 1960s, its Sputnik-like observation tower exudes a certain mid-century architectural appeal. Located next to Alexanderplatz, the charmless but busy central plaza of East Berlin, the tower affords remarkable views of the city. Adult admission is 13 euros (a euro trades for about \$1.40 Canadian these days) and there can be a wait of up to three hours, so it’s a good idea to come early.

After getting your bearings from the tower, the next thing to do is take a city tour. Hop-on, hop-off sightseeing buses that take you to all the key sites cost 19 euros but a good alternative is to join up with one of the bicycle tours on offer. A city tour from Fat Tire Bike Tours — with an English-speaking guide, a comfortable bike and a helmet — costs 26 euros. At the firm’s office at the base of the tower, employee Jesse Inkol (from Niagara Falls) says the basic tour takes four and a half hours but there’s a lot of stop-and-go. “It’s not the Tour de France.”

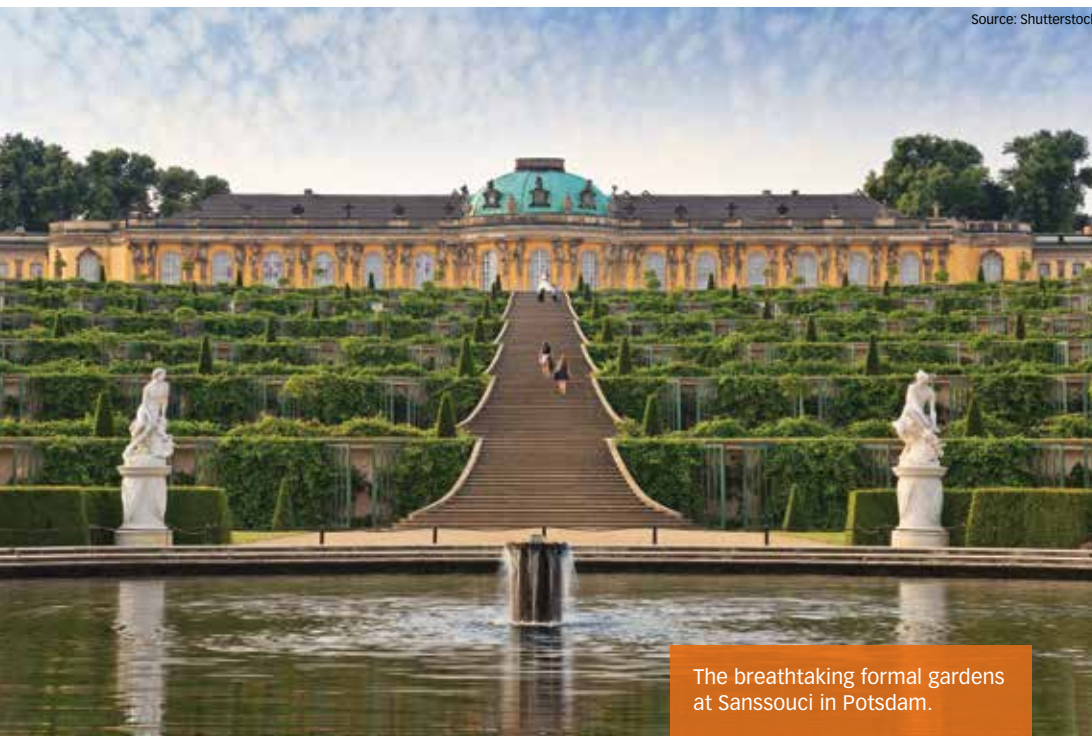
Another way of getting a sense of the city is to take a cruise along the Spree River. A one-hour boat ride, which you can pick up just down the Unter den Linden from the TV Tower, will cost you 12 euros.

Walking along Unter den Linden towards Brandenburg Gate will give you a glimpse of the city’s history and the German government’s commitment to re-establishing Berlin as a world capital. Opposite the historic Cathedral, work is continuing on the massive reconstruction of the Schloss, the last home of the German monarchy, heavily damaged in the Second World War and demolished by the Communists in 1950.

Crossing the Spree, you come to Museum Island, home to no fewer than five museums — including the recently restored Neues Museum, which houses a fabulous Egyptian collection highlighted by the bust of Nefertiti. Next door is the Pergamon, the city’s most popular museum, home to Babylonian and

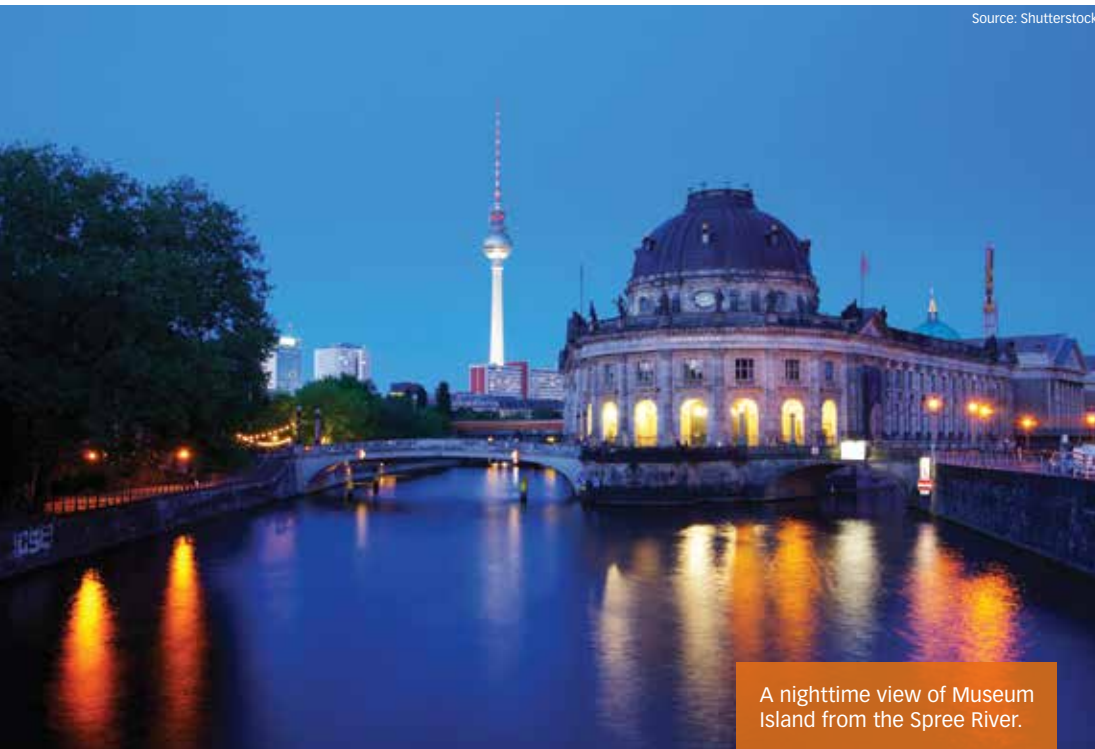
Everyone who knows Berlin has favourite places. Here are mine:

1. **Palace of Tears:** Built in 1962 by the East German regime at Friedrich Strasse station, this departure hall was the place where the city’s division was felt most intimately by Berliners who had to go through border controls to cross from one side of the line to the other. Now a wonderful little museum, it features real-life stories of escapees, spies and ordinary Germans caught in the Cold War. Admission is free. Reichstagufer 17.
2. **Konnopke’s Imbiss:** Currywurst is to Berlin what poutine is to Quebec — the culture’s quintessential junk food. Essentially a sausage covered in curry sauce, the best place to savour one is at this snack bar under a subway trestle in Prenzlauer Berg that’s been going strong for 85 years. There are picnic tables but most diners prefer to eat standing up. A sausage, fries and a drink can be had for about 5 euros. Schoenhauser Allee 44B. Open every day but Sunday till 8 p.m.
3. **Ku’Damm:** It’s the popular name for Kurfuerstendamm, the main commercial street in West Berlin — home to high-end retailers, hotels and restaurants, and adjacent to the city’s well-known zoo. Eclipsed by the shift to the East, it’s still worth a visit. For a break, try coffee and apple strudel at the greenhouse of Literaturhaus, a combination café and literary venue in a historic villa just off the Ku’Damm at Fasanen Strasse 23.
4. **Sanssouci:** Great day trip from Berlin to nearby Potsdam. Built by Frederick the Great in the 18<sup>th</sup> century, Sanssouci offers palaces, gardens and galleries in an exceptional setting. It hosted U.S. President Harry S. Truman and Soviet leader Joseph Stalin, among others, at the post-war Potsdam Conference of 1945. Admission 19 euros for adults.
5. **Jewish Museum:** Designed by architect Daniel Libeskind, this fascinating building sometimes overwhelms the collection inside. The permanent exhibit is a reminder of the remarkable contributions made by the Jewish community to German society over the course of 2,000 years. Includes interesting temporary exhibits. Admission 8 euros. Linden Strasse 9-14.



The breathtaking formal gardens at Sanssouci in Potsdam.





A nighttime view of Museum Island from the Spree River.

Assyrian archaeological finds brought back from Turkey and elsewhere. (Much of it has been closed for renovations recently, so check before you go.)

Continuing along Unter den Linden past the Staatsoper, home of one of the city's three opera companies, you eventually come to the Brandenburg Gate, the columned 18<sup>th</sup> century triumphal arch. Once the symbol of the city's division, it is now a sign of its unity and prosperity, a place where tourists take selfies and Germans come to celebrate New Year's Eve and soccer victories.

To one side of the Gate is another must-see — the moving Memorial to the Murdered Jews of Europe, its 2,711 concrete slabs a chilling reminder of the Holocaust. To the right is a more hopeful symbol — the Reichstag building, beautifully rebuilt after reunification and again home to the German Parliament, topped by a glass dome designed by British architect Norman Foster. If you want to visit for a free self-guided tour, you need to book online — well in

advance — at [http://www.bundestag.de/htdocs\\_e/visits/kuppel/kupp/245686](http://www.bundestag.de/htdocs_e/visits/kuppel/kupp/245686).

Although you can see fragments of the Wall at various spots around Berlin, the best place to experience its impact is on the northern fringes of Mitte along Bernauer Strasse, where the Wall once cut through the heart of the city.

When the Communists hastily built the wall in 1961 to stop the flow of fleeing migrants, people on one side of Bernauer found themselves suddenly imprisoned; in the first chaotic days after the Wall was completed, many slid down bedsheets and jumped into firemen's nets to escape. East German authorities soon blocked off the windows and then destroyed the buildings completely.

Since the Wall fell, a 1.4-kilometre section of Bernauer Strasse has been turned into a park, with stretches of grass along the former death strip punctuated by interactive displays, a 220-metre portion of the original wall and a memorial with photos commemorating the dozens of Germans who lost their lives attempting



Bargain hunters comb through the offering at the Sunday flea market at Mauerpark.

A quarter-century after the fall of the Berlin Wall ... Berlin is suddenly the place to be in Western Europe.

to escape to freedom. To get there, take the S-Bahn to Nordbahnhof Station or the U-Bahn to Bernauer Strasse.

And if you visit on a Sunday, you can stop by the flea market at nearby Mauerpark — a massive, eclectic and slightly tacky display of old dishes and East German trinkets, along with falafel joints and an all-day karaoke club. If that's too noisy, you can always duck down Oderburger Strasse, just off Bernauer Strasse, for a taste of Berlin's sidewalk restaurant culture — a vast selection of Vietnamese and Lebanese cuisine, and even the occasional German eatery.

While there are no direct flights to Berlin from Canada, getting there through Frankfurt or London is easy and there are good rail connections from the rest of Europe as well. The off-season brings fewer crowds and lower prices but winters tend to be grey and the days short. Summer can be lovely and it's usually not too hot. ■

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## ASK THE PHARMACIST



### Better ways to beat pain.

Pain is your body's way of telling you that something is wrong. We all experience pain in different ways — and sometimes it's difficult to determine where the pain is coming from.

Many seniors accept pain as part of the aging process; it doesn't have to be. There are treatments — medications and non-medication options — that can help.

Over-the-counter medications that treat pain include:

Medication	What it's commonly used for
<b>Taken by mouth</b>	
Acetaminophen Example: Tylenol®	This analgesic is used for temporary relief of mild to moderate pain, including headaches, earaches, muscle and joint pain, arthritis pain, lower back pain and menstrual cramps.
Acetylsalicylic acid (ASA) Example: Aspirin®	These three medications are anti-inflammatory medications, which means they're intended for the temporary relief of mild to moderate pain and inflammation.
Ibuprofen Example: Advil®, Motrin®	They are used for lower back pain, neck pain, menstrual cramps, headaches, sprains, strains, toothache and arthritis pain.
Naproxen Example: Aleve®	
<b>Creams, lotions or ointments applied to the affected area</b>	
Capsaicin Example: Zostrix®	Capsaicin is a natural health product that can be used to temporarily relieve minor muscle and joint pains, including backaches, arthritis pain, sprains and bruises. It is often available in rubs combined with menthol, which has a cooling effect to reduce pain.
Diclofenac Example: Voltaren® Emulgel™	Diclofenac gel is applied to the skin in the affected area and is used for joint or muscle pain associated with recent injuries, such as sprains, strains or sports injuries.
Salicylate Example: Rub A-535®, Myoflex®	Salicylate is an ingredient in many creams and is used for the temporary relief of stiff and sore muscles, backache, strains and arthritis pain.

There are also prescription medications available to treat pain.

'Joint pain' refers to any discomfort in a joint, which is where two or more bones meet. Joint pain is a symptom of arthritis. There are over 100 kinds of arthritis. The most common type of arthritis, **osteoarthritis**, occurs when the protective cartilage at the ends of the bones begins to wear away. When cartilage wears away, pain, swelling and stiffness at the joint occurs. Acetaminophen and over-the-counter rubs are the most commonly used medications to treat osteoarthritis.

### Managing pain without medications

Not all pain needs medicine. Ask your pharmacist about these options:

- applying ice or heat
- physical therapy
- relaxation techniques such as deep breathing

### Your pharmacist can help

Before you start any medication — and especially if you're taking other medications or have health conditions — talk to one of our pharmacists. They will ask you a few questions to ensure you are getting the most appropriate and safest medication. If you are already taking medications for pain relief and you are still experiencing pain, your pharmacist can suggest other options.

### What kind of pain are you experiencing?

Your pharmacist and other health care providers may ask you questions about the pain you are experiencing before making recommendations. Here are some questions to ask yourself:

- What causes the pain? What makes it better or worse?
- How would you describe the pain? Is it burning, shooting, tingling or stabbing?
- Where is the pain? Does it spread to other parts of the body?
- On a scale of 1 to 10, how bad is the pain? Does it interfere with your daily activities?
- How long have you had the pain? Does it come and go? Does the pain come suddenly or gradually? ■

This article is brought to you by Shoppers Drug Mart/Pharmaprix.



# ROAD RULES:

## *Even short trips need insurance*



Do I really need travel insurance when I'll be out of province for only a few days? I'm just popping across the border for a quick shopping trip. What do I need insurance for?

Do these questions sound familiar? Canadians still take the big, annual vacations — but many of us are also taking shorter road trips of just a few days here and there, often within Canada or just inside the U.S. border.

Many people think they can do without travel insurance on these shorter jaunts

— that the absence of airport lounges and passports eliminates the need. That's a risky proposition.

What many travellers fail to consider when planning a trip south of the border is what could happen if they suddenly require medical care. Health services in the U.S. can be extremely costly and your provincial

insurance plan provides very limited protection the moment you cross the border. Even if you're planning a short trip to another province, your provincial plan will only cover some medical costs.

No one likes to think of a potential medical emergency when planning a short trip, but the costs can be devastating — especially when you compare them to the relatively modest cost of a travel insurance policy.

If you make multiple short trips out of your home province throughout the year — cross-border shopping runs, trips to a holiday property, business trips, visits to friends and family — the last thing you want is a lot of onerous and time-consuming planning before every trip.

If this sounds like you, we've got great news. There's a type of travel protection that many people don't realize exists: multi-trip annual plans. With an annual plan you can:

- Save money over individual plans for each trip
- Save the time and hassle of buying insurance for each individual trip
- Make sure you are protected any time you leave your home province or country, even for unplanned trips

Annual plans cover you for all your trips of a set duration you select for 12 months. Speak to an insurance expert to learn more. ■

*This article provided by Johnson Insurance. For more information on travel insurance, visit Johnson Inc. at [www.johnson.ca](http://www.johnson.ca).*



# MOVIN' ON UP



Whether it's to the east side or the west side, watch out for some common pitfalls when comparing moving prices.

Online shopping — it's convenient, rewarding and a boon for comparison shoppers. More and more websites are popping up that allow users to check quotes and compare prices on everything from hotel rooms to insurance. And who doesn't love a bargain?

But sometimes great deals aren't all they seem — especially when it comes to booking moving or relocation services. The end result might not be what you bargained for.

Household moving is basically a straightforward operation; shopping for it is not. In the moving industry, pricing is determined by multiple factors — such as location, accessibility, what you're moving, how much it weighs and (if it's a local move) how much time it will take. Are there items to dismantle? Expensive paintings that need special care? Exercise equipment? A garage full of tools and 'big boy' toys? Such items take longer to properly pack and load, which affects the bottom line.

Timing matters as well. The date of the move — mid-month, the end of the month, peak or non-peak periods — will affect its cost. 'High-season' or peak periods are June, July and August; these months will see higher pricing due to demand, especially on weekends and at the end of the month. Winter is the off-season in the moving industry and the colder months are a less expensive time to move.

You also should think about whether you need packing services. Most customers seriously underestimate the amount of packing needed and are often unprepared on moving day — a delay that can affect the final bill.

When looking at quotes for moving services online, be sure to dig into what the quote includes — and make sure you're comparing apples to apples. Be clear on how pricing is determined — whether it's hourly, based on weight or on other information you provide — and how the company ensures their quotes are accurate and inclusive. Know the terms and conditions that apply if the charges differ from the estimate you were given.

If the quote is unclear and extra charges apply, the final bill could be much higher than anticipated. Usually, if you refuse to pay the final bill, the mover is required to close the doors on the truck and take the shipment to the warehouse. You then will be subject not only to charges for the move, but to additional charges for delivery to the warehouse, storage and handling. This can be an extremely frustrating and stressful situation. No wonder moving is rated year after year by the Better Business Bureau in Canada and the U.S. as one of the top 10 topics for consumer complaints.

There is a much better solution to your real estate and moving needs that can dramatically simplify matters, save you money, give you peace of mind and help you navigate any sticky situations that might arise: a professional relocation company. With professional relocation experts working with you, you'll have guidance throughout the moving process. These companies should deal with reputable movers, provide realistic and guaranteed estimates and perform an audit of the bill for you — so the final bill won't be an unpleasant surprise.

Thanks to online options, shopping smart is easier than ever before in many ways. But smart shoppers should be aware of the pitfalls they can face when shopping online for a service as complex as moving. ■

*Courtesy of Relocation Services Group. To learn more about what Relocation Services Group offers, call 1-866-865-5504, visit [www.relocationservicesgroup.com/federalretirees](http://www.relocationservicesgroup.com/federalretirees) or email [info@relocationservicesgroup.com](mailto:info@relocationservicesgroup.com).*





# Fitness for the LONG HAUL



Don't let the return of cool weather divert you from your fitness goals.

## MIKE BRUCE

Every Canadian knows it: when it's cold outside, it's better to keep moving.

For too many of us, the arrival of autumn means shunning the Great Outdoors until at least April. But there are lots of things you can do to keep yourself active and fit long after the geese have flown. You just need to plan ahead.

As always, motivation is key. Set up a standing date with a friend or family member to take part in sports or fitness activities together once a week. Making a commitment like that with another person will discourage you from backing out after a few weeks — and it might inspire you to get involved in other fitness activities.

Two options that work well for many of my clients are personal training and group classes. A fitness coach can help you acquire the right 'work ethic' — the discipline, patience and accountability you need to meet your fitness goals. You might find that strengthened sense of accountability improving the quality of the choices you make in other aspects of your life.



And don't worry about landing some hardcore 'drill sergeant' character as a trainer — that's a old stereotype and such trainers are scarce these days. A trainer's job is to help you meet your fitness goals in a way that fits *your* wants, needs and personality.

Maybe you're the type who can't stand to be cooped up in a gym, no matter how cold it is outside. If so, you're lucky to live in Canada — a country which abounds in outdoor trails and opportunities for cold-weather sports. Take trail walks or hikes. Play the last few holes on the fairway for as long as it's snow-free. You can even keep up your warm-weather walking or running routine. Just be prepared for the weather.

Let's talk dress code: function over fashion. You're out there to get fit and stay fit — not to be admired. Dressing in layers will keep you warm, mobile and comfortable. Choose outer layers that are easy to put on, remove and adjust, and that insulate well (fleece jackets and zip-up sweaters). For internal layers, avoid cotton — it absorbs perspiration and tends to stay wet. There are a lot of good artificial fibre options that can keep you warm and dry while you're moving.

When you're out in the cold, your body is working to maintain its core temperature — which is why it's so easy to lose heat through your extremities. About 40 per cent of heat loss happens through the head and neck. So invest in warm gloves, shoes and a winter hat that keeps heat in while letting sweat evaporate.

My final tip is the most important one: go slow. I can't over-stress the importance of gradually elevating your heart rate and your body temperature as you exercise in cold weather. Your muscles can seize up a lot faster in the cold, putting you at risk of injury. And the science tells us that activity in higher altitudes and colder climates can come with a heightened risk of heart attacks.

So avoid sudden exertion — and that applies to everything you do outdoors, whether it's a three-mile run or just a little light yard work. ■

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**Mike Bruce** is an Ottawa-based personal trainer who works with pro athletes, fitness enthusiasts and weekend warriors. He is certified as a Certified Physical Preparation Specialist and specializes in helping clients with strength and conditioning, weight loss and mobility.

# MONKEY BUSINESS

When it comes to love and sex, our genes do a lot of the thinking for us.

## SUE MCGARVIE



The Toronto Zoo sells T-shirts with the slogan, "98.6% Great Ape". What's true for our genes is true for our behaviour as well — especially when it comes to love, marriage and sex.

We're sophisticated animals, but animals still. Looking at love and sex through the lens of evolutionary biology can explain a lot of things — like why men are attracted to newness, why wearing the colour red makes women more sexually attractive, and why women are more likely to be receptive at certain times of the month. Understanding how we evolved as sexual beings can help us be better romantic partners.

All first-year sociology students learn the theories about why women are wired to pair-bond (to protect and nurture children) and how the need to spread their genes as widely as possible drives men to be promiscuous. Does this spell the end of marriage as we know it? I doubt it. But it might explain why we have a divorce

rate hovering near 52 per cent, and why my practice sees so many clients with infidelity issues. A yen for newness seems to be universal among men — but so are other traits, such as loyalty, a desire to please and the urge to protect and provide for sexual partners. If you want to blame anyone, blame our chimpanzee relatives.

For women, sex causes us to release attachment hormones as soon as we become sexually active with a new person. Many women like to believe they can take a casual, girl-about-town approach to sex. But in my opinion very few women can sleep with a guy without becoming emotionally connected. Women tend to start picking out china patterns and dreaming about happily-ever-after far too quickly. I believe that's one of the key reasons why some women stay with unsuitable partners — they have sex too early and start bonding with men who treat them badly.

So are we ruled completely by our genetic programming? No — but it does influence us more than we'd like to think. All the discussion in the media of open-relationship models (polyamory, pansexuality, "swinging") may reflect this desire for newness.

Still, it's a mistake to think that we're all just the sum of our genetic instincts. We evolved to be reasoning animals, and we can make choices that keep our relationships alive and healthy.

It starts with communication. Guys, paying attention to your female partner and her nesting urges can keep her from getting positive male attention from a co-worker. (For women, it's all about the person they're having coffee with.) The science also suggests that boredom and repetition in the bedroom leads to infidelity and the risk of marital breakdown.

For men, one of the best ways to get an idea of whether a potential partner is in the mood for love is to look at a calendar. Unlike most other animals, humans have no 'heat' period; women can be open to sex at any time in a month. But for many women, sexual interest peaks during ovulation and just before we menstruate. So guys, take heart — the smooth moves that crashed in the pub last week might work just fine next week. Charting a woman's hormonal cycle will help her partner understand when she'll be approachable.

For women, it pays to know what works. Given that men are both highly visual and drawn to newness, it follows that they respond to bright colours on a woman. And studies do show that men find women in red irresistible — even when faced with identical twins, men tend to like the lady in red better. Consider that when you're thinking about shaking up your wardrobe.

There are, of course, no guarantees; people are complicated creatures. But where science meets the sheets, we can learn a lot about what makes us tick. And learning can be a lot of fun. ■

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**Sue McGarvie** has been a clinical sex and relationship therapist since the early 1990s. She is founder of the Ottawa Sex Therapy and Libido Clinic. She was the host of *Sunday Night Sex with Sue* on Astral Media in various markets across Canada for over a decade. She now hosts a radio feature called *The Three Minute Therapist*. Find her waxing poetic on her blog at [www.sexwithsue.com](http://www.sexwithsue.com).



## 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.

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\* Excluding crypts, offered at 5% discount when purchased in advance

# ASK THE HEALTH OFFICER

**QUESTION:** Health care is a provincial responsibility, but how can federal government policies affect the health care system and our insurance plans?



**ANSWER:** We all have a vested interest in our health care system; we pay for it through taxes and we never know when we might need it. During the federal election campaign, you've probably heard a lot of facts and questions about the federal government's role in public health care, and about how the parties and candidates see our health care system operating in years to come.

For federal retirees, health or financial policies implemented at the federal level can affect the Public Service Health Care Plan and the Pensioners' Dental Services Plan. For example, a national pharmacare program could reduce consumer costs for many medications, which could translate into cost reductions for insurance plans

— maybe even trickle-down savings on premiums for members of some plans.

Although health care delivery is a provincial responsibility, the federal government is responsible for overseeing and enforcing the *Canada Health Act* and for providing funding to the provinces. Enforcement of the Act can provide consistent access to health care across the provinces and help address such practices as extra-billing.

Another way the federal government has a significant effect on the health system is through transfer payments. Increased health transfer payments could allow the provinces — which have been cutting back on health care delivery — to re-establish much-needed services such as treatments from allied health professionals like physiotherapists and social workers. This could lead to better access to care for Canadians, and could make it easier for insurance plans to meet their bottom lines.

Preventive strategies that promote wellness and healthy lifestyles can help address a serious cost driver: chronic health conditions like heart disease, obesity, high blood pressure, osteoporosis, diabetes, cancer and depression. According to the Public Health Agency of Canada, three out of five people over age 20 live with a chronic disease, and four out of five are at risk of developing one or more.

The agency estimates that chronic diseases are responsible for 67 per cent of total direct costs in health care and 60 per cent of indirect costs. The cost burden of chronic disease is heavy, and the cost to

Canadians' quality of life is immeasurable. Federal policies that promote public health initiatives and programs could save money for the system, private insurers and ordinary Canadians.

Public policies that focus on the social determinants of health — the socio-economic, cultural and environmental conditions of our lives — also can have a positive impact on the health care system and our insurance plans. Factors such as income, housing, food security and the safety of physical environments have a great influence on our personal health, and on the well-being of the health system. The now-defunct Health Council of Canada has noted that Canadians with the lowest incomes are more likely to suffer from chronic conditions and to be hospitalized for a variety of health problems; they are also twice as likely as those with higher incomes to use health care services.

Tackling the social determinants of health is no easy task, but research has shown the potential for excellent returns on investments in this area. The health system, insurance companies and all Canadians could benefit from this approach.

By now, you'll have heard from the political parties and their candidates about their health policies — how health care should be structured, funded and generally approached, where the gaps are and how (or whether) those gaps should be fixed. Hopefully, we've given you the facts you'll need to ask the right questions. ■



# ASK THE PENSION OFFICER

**QUESTION:** Unfortunately, my partner and I are getting a divorce. What happens to my pension?

**ANSWER:** Divorce is never an easy process. Hopefully, this article can ease your worries regarding your pension.

Before you do anything else, you should inform the Government of Canada Pension Centre about your pending divorce or separation — even if you are not planning to apply for a division of pension benefits. They will ask you to send copies of your separation papers or divorce decree, or a written statement to the effect that you are no longer in a common-law relationship with a previously named partner. Your pension number should be indicated on each document.

According to the Pension Benefits Division Act, you or your former spouse may apply to have your pension benefits divided after you have been separated for one year, or immediately in the case of a divorce. A Canadian court can also order that your pension benefits be divided.

The process is split into three steps:

### 1. Requesting the information on pension benefits division

If you want an estimate of the maximum transferable amount allowed for division before the formal division, contact the Government of Canada Pension Office to complete a PWGSC-TPSGS 2488 form and submit it along with any required documents. The Pension Office can give you an estimate even if you are not yet divorced or separated. It's an optional step but it can be helpful.

### 2. Applying for the pension benefits division

Apply for the pension benefits division electronically at <http://www.tpsgc-pwgsc.gc.ca/remuneration-compensation/form/html/2486-eng.html>. If you are unable to apply electronically, print the PDF application on the website, complete it in dark ink using capital letters and mail as directed. You must submit the form along with a court order or written agreement signed by you and your former spouse, as well as any other supporting documents noted in the application.

### 3. Dividing the pension benefits

Once the division is approved, the determined amount is transferred as a lump sum into a locked-in registered retirement vehicle chosen by your former spouse; your pension is then

reduced accordingly. Your former spouse can receive up to 50 per cent of the actuarial current value of your pension benefits. He or she will still be entitled to the Supplementary Death Benefit unless you name a new beneficiary. However, your former spouse will no longer be eligible for benefits under the Public Service Health Care Plan (PSHCP) or the Pensioners' Dental Services Plan (PDSP).

You can get more details on this process by visiting <http://pensionetavantages-pensionandbenefits.gc.ca> or by calling the Government of Canada Pension Centre toll-free at 1-800-561-7930 (from outside of Canada and the United States at 506-533-5800). ■



Every year, federal retirees demonstrate heartfelt support for their communities through the annual GCWCC campaign.

You can give through 12 monthly pension deductions starting in January, if you donate before November 15.

Call  
1-877  
379-6070

[gcwcc-ccmtgc.org](http://gcwcc-ccmtgc.org)

# ASK THE VETERANS OFFICER

**QUESTION:** I recently heard that the federal government announced changes in the Public Service Employment Act to give Canadian Armed Forces (CAF) members and veterans enhanced access to federal public service job opportunities. Can you tell me more about how this will work?



**ANSWER:** On March 31, 2015, the Government of Canada passed legislation to amend the Public Service Employment Act (PSEA). This new legislation, the Veterans Hiring Act, will give honourably-released CAF members and military veterans increased access to employment opportunities in the federal public service.

With the Veterans Hiring Act (VHA), CAF members medically released due to a service-related injury or illness will now have the highest level of priority entitlement — 'statutory' — for jobs in the federal public service. In other words, if they meet the qualifications for open positions, they'll be hired first.

If there are no qualified applicants with a statutory priority entitlement for an open position, those with a 'regulatory' priority entitlement are considered next. Members of the CAF released for medical reasons not attributable to service will continue to receive regulatory priority. Organizations must consider persons with a priority entitlement first, before initiating an appointment process.

The VHA also extends the duration of priority access for all medically released CAF members. Currently, a CAF member released for medical reasons has:

- up to five years following release to assert the right to priority appointment if the

individual is certified within this period as being ready to return to work; and

- up to two years starting from the date on which the individual asserted the right to exercise this priority and apply for positions.

The priority will now be valid for **five** years following the date on which the member of the CAF asserts their right. This means that all CAF members released for medical reasons will have five years to recover and, once they are fit to work, will be entitled to the priority right for another five-year period.

These changes will be retroactively applied to those members of the CAF who asserted their priority status under the PSEA after April 1, 2012.

Another change under the VHA: all serving members of the CAF (regular, reserves, COATS or Rangers) with a minimum of three years of service can now apply for any internally advertised job — as if they were part of the public service. This right is also extended to military veterans who have been honourably released and have a minimum of three years of service, but for a limited period of five years after their date of release from the CAF.

Lastly, preference will now be given to all military veterans who have been honourably released and have a minimum of three years of service when applying for any externally advertised job for up to five years after their date of release from the CAF.

If you would like more information on these changes and to determine your eligibility for priority appointment in the federal public service, please contact a member of the CAF Transition Services team toll free at 1-800-883-6094. ■



# Advocacy in action

## LET'S MAKE ELECTION 2015 OUR MOMENT

The federal election is on. Politicians are on the campaign trail and candidates are vying for votes.

Now is the time to make sure all parties and candidates understand the priorities for Canadian seniors.

You've read in previous issues of *Sage* about target benefit pension plans. The federal government is planning to introduce legislation which could allow Crown corporations and federally-regulated employers to reduce benefits and eliminate indexation for pensioners after they have retired.

These plans, called 'target benefit' or 'shared risk' pension plans, are often seen as a middle ground between defined benefit plans — which offer a guaranteed pension — and defined contribution plans, which provide a lump sum amount based on investments. Target benefit plans provide targets; the pensions they provide depend on plan performance. Unfortunately, this means benefits can be reduced and indexation limited during tough financial years. While target benefit plans are better than defined contribution plans (or no plan at all), they should not be implemented for current pensioners who have defined benefit plans.

We saw this happen in New Brunswick with public sector employees and retirees. It may be only a matter of time before we see these plans spread — before we

see more and more employers effectively changing their part of the pension agreement, after employees have retired.

That's not what pensioners were promised.

And that's why we're asking the candidates — the people who will form our next federal government — to commit to introducing legislation to ensure employers live up to the commitments they have made to pensioners and employees.

We're doing this to help keep retirement income secure — not just for members of Federal Retirees, but for *all* Canadians.

And to achieve retirement security, we — each and every member and volunteer with this Association — must work together and speak with a united voice.

Let's make this election our moment.

When we place our issues front and centre in every riding, we can effect change and achieve a better Canada. The 2015 election is the perfect opportunity for retirees and those approaching retirement to be heard and understood.

Getting involved is easy. We've enclosed an election toolkit for each of you with this issue of *Sage* magazine. Keep the toolkit handy and use it to speak out at all-candidates debates in your community, to respond to door-to-door campaigners and the candidates themselves, and to connect with media on talk radio and in print.

Association branches across Canada are organizing all-candidates meetings, so be sure to contact your branch to find out



when you can join other members, seniors and members of your community to have conversations with political candidates in your area. Plan to attend — you'll learn more about what candidates are saying about honouring pension promises, and candidates will learn what federal retirees expect from Canada's new government.

You can also take action with a few simple clicks. Go to [www.HonourYourPromise.ca](http://www.HonourYourPromise.ca). Sign the pledge. Share it with friends. Sign up for updates. And join us on social media — especially Facebook ([www.facebook.com/honouryourpromise](http://www.facebook.com/honouryourpromise)). You'll get the latest on the federal election, on what parties and candidates are saying about our issues, and on the all-candidates' meetings that are happening across Canada.

This federal election, be part of our advocacy action. Be part of our voice — and help us protect your retirement security. ■



## FEDERAL RETIREES NEWS

### New website!

We're excited to announce our completely revamped website. Thanks to a lot of feedback from our members, we've created an online retirement portal that offers:

- More information — on personal finance, health and travel.
- A member's area — where you can log in to access members-only information and manage your personal data.
- A branch list — information, contacts and local events for all 82 branches across the country.

To align with our new name, we also have a new web address: **FederalRetirees.ca**. We hope you'll visit soon to create your new log-in and profile, and to keep in touch with the latest news from your Association.

### Membership cards

All of this year's membership cards have been mailed. If you haven't yet received your 2015 card, please contact your local branch or the National Office at 1-855-304-4700.

We appreciate your patience. In response to issues with this year's membership card mailing, we received a letter from our printing vendor apologizing for any confusion, upset or inconvenience experienced by our members.

Your Association prides itself on excellence in customer services; the membership card mailing failed to meet our expectations.

The Association will not be dealing with this vendor in the future.

### Here is the letter from the vendor:

*On behalf of our entire organization, I offer you and your membership our sincere apology for the inconvenience caused due to the production issues with your Membership Renewal Project.*

*Our firm takes great pride in the quality of products and services it provides to its clients. Unfortunately, in this instance, a portion of the work produced met neither the full expectations of the National Association of Federal Retirees or our own.*

*We appreciate and value the work that the National Association of Federal Retirees has awarded to us. I can assure you that all future work we produce for the National Association of Federal Retirees will receive our highest degree of quality and attention.*

*Once again, we sincerely regret any inconvenience, confusion, or dissatisfaction this situation may have caused.*

### Board of directors

Elections were held at the June Annual Meeting of Members for two board positions this year. Jean-Guy Soulière was acclaimed as director from the Ottawa district. Roy Goodall has been re-elected from the Prairie and NWT district and Ted Young has been re-elected from the Ontario district.

### Roy Goodall C02/CO.O, district director:

Roy served in the Canadian Forces for 38 years, retiring with the rank of Major. Since joining the Calgary and District branch board in 2005, Roy has served as a director, treasurer, first vice-president, president and past president (current). Roy was a key player in authoring the organization's national by-laws and led the team that completed the branch incorporation process. Roy was elected to the Board in 2014 and re-elected for a three-year term in 2015.

### D.E. Ted Young district director:

A member since his retirement in 2000, D.E. Ted Young served in the public service for over 37 years, with careers in Agriculture and Agri-Food Canada, the Canadian Food Inspection Agency and Farm Credit Canada. Ted brings a wealth of leadership and management experience in finance, negotiations, contracts, customer service, communications and training with government and industry. He was elected to the Board in 2014 and re-elected for a three year term in 2015.

### Jean-Guy Soulière district director:

Jean-Guy joined the Federal Superannuates National Association (FSNA) in August 1994 as executive director following a 30-year career in the federal public service. During his 13 years with the Association, Jean-Guy oversaw negotiations for the Public Service Health Care Plan, the establishment of the Pensioners Dental Services Plan, the creation of the Congress of National Seniors Organizations and the purchase of the Association's current building. Jean-Guy retired from FSNA as in 2007, at which time he was appointed by the Governor in Council as the first-ever chair of the National Seniors Council, a position he held for the maximum of two three-year terms ending in 2013.



**Celebrating our volunteers**

Our annual Volunteer Recognition Dinner, generously sponsored by our Preferred Partner Johnson Inc. and held in Ottawa on June 27, was an opportunity to celebrate the contributions of our volunteers and branches. The envelopes, please ...

Francis Bowkett was presented with the *Claude Edwards Leadership Award* for his extraordinary contributions to the Association for close to twenty years.

Leslie Gaudette received the *Collaboration Award* for her tireless efforts and advocacy work in partnership with the Council of Senior Citizens Organization (COSCO) in British Columbia.

Roy Goodall was honoured with the *Volunteerism Award* for his dedication to the Association and to other major organizations in Calgary.

The Algonquin Valley Branch was presented with the *Membership Recruitment and Engagement Award* for developing a series of presentations on health, wealth and lifestyle issues.

The Calgary and District Branch received the *Member Support Award* for its work in taking a fact-based approach to member communications.

The Mauricie Branch was awarded *The Innovation Award* for their new publication called *L'Entre Nous*, which covers topics ranging from health and lifestyle to member accomplishments.



Shirley Pierce received a President's Commendation from President Gary Oberg for her role in organizing a Town Hall on retirement income and health care security for all Canadians.



Jack MacDonald, past-president, accepted the President's Commendation from Association President Gary Oberg on behalf of the Charlottetown Branch.



Ken Davis of Cornwall Branch, here with his wife Vera, received a gift in appreciation for his forty-five years of volunteer service to the Association.



Left to right: Leslie Gaudette (Collaboration Award) from Fraser Valley West Branch, Francis Bowkett (Claude Edwards Leadership Award) from York Branch, Roy Goodall (Volunteerism Award) from the Calgary Branch, and Gary Oberg (President).



Left to right: Leo Buckley, Michael Stephens, Paul Ballantyne (all from Algonquin Valley Branch), Roger Bergeron (Mauricie Branch), Marlene Lamontagne (Calgary & District Branch) and Gary Oberg (President).

Nominations for the 2016 Volunteer Awards will open in February 2016. To learn more about the Volunteer Recognition Program, including award categories and the nomination process, visit [www.federalretireesawards.com](http://www.federalretireesawards.com)

# BRANCH ANNOUNCEMENTS

**CENTRAL FRASER VALLEY (BC01)**

**BRANCH EVENTS**

Dec. 3, 11:30 AM to 1:00 PM: special Christmas luncheon will be held at Rancho Catering, 35110 Delair Rd., Abbotsford. Tickets are \$5.00 and are available from Second VP Mario Wong: 604-859-1315.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The Central Fraser Valley Branch is seeking volunteers interested in working on a Branch Advocacy Committee in anticipation of the 2015 federal election. The branch is also looking for a member willing to work with our primary Health Benefits Officer Jerry Stenstrom (604-850-7310) as a backup. We need other volunteers for a variety of duties on ad hoc committees. Please contact Randie Scott at 778-344-6499 or at randiescott@hotmail.com.

**FRASER VALLEY WEST (BC04)**

Members wishing continued branch news via Canada Post must advise our branch accordingly. Please call 778-789-1940 before Oct. 4, 2015 to ensure continued receipt of branch news by mail. Also, don't forget to contact Bernd at b17182h@shaw.ca to update your e-mail address if it has changed.

**NORTH VANCOUVER ISLAND (BC06)**

**BRANCH EVENTS**

Sept. 9, 12:00 PM: luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Ave., Courtenay, B.C. RSVP by August 28. Cost is \$17.00 for members and guests. Guest speaker Kevin Holte from Canada Purple Shield, who will discuss 'Living Well & Leaving Well'. Contact Norma Dean with questions or to RSVP at 250-890-1218 or n-ad-2@hotmail.com.

Dec. 9 at 12:00 PM: luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Ave., Courtenay, B.C. Attendance by ticket only, Tickets available at the Sept. 9 meeting or from Bill and Cecile Turnbull (250) 338-1857. Cost is \$22.00 for members and guests. Guest will be Santa. Contact Norma Dean with questions at 250-890-1218 or n-ad-2@hotmail.com.

**SOUTH OKANAGAN (BC10)**

**BRANCH EVENTS**

Dec. 3, 2015, 10:00 AM to 1:00 PM: Christmas luncheon and branch elections at Day's Inn & Conference Centre, 152 Riverside Dr., Penticton. Seasonal foods and entertainment will be featured. Cost \$15 per member.

The date of the October members' meeting will be confirmed to align with branch advocacy activities during this month. Members will be advised of details by phone or email, or via the branch website at [fnsouthokanagan.ca](http://fnsouthokanagan.ca)

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The South Okanagan branch is looking for members willing to attend all-candidates meetings to ask questions of interest to our members and provide a short report at upcoming branch events. We are also looking for members willing to serve on the branch board of directors. The role entails attending five to six meetings per year. Call Lynn Jackson at 250-488-9940 if you can assist.

**OKANAGAN NORTH (BC11)**

**BRANCH EVENTS**

Sept. 10, 10:00 AM and Nov. 12, 10:00 AM: general meeting at Elk's Hall, 3103 30 St., Vernon.  
Dec. 13, 12:00 PM: Christmas Party at Elk's Hall, 3103 30 St, Vernon. Doors open at noon, luncheon at 1:00 PM.

**KAMLOOPS (BC12)**

**BRANCH EVENTS**

Dec. 9, 11:30 AM: Christmas party at North Shore Community Center – 730 Cottonwood Ave., Kamloops. A full dinner with wine is served at noon followed by entertainment and a gift exchange. Red wrapping for girls, green for boys! To RSVP, purchase your ticket (\$30.00) by cheque to National Association of Federal Retirees, BC12, PO Box 1397, Kamloops B.C., V2C 6L7 — on or before Dec. 2, 2015. All members, family and friends are welcome. Please consider gifting non-perishable items for the Kamloops Food Bank. Call 250-571-5007 and we will respond within 24 hours.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

Our branch welcomes volunteers; we're looking for a member to volunteer as secretary and back-up volunteers for other positions. Contact Kathy McArthur at 778-470-8377 for more information.

**PRINCE GEORGE (BC15)**

**BRANCH EVENTS**

Sept, 10, 10:30 AM to 1:00 PM: general meeting luncheon at the Spruce Capital Seniors 3701 Rainbow Dr. RSVP by September 9 to Marg Briault, [mabriault@gmail.com](mailto:mabriault@gmail.com). Cost is \$7.00.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The Prince George branch is seeking nominations for members of the executive for the upcoming 2016 year. If you are willing to serve on the executive or know someone who would be interested, please contact Lorraine D'Auray at [lormd@shaw.ca](mailto:lormd@shaw.ca). Time commitment is minimal and some computer knowledge would be helpful.

**CALGARY AND DISTRICT (AB16)**

**BRANCH EVENTS**

Sept. 25, 10:30 AM: special general meeting at Fort Calgary, 750 – 9 Ave. SE, Calgary, to pass a resolution that will reactivate the original charter with a revised branch name to function as an unincorporated part of the Association. This meeting will be followed by guest speaker Colleen Ruest, the sales representative for Jamison Laboratories, and then at noon by our fall quarterly luncheon. Cost is \$25 for members. Please RSVP by Sept. 18 by calling 403-265-0773 or email us at [fsnocal@telus.net](mailto:fsnocal@telus.net).

Nov. 20, 10:30 AM: special general meeting at Fort Calgary, 750 – 9 Ave. SE, Calgary, will deal with resolutions to dissolve and wind down the corporation. This meeting will be followed at noon by our winter quarterly luncheon. Cost is \$25 for members. Please RSVP by Nov.13 by calling 403-265-0773 or email us at [fsnocal@telus.net](mailto:fsnocal@telus.net).

**CALLS FOR NOMINATIONS & VOLUNTEERS**

We are seeking volunteers to work in the office, which is open Mon to Fri 10:00 AM to noon. Call 403-265-0773 or email us at [fsnocal@telus.net](mailto:fsnocal@telus.net).



**WESTERN MANITOBA (MB30)**

**BRANCH EVENTS**

Oct. 6, 11:30 AM to 1:00 PM: members' meeting and luncheon at Seniors for Seniors, 311 Park Ave E, Brandon MB. Cost \$5 for members, \$12.00 for guests. Guest speaker TBA.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The Western Manitoba branch is seeking volunteers to fill several executive positions in 2016. If you are interested, contact Edna at wells\_edna@hotmail.com.

**WINNIPEG (MB31)**

**BRANCH EVENTS**

Sept. 17, 12:00 PM. Lunch and general meeting to follow at the St. James Legion, 1755 Portage Ave., Winnipeg. Our guest speaker will be Pam McConnell to discuss TONS Transportation Options Network for Seniors. To register, e-mail fsnawpg@mymts.net with NAFR LUNCH REGISTRATION in the subject line or call our branch at 204-989-2061.

Oct. 7, time and location TBA: Outreach meeting to be held in Gimli. Members living within that postal code area will be notified of time and location.

Nov. 19, time and location TBA: The guest speaker will present on Emergency Response Information Kits (ERIK). Members will be notified when we find a suitable location.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

We could use help from someone experienced with organizing fun activities such as bonspiels, carpet bowling, bingo bowling and geocaching. If you're interested, please contact Nicky Compton at lemcompton@shaw.ca or call the branch at 204-989-2061.

**HURONIA (ON 35)**

**BRANCH EVENTS**

Oct. 7: coffee at 10:30 AM, meeting at 11:00 AM. Annual members' general meeting at Sheba Shrine Centre, 147 John St., Barrie. Cost is \$7.00 per person for lunch. Guest speaker is one of the Ontario directors regarding the Honour your Promise legal challenge.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

Huron Branch is seeking nominations for members of the executive, including president

and three directors. To find out more, please contact Lynne Ellis at 705-792-0110. Elections will take place at the annual general meeting on Oct 7.

**BLUEWATER (ON36)**

**BRANCH EVENTS**

Meeting on Sept. 16, 12:00 PM at the Royal Canadian Legion, Goderich, Ont. Guest speaker to be announced. Cost is \$5.00 per member.

General meeting Oct. 21, 12:00 PM at the Oakwood Inn Resort, Grand Bend, Ont. Guest speaker is Ted Young, national director for Ontario. Cost to be announced.

Nov. 18, 12:00 PM at the Sarnia Naval Club, Sarnia, Ont.: annual Christmas meeting. Bring your canned goods for Inn of Good Shepherd. Cost \$5.00.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The Bluewater Branch is seeking volunteers to shadow the current board members. The time commitment is minimal but essential. If you are interested in assisting us, please e-mail gloriacayea@gmail.com.

**KINGSTON AND DISTRICT (ON38)**

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The Kingston & District branch is seeking telephone volunteers for Brockville, Kingston and Westport. If you are interested in helping, please contact Marilyn Quick at 613-634-1652 or 1-866-729-3762 toll free. With five events per year, a commitment of only a few hours is required.

**KITCHENER-WATERLOO (ON39)**

**BRANCH EVENTS**

Sept. 15: branch BBQ. Social at 3:30-4:30 PM with supper at 5:00 PM at Conestoga Place, 110 Manitou Dr., Kitchener, Ont. Cost is \$10 per person. Payment & Confirmation deadline is Thurs., Sept. 10 at noon. Call 519-742-9031 or email fsna39@gmail.com.

Oct. 20, 10:00 PM: semi-annual meeting at Conestoga Place, 110 Manitou Dr., Kitchener Ont. Luncheon cost is \$8 for members, \$10 for non-members. RVSP deadline is Oct. 15. Call 519-742-9031 or email fsna39@gmail.com.

Dec. 1: Christmas social with registration at 11:30 PM and the turkey buffet at 12:15 PM at Conestoga Place, 110 Manitou Dr., Kitchener Ont. Cost is \$10 for members, \$20 for non-members.

RVSP deadline is Nov. 26. Call 519-742-9031 or email fsna39@gmail.com.

**LONDON (ON40)**

**BRANCH EVENTS**

Sept. 22, 11:00 AM: General meeting at the Lamplighter Inn. Tickets for members \$15, for guests \$20. Please note, the cut-off date to purchase/reserve tickets is Sept. 14 at 5:00 PM — no refunds if you are not able to make the meeting.

Oct. 13, 1:00 PM: general membership meeting at the Victory Branch #317, 311 Oakland Ave., London. Light refreshments and snacks will be provided.

Dec. 9, 11:00 AM: Christmas lunch at the Lamplighter Inn. Tickets for members \$14, for guests \$20. Please note cut-off date to purchase/reserve tickets is Nov. 30 at 5:00 PM — no refunds if you are not able to make the meeting. Members are encouraged to bring non-perishable food items for donation to the East London United Church Outreach.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The London branch is in need of volunteers to help run the branch. The time commitment is not that great. If you would like to help out, please contact Gerry Filek at 519-439-3762.

**NIAGARA PENINSULA (ON41)**

**BRANCH EVENTS**

Sept. 16, 11:00 AM to 1:30 PM: luncheon meeting at the Holiday Inn at 327 Ontario St., St. Catharines. Guest speaker on "Collette Vacations". Cost is \$16 per member, \$19 per guest.

Oct. 21, 11:00 AM to 1:30 PM: luncheon meeting at the Holiday Inn at 327 Ontario St., St. Catharines. Guest speaker on "Relocation Services". Cost is \$17 per member, \$19 per guest. RSVP with Minda Reyes at 905-937-2982 for reservation.

Nov. 18, 11:00 AM to 1:30 PM: luncheon meeting at the Holiday Inn at 327 Ontario St., St. Catharines. Guest speaker on "Hospice Niagara". Cost is \$17 per member, \$19 per guest. RSVP with Minda Reyes at (905) 937-2982 for reservation.

Dec. 16, 11:00 AM to 1:30 PM: Christmas luncheon at the Holiday Inn at 327 Ontario St., St. Catharines. Entertainment by "Vintage Blend". Cost is \$19 per person. RSVP with Minda Reyes at (905) 937-2982 for reservation.

RSVP for all our events with Minda Reyes at 905-937-2982. E-mail aareyes1931@gmail.com to receive reminders and information.

**OSHAWA & DISTRICT (ON42)**

**BRANCH EVENTS**

Oct. 20, 11:30 AM: lunch at a cost of \$6.00 followed by general meeting at 1:00 PM at the Moose Lodge, 731 Wilson Rd. S, Oshawa Ont.

Dec. 8, at 11:30 AM: Christmas luncheon. Location and cost TBA.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

Oshawa & District is urgently seeking telephone captains. If you are interested, please contact Jim Arnold at 905-721-1729.

**PETERBOROUGH AND AREA (ON44)**

**BRANCH EVENTS**

Oct. 21, 12:00 PM: general meeting at The Royal Canadian Legion, 1550 Lansdowne St., Peterborough. No charge. Doors open at 11:00 AM.

Nov. 25, 11:00 PM: Christmas dinner at The Royal Canadian Legion, 1550 Lansdowne St., Peterborough. No charge. Meet and greet at 11:00 AM. There will be a live band and a dance floor.

Please RSVP to our events by contacting Lois Gehan at 905-372-6449 (lgehan@cogeco.ca) or Shirley Morgan at 705-745-3198 (jsmorgan@hotmail.com).

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The Peterborough & Area Branch is seeking members for the executive as some members are getting up in age. To find out more, please contact Lois Gehan at 905-372-6449 (lgehan@cogeco.ca) or Geoff Arnold (gl.arnold@yahoo.ca) for more information. At about six meetings per year, the time commitment is minimal.

**QUINTE (ON45)**

**BRANCH EVENTS**

Dec. 3: meet & greet at 4:30 PM, dinner at 5:30 PM. Annual Christmas dinner at The Banquet Centre, 1 Alhambra St., Belleville. Share the Wealth, door prizes and entertainment. RSVP fsnaon45@gmail.com or at 613-968-7212 by Nov. 23.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The Quinte branch is seeking volunteers to serve on the Executive Committee — specifically vice-president, directors and telephone volunteers. If you are interested, please contact Pat Russell at 613-968-7212 or fsnaon45@gmail.com.

**QUINTRENT (ON46)**

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The Quintrent branch is looking for a telephone committee director. If you are interested, please call the office or come to the meeting. Your job will simply be to remind the members of our branch events and attend one monthly meeting.

**HURON NORTH (ON56)**

**BRANCH EVENTS**

Sept. 30, 12:15 PM: general membership meeting at Br. # 76 RC Legion, Sudbury (1533 Weller St. – use GPS or Google Map). A lunch of soup and sandwiches will be provided by the branch. Meeting begins at 1:15 PM. Guest speaker and other membership information such as recent changes. Please RSVP before Sept. 18 (Legion requires this to plan lunch) to janine.blais@gmail.com or phone Betty at 705-848-6703.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

At this time the branch has no director positions vacant, but does have current directors who wish to step back to welcome new participants. The branch isn't overly active — if you are interested, there is plenty of training and mentoring time. If you are interested, please contact either Jeannine Blais at janine.blais@gmail.com or Betty Boreham at bettyv34@eastlink.ca.

**OUTAOUAIS (QC60)**

**BRANCH EVENTS**

Dec. 18: Come celebrate the 25<sup>th</sup> anniversary of the branch. All details of the event will be posted on our website this fall and shared in our weekly newsletter.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

We are looking for volunteers for our advocacy work, starting with the 2015 federal election. Thereafter, we will need volunteers for the preparation of workshops on things like health care and the Québec tax system for retirees. To register as a volunteer, please send your details by email to: admin@anrf-fsnaoutaouais.qc.ca.

**FREDERICTON & DISTRICT (NB62)**

Branch 62 members who have not received their 2015 membership cards are asked to contact Wayne Gunter, the membership director, at 506-472-3534 or by e-mail at wayne.gunter@ymail.com.

**SAINT JOHN (NB65)**

**BRANCH EVENTS**

Oct. 15, 4:00 PM: General Meeting followed by our Annual Fall Prime Rib Dinner at St Marks Church, 171 Pettingill Rd., Quispamsis. The dinner is \$15.00 and cheques can be made payable to the National Association of Federal Retirees, PO Box 935, Saint John, NB E2L 4E3, no later than Oct. 7. Please take note that we will not be holding tickets at the door for this event. Dinner will be at 5:00 PM, followed by a guest speaker (TBA). For more information please contact Martha Peters at 648-9535 or FSNA65@gmail.com.

**SOUTH SHORE (NS71)**

**BRANCH EVENTS**

Oct. 22: meet-and-greet at 11:30 AM, meeting at 12:00 PM, meal to follow (roast turkey & dessert, cost \$10.00 per person). Reservations to be received by October 14. No tickets at the door. Mail cheques only to: National Association of Federal Retirees, 450 Lahave St. Box 17, Suite 214, Bridgewater, NS, B4V 4A3. Contact Joanne Meisner at 530-2483. If anyone needs transportation, please call a board member.

**COLCHESTER/EAST HANTS (NS72)**

**BRANCH EVENTS**

Oct. 18, 2:00 PM to 4:00 PM: members' meeting at the Truro Fire Hall, 165 Victoria St, Truro, NS. Newly amended bylaws will be rolled out in PowerPoint format. Special speaker followed by hot sit-down dinner at no cost. Door prize to be won!

**WESTERN ANNAPOLIS VALLEY (NS75)**

**BRANCH EVENTS**

Wed., Oct. 7, 2015 at 11:30 AM. Annual General Meeting and dinner at the Clementsport Legion, 2008 Hwy 1 Clementsport. Cost is \$10 for members and \$13 for guests. Guest speaker TBA. RSVP to nafr75@gmail.com or call Carolyn or Bill at 902-765-8590 no later than Sept. 19.



**CUMBERLAND (NS78)**

**CALLS FOR NOMINATIONS & VOLUNTEERS**

Nominations are hereby solicited for the Cumberland Branch Merit Award (CBMA), established to recognize and honour those branch members who have provided meritorious service to the branch. Contact CBMA committee chair Gordon Helm at 902-661-7502.

Nominations are hereby solicited for branch director. Existing directors can be nominated, but many of us are getting older and your branch needs new and younger members on its board. Contact Gerard Cormier, president, at 902-254-2277 or any member of the board.

**NORTH NOVA (NS80)**

**BRANCH EVENTS**

Oct. 22, 2:00 PM: general meeting at New Glasgow Legion with a guest speaker to talk on Alzheimer's disease. Lunch will be provided after the business meeting. Contact M. Thompson at 902-485-5119 for more information.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The North Nova Branch is seeking volunteers for: second vice president, treasurer, health and benefits officer. We are seeking e-mail addresses for use by membership, president and the National Office. Contact John Peitzsche at japeitzsche@gmail.com.

**CENTRAL NEWFOUNDLAND (NL86)**

**BRANCH EVENTS**

Oct. 21, 11:00 AM: luncheon meeting at St. Martin's Hall, Gander. All members are encouraged to attend. Branch contact: Des Dillon, 256-2262, djdillon@nf.sympatico.ca.

**AVALON-BURIN (NL87)**

**BRANCH EVENTS**

Sept. 16, 2:00 PM to 4:00 PM: general meeting at the Royal Canadian Legion, Blackmarsh Rd., St. John's, NL. Contact Walter Combden at 709-834-3648 or email wcombden@nl.rogers.com.

Sept. 25, 6:30 PM: annual BBQ & dance at the Elks Club, Carpasian Rd., St. John's, NL. Contact Kevin Stacey at 709-753-1557 or email kevinstacey@hotmail.com.

Oct. 14, 11:00 PM, to 2:00 PM: general meeting at the Anglican Parish Hall, Bond St., Carbonear, NL. Luncheon provided. Contact Joyce Owers, 709-596-4600, or email Joyceowers@nf.sympatico.ca.

Nov. 18, 2:00 PM to 4:00 PM. General meeting at the Royal Canadian Legion, Blackmarsh Rd., St. John's, NL. Contact Walter Combden at 709-834-3648 or email at wcombden@nl.rogers.com.

Nov. 27, 7:00 PM: Christmas dinner and dance at the Royal Canadian Legion, Blackmarsh Rd., St. John's, NL. Contact Kevin Stacey at 709-753-1557 or by email at kevinstacey@hotmail.com.

**IN MEMORIAM**

The Association and all of its 82 branches extend their most sincere sympathies to the families, friends and loved ones of members who have recently passed away.

Ovide (Ollie) Deurbrouck  
Sybil O'Neil  
W. (Bill) Parsons  
Garry Shurvell  
Evan Smith

**Winnipeg (MB31)**

Yvonne Barbour  
Joseph Benjamin  
A Bouwman  
Gerald Ralph Cooper  
Benny Crooks  
C John Dempster  
James Dudzinski

**BRITISH COLUMBIA**

**Prince George (BC15)**

Taras (Terry) Blocka.

**ALBERTA**

**Battle River (AB21)**

Gerry Ennis

**MANITOBA**

**Western Manitoba (MB30)**

Elwood Brown  
George Bell

Patricia M Dyck  
Sandra Jaman  
Joy Johnstone  
Robert F Knickle  
J. Leblanc  
James Mackay  
B. Martin  
E. McCorrister  
Ron McKenzie  
A. Mirza  
Constance Olenick  
Lary Penner

Robert Randell  
Donald Smart  
Byron Snead  
Sue Speliers  
Richard Thomson  
Fred Van Alstyne  
C. Vande Velde  
Madeline Waddell  
Mona Watson  
Robert Wood

**ONTARIO**

**Kingston (ON38)**

James R. (Jim Jr.) Aldridge  
Florence Eileen Algate  
Raymond (Ray/Razor) Amell  
Shirley "Sue" (nee Hunter) Auty  
Mickey (Darlene) Baker  
Rose Marie Beeler  
Thomas James (Jim) Bimson  
Jean Maurice Bonnard  
Philbert E. Cadeau  
George Adrian

Campbell  
John R. Dagg  
Cyril Eric Flavell,  
James Douglas  
"Jim" Grace  
Trevor Grant  
Mary Margaret Hager  
Robert Roy Hubley  
H. R. Landry  
Rosetta "Rose"  
Alice Luker  
Murray A. Jack  
Gordon Marshall  
"Pete" Johnston  
Barbara Lake  
Henry Robert Landry  
Roderick MacLean  
Margaret (nee Briceland) Mackenzie  
Sally Delma Miller  
John E. Neelin  
Clare Alexander Parker  
Lenard Henry Parsons  
Robert Ringma  
Henry Carl Ritter  
Mabel Sexsmith  
Malcolm Stopani-Thomson

David E. Street  
Margaret Summers  
Milford Allan  
'Bing' Taylor  
George W. Topping  
Ellen Joanne Turnbull  
William "Wink" Wilson

**Oshawa (ON42)**

Ardis Moore

**Ottawa (ON43)**

Stella Ohan

**Quintrent (ON46)**

Megan Collims  
Albert Koshul  
Roland Roch

**QUEBEC**

**Mauricie (QC61)**

Bertrand Désaulniers (spouse of Madeleine Trudel Désaulniers)  
Roger Dubuc  
Yvette Jauron

**NEW BRUNSWICK**

**South-East New Brunswick (NB64)**

Roy Close  
Fraser Ervin  
Ralph Patterson  
Paul Pitre  
Hermance Reid  
Corrine Thibodeau  
Marjorie Wallace  
Frederick (Bob) Joseph White

**NEWFOUNDLAND AND LABRADOR**

**Newfoundland (NL86)**

Lew Dawe  
Arnold Pohl  
Harold C. White

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