



THE NATIONAL ASSOCIATION OF FEDERAL RETIREES

# SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE



## A QUESTION OF TRUST

*Ottawa and the public service are bracing for war. That's not what Canadians want.*

PAGE 16



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# WELCOME TO SAGE!

*A message from FSNA president Gary Oberg*

**W**elcome to the first issue of FSNA's new member magazine, Sage. We hope you will find this new format appealing and the content engaging. Our goal is to create a community for federal retirees where you can find answers and information on the issues that are important to living a balanced, healthy and fulfilling retirement.

I've written before about why change is necessary for not-for-profit associations. Technology and the demographic shift are the main drivers for change, leading FSNA to adapt to an evolving world. Another driver for FSNA is a new reality: the political climate for federal public servants and retirees, and for members and veterans of the Canadian Forces and RCMP.

The government's agenda was made clear in the fall of 2013 at the Conservative Party Convention. Federal public sector compensation – including pay, pensions and benefits – was the subject of several party resolutions that demanded that federal employee pensions be converted from defined-benefit to defined-contribution plans. Other resolutions demanded that federal public sector compensation be made comparable to that of the private sector – all ideas which were



*Gary Oberg*

roundly supported by several high-profile federal cabinet ministers, including Treasury Board President Tony Clement.

In mid-2013, media reports alerted us to the possibility of the Treasury Board imposing non-negotiable changes to retiree health insurance coverage. In response, we launched the advocacy campaign Honour Your Promise and Association members came together with a common goal: to stop the rumoured changes to the PSHCP and to highlight the urgent need for the federal government to address retirement income and health care security for all Canadians.

Tens of thousands of letters were sent to MPs and to Tony Clement by our members. Thousands of federal retirees and support-

ers signed a series of petitions. One of them was a parliamentary petition tabled in the House of Commons by the Leader of the Official Opposition, the Honourable Thomas Mulcair, on February 5, 2014. The other is an online petition with over 20,000 signatures that continues to grow.

Reality hit with the 2014 federal budget, when the government announced its intention to double the Public Service Health Care Plan (PSHCP) premiums for veterans of the Canadian Forces and RCMP and retired public servants.

We've heard from you. We've heard how these changes would affect you. Most of all, we've heard how betrayed federal retirees feel by this unprecedented, unilateral move that flies in the face of the principles of negotiation.

Now more than ever, we need to continue to work together in support of retirement income and health care security for all Canadians. FSNA will continue to keep our members informed. Please visit the website [www.HonourYourPromise](http://www.HonourYourPromise) for updates and ways you can engage with us as we strive to get this government to listen to us — and to Canadians.

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# SAGE

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# INTO *the* BLUE

*When her husband died, Alice Woods wanted to put some distance between herself and the world — an ocean's worth.* **ELIZABETH GRAY-SMITH**

**W***ith sails down, the True Blue III drifted in the North Pacific, keeping a healthy 50-kilometre distance from Tropical Storm Flossie as it tore a path through the sea on its way to Hawaii. At the helm, Alice Woods, 60, a recently retired Canadian lighthouse-keeper, waited with her all-female crew*

*(her 'Sea Sisters', she calls them) for a weather report, fingers crossed for the storm to hold to its predicted path, leaving them untouched.*

*"(We could clearly see the trailing edge of the tropical storm as she carried along westward," Woods wrote in her blog. "Heavy sheets of rain being torn from the edges of high cloud ... they were angled at almost 90 degrees.*

*"I have never seen anything quite like this and I hope to never see such a system from the leading edge."*

Being exposed to nature's fury up close is part of the thrill of sailing — part of Alice Woods' journey.

"To head offshore ... you are stepping out to the unknown," says Woods. "I had done



*True Blue off Ascension Island.*

Photos by Anne Bayly.

# Being exposed to nature's fury up



Photos by Anne Bayly.

*In the North Pacific, near the Solomon Islands*

close is part of the thrill of sailing — part of Alice Woods' journey.

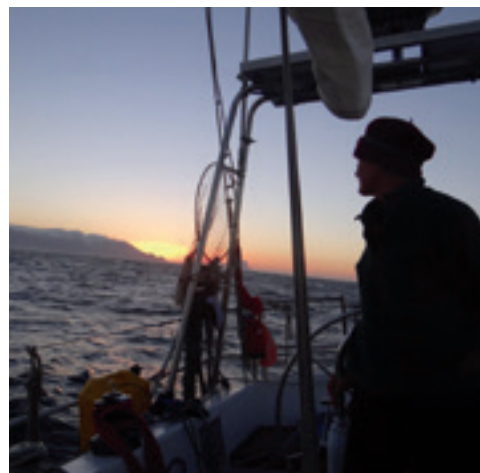
it a fair amount of times in my life, stepped into something where I didn't know what was coming next. I had the confidence to know that you just deal with things as they come along."

Woods is no stranger to the Pacific Ocean. With experience as a commercial fisher and a long history with the Canadian Coast Guard as a lightkeeper, she proudly calls herself a mariner. Woods and her husband, Steve Bergh, together tended the lights at three lightstation locations on Vancouver Island — first at Estevan Point, then further south at Cape Beale and finally at Chatham Point, 40 kilometres north of Campbell River. This is where they anchored their lives for 21 years.

Lighthouse-keeping is not for everyone, but it worked for Woods and her husband. They lived in isolation, far from the general store, far from neighbours.

"There are things that come with isolation that balance that out. The lack of people is balanced out by the immersion in a beautiful environment," says Woods. "The lighthouses are built at vantage points along the coast ... just from that they are pretty amazing places to live."

An ardent advocate for staffed lighthouses, Bergh was president of the Public Service Alliance of Canada's Lighthouse Keepers Local 20232 for six years. He established the Canadian Lightkeepers Association in 2010.



Photos by Anne Bayly.

*Reefing for the night in the Timor Sea.*

The sea kept drawing them back. Bergh had a passion for sailing. He had sailed with his father as a youth and was developing an urge to sail again, this time with his own vessel.

"We had decided, independently before we knew each other, that life was too short to not make your dreams come true," she says, recalling the moment the two of them embarked on an international search for the perfect boat. "We didn't have a house ... so, let's buy a boat and make it happen."



Photos by Anne Bayly.

*True Blue off St. Helena.*

They found a well-kept, strong and seaworthy vessel, the True Blue III. "It was really just the perfect boat for us," says Woods. They began mapping out a route.

Then, on August 16, 2010, the unimaginable happened. Steve passed away quite suddenly.

"After Steve died, I took some leave and I went fishing. I commercial fished for almost a month," says Woods. "I needed to focus ... I needed to be heavily-tasked."

"I was in a pretty injured state. I needed a break from my job ... but I did have this boat. So I decided to take her offshore."

The boat her husband had found and tended would become her means to travel the world. The route they had planned together would serve as her path. The sea she had watched for 27 years would carry her for the next 24 months.



Photos by Anne Bayly.

*True Blue in the North Pacific.*

At the end of July, 2011, aboard the True Blue III with a crew of just two others, Woods set sail through the Strait of Juan de Fuca en route to Hawaii. They arrived safely in Honolulu five weeks later, marking the first leg of Woods' adventure.

After a winter on the Islands, Blue's sails rose again for a trip around the globe — beginning with a passage southwest through the Coral Sea to Darwin. On her way back north to South Africa, somewhere in the middle of the Indian Ocean, Woods wrote in her blog: "Blue is beautifully in tune today, her rig, the wind, and the waves, and we glide this afternoon in that sweet spot, one foot above the earth."

The True Blue III, with Woods at the helm, then sailed through to Panama, spilling back into the Pacific Ocean. They landed on Oahu at the top of August 2013, just days after Flossie passed through.

Woods formally retired from the Canadian Coast Guard in the summer of 2013. It was not an easy decision to make.

"You know, making it official was very, very difficult for me. It was very, very difficult to

say, 'I resign' to say those words," she says. "I knew I couldn't go back to Chatham Point."

She credits her strong ties to the Coast Guard and the public service for getting her through the tough times.

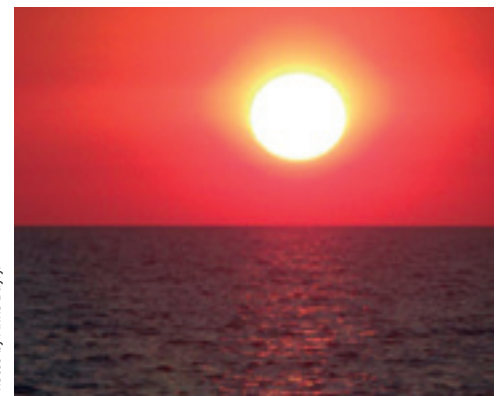
"We have always thought of our fellow light keepers and Coast Guard as family ... It was wonderful that the local gave me support," says Woods. "HR and the pension and benefits people, who are also PSAC members, were so incredibly helpful and walked me through the period after Steve's death. We have a great public service that understands how to take care of its own people."

Woods dedicated her last blog entry to her late husband.

"Dear Steve," she wrote. "Moons wax and wane, seasons pass, and still, sweet memories of you surround me, sustain me, encourage me on. This day, this journey, this continued life, I raise in thanks for all that you offered in yours."

Woods remains on shore in Hawaii, mending Blue after her long journey around the world. She is eager to return to Canada after the winter passes.

*"Moons wax and wane, seasons pass, and still, sweet memories of you surround me, sustain me, encourage me on."*



Photos by Anne Bayly.

*Red sunset off Australia.*

*This day, this journey, this continued life, I raise in thanks..."*

# HONOUR YOUR PROMISE IN THE HOUSE OF COMMONS

## *FSNA takes fight to Parliament Hill*

Federal retirees have taken advocacy to the House of Commons. On February 5, 2014, the Honourable Thomas Mulcair, Leader of the Official Opposition, tabled a petition in the House of Commons on behalf of federal retirees in support of the Honour Your Promise campaign.

The petition, signed by thousands of federal retirees and their supports, asks Treasury Board President Tony Clement to “honour the promises made to retired federal employees, retired members of the Canadian Forces and Royal Canadian Mounted Police, retired federal judges and their survivors, and to immediately stop plans that are detrimental to the retirement and health care security of any Canadian, including but not limited to the changes reportedly being considered for federal retirees’ health insurance costs.”

FSNA members joined National President Gary Oberg and Quebec’s National Director Gérald Denis at a media conference before the petition was tabled to talk about what the changes would mean to thousands of federal retirees.

“We know that many pensioners will have to make very difficult financial choices – choices that no Canadian senior should have to make,” says Oberg. “We have heard from thousands of members whose choices may come down to continuing health care coverage or maintaining daily, necessary household expenses. And the average federal pension is \$27,000 for men, \$21,000 for women, and half that for survivors – no one would say that’s a lot of money, or that you can easily pay for extra costs that you had been promised would be covered.”

MP Mathieu Ravnat, the NDP critic for Treasury Board, joined Oberg and Denis at the media conference and added his support. “The Conservatives have to understand that they can’t change the rules for federal pensioners overnight,” said Mr. Ravnat. “We’ll continue to pressure them to stop their attacks against the public service.”

Members of the National Association of Federal Retirees came together in 2013 for the Honour Your Promise campaign, which advocates against Treasury Board’s reported plans to double retirees’ health insurance costs and change pensioner eligibility for the plan.

Retirees sent tens of thousands of letters to Members of Parliament and to Mr. Clement, asking that the rumoured plans be stopped and that the federal government honour the promises made to retired employees and veterans. Association members and volunteers met with dozens of MPs during fall 2013, and many MPs noted they had received responses from over half of Association members who are constituents. More than 20,000 supporters have signed an online petition through the site [change.org](http://change.org) in support of Honour Your Promise.

The government has indicated that its priority is ensuring the public service is “affordable, modern and high-performing” with compensation and benefits that are “sustainable and comparable with other private and public sector organizations.” To achieve those goals, the current government has employee and pensioner compensation and benefits firmly in their budgetary sights.



*National President Gary Oberg speaks to the media on behalf of federal retirees on February 5, 2014. He is joined by NDP MP Mathieu Ravnat, Treasury Board opposition critic.*

Their intentions were confirmed in the 2014 federal budget, when the government committed to “phasing in equal cost sharing and increasing the minimum years of service required to be eligible for the Public Service Health Care Plan to six years.” At press time, PSHCP negotiations are ongoing, though the Association is investigating legal options.

“This issue is about more than balancing budgets and ensuring the public service is affordable for Canadians,” says Oberg. “This is about honour, and it is about whether or not the Government of Canada will meet the moral obligations it has – and honour the promises made – to its retired employees and to veterans.”

Parliamentary procedure requires an official response from the government within forty-five days of the petition tabling. The Association is still waiting on the official response, and will update members at [www.fsna.com](http://www.fsna.com) as more information is available. To find out how you can lend your voice to Honour Your Promise, visit [www.HonourYourPromise.ca](http://www.HonourYourPromise.ca) today.



# TRENCH WARFARE

*The federal government's relationship with veterans is in a bad place.*

*What on earth were they thinking?* **JAMES BAXTER**

**Y**ou always hurt the ones you love. If the old song holds true for politics, the Harper government must have a deep and abiding love of pensioners and veterans.

How else can one explain the attitude being displayed by the prime minister and his cabinet to this key electoral demographic?

In just the past month, Stephen Harper and his ministers have enraged Canada's war veterans by closing regional offices and reducing services, and by booking budget savings of \$7.4 billion over the next six years through cutting what they'll pay on health care for former government employees.

While both moves might be legal, they amount to gross breaches of the moral contract between an employer and its aging former employees. Many of Canada's public service pensioners were RCMP officers, fisheries officers, maintenance workers and other public servants who spent their careers doing stressful, taxing labour. Many of the veterans affected by the cuts are men and women who fought and were wounded in their country's service. Many need regular treatments and counseling to live normal lives.

But Prime Minister Harper and Treasury Board President Tony Clement have decided that, rather than

build the economy (or at least tax those who can most afford to pay) they'll cover the deficit by going after people who have, literally, paid their dues in every possible sense of the term.

On the surface, it seems a weird decision. The accepted wisdom is that Harper's power base is drawn significantly from older Canadians. It's a demographic made up of people who are deeply patriotic, tend not to welcome change and believe it's important to live within one's means. They're growing in number — and they vote.

In marketing, that kind of customer loyalty is something you try to nurture and reward. Companies that take such customers for granted — or mistreat them — ultimately

suffer. Some go bankrupt. Conservatives ought to remember how that works from bitter experience: Brian Mulroney tried to give Westerners and Quebeckers half a loaf each and his successor ended up with just two seats.

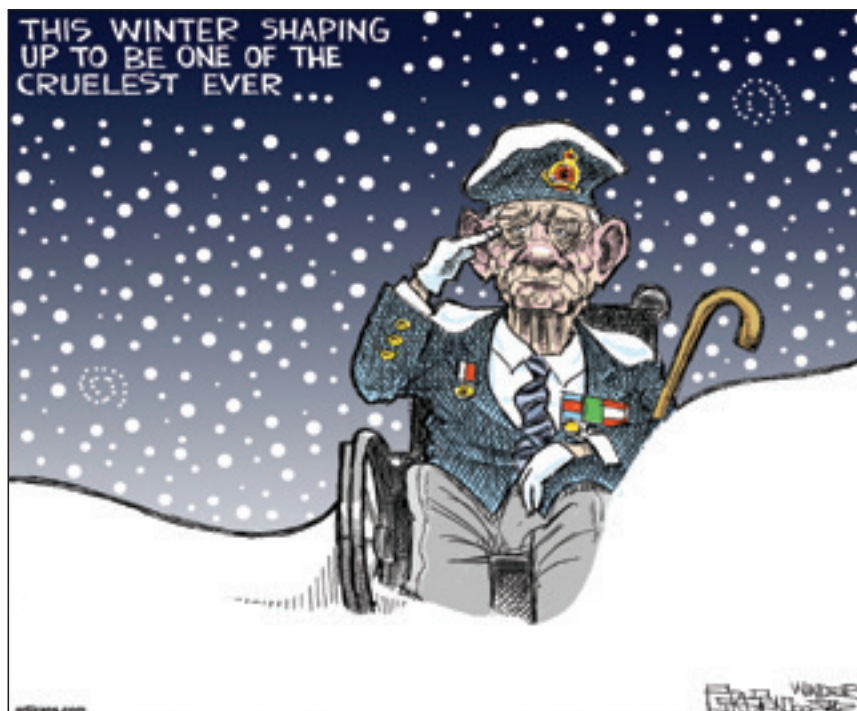
Conservatives who still remember those bleak days — and the arrogance that led to them — are increasingly nervous that the Harper government is headed down a very similar path. R.B. Bennett, John Diefenbaker and Mulroney all saw their grand national coalitions vanish at least in part because they thought they were invincible.

There are many theories about the raw politics behind these moves; that these cuts mostly affect former unionized employees

is a major factor. Ultimately, it comes down to the Conservatives betting on an assumption — that no matter how angry they get, seniors won't vote to change governments when push finally comes to shove.

That's a very risky bet. Canada's veterans and pensioners deserve better treatment from the people they elect. A deal's a deal. Time to stand up ... and fight back.

*James Baxter is editor and publisher of iPolitics, Canada's web destination for political news and views.*





# COLD COMFORT

*Shattered by war, a group of Canadian combat veterans heads to the far North on a mission of healing.* **MICHAEL HARRIS**



*There they were, two guys in wheelchairs, pushing their cart through aisles of shoppers curious enough to look but too uncomfortable to speak.*

*“It must have been quite a sight, three arms and one leg out for a day’s shopping.”*

*The words belong to Sgt. Bjarne Neilsen. That day he had just wanted to get out of the apartment and do something normal. He was tired of too many hours on his back, of the endless operations, of the wire fixators that held his healing body together, the rehab, the isolation. The question rattling around his head was always the same: Where does a one-armed, one-legged guy go when all that can be done has been done?*

*Upper left: Teammates keep busy during the training camp.*

*Lower Left: Bruno Guevremont laughs with a fellow teammate during a training camp for an upcoming Arctic expedition.*

When he deployed in May 13, 2010, his young daughter, Heather, worried that he would be killed or injured. Bjarne promised her he would come back. He kept his promise — but by then the universe had changed.

Before July 1, 2010, Sgt. Neilsen described himself as an “Airborne, door-kicker kind of guy.” But on a dusty road southwest of Kandahar, while people back home were putting out the flags and preparing

His mates had been lucky. Sgt. Neilsen had been walking directly into the arc of the blast, which spared all but one other soldier from shrapnel injury. Shaking his head as the dust cleared, Neilsen looked down to where his leg used to be. He knew that if he “freaked” his heart would race and he would bleed out. He took deep breaths, one after another, until help arrived.

The soldier’s wounds were catastrophic — “all meat off my leg, lost buttocks and hamstring on that side, tore open left side of body, separated shoulder, elbow blown off, but my rib cage stayed intact, nothing broken. If I had spilled in that filthy soil, I wouldn’t have made it.”

Sgt. Neilsen more than made it. When his daughter first saw him in hospital, he knew he had a lot to live for. “She told me to wiggle my stump. Then she looked at me and said, ‘I told you so.’”

If it’s true that injuries amplify your personality in one way or another, Sgt. Neilsen’s brought out the boundless human instinct to survive and overcome. This spring, he will be skiing to the Magnetic North Pole as a member of the **True Patriot Love (TPL) Arctic Circle Expedition**.

One of his colleagues on the military team (there is also a team of civilians) is Shauna Davies, a former member of the Canadian Forces herself. Though the military dental technician never set foot in Afghanistan, she too is a casualty of war.

Her husband, Master Corporal Cyriaque Davies, came home from his fifth deployment a shattered man. After tours in Croatia, (where the whole tour was decorated for the Battle of Medak Pocket) Bosnia, Haiti and Pakistan, he thought he’d seen it all. But his last deployment with India Company of the Royal Canadian Regiment in Afghanistan sucked him into the abyss.



*Timothy Hodgson practices cross country skiing while attending the training camp.*

barbecues for Canada Day, the 16-year military veteran and his patrol encountered IEDs near the village of Nakhonay.

Sgt. Neilsen played it by the book, ordering a ‘long halt’. He was walking down the line, checking on his men, when he took his last step on two legs. The exploding IED shot him seventeen metres into the air over a mud wall, dropping him into a ditch on the other side.

*If it's true  
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and  
overcome.*



*Sgt. Bjarne Neilsen changes his prosthetic leg while attending a training camp for the Arctic expedition.*

"He was a medic outside the wire the entire time with India Company. He really had a hard time with civilian Afghan children who were casualties of war," says Shauna. "We had two little girls. He just told me he needed help and wasn't the same person."

In the beginning, Master Corporal Davies was quite open about his fathomless despair. Gradually, though, he slipped into isolation and anger — self-medicating with drugs and alcohol. Often, Shauna found her sympathy and support met with anger. It was like Dante's Inferno — he was not dead, but nothing of his life remained. In April, 2008, her husband made the first of two suicide attempts.

"He explained to me that the acute trauma of his death was better than the chronic trauma of post-traumatic stress disorder. I just tried to take it one day at a time. After a few years of trying to get used to the new

normal and find the positives, I suffered anxiety and depression myself."

Although there was a two-month waiting list, Shauna convinced authorities to treat her husband's case more urgently. After a stint of medications normally prescribed for bipolar or schizophrenic patients, he traded the drugs for sessions with psychologists. In Shauna's view, it was a vast improvement.

"When the bad days come, I still get that feeling of dread. But you don't dwell on what you've lost. We have come back to some ability to have happiness."

For the first time since her husband's return, she is leaving the children with Cyriacque while she joins the polar expedition. It is a sign of how much progress the couple has made — and a chance for Shauna to do something she knows is important.



*Arctic Watch Wilderness Lodges owner Richard Weber conducts an information session during the training camp.*

"I am hoping to be a voice for the spouses, the forgotten ones."

None of the veterans or their spouses have been forgotten by the founder of True Patriot Love, Shaun Francis. Five years ago, the Toronto businessman honoured Canada's Afghanistan veterans with a dinner just before Remembrance Day. It was a big success.

The 43 year-old, who is himself a graduate of the U.S. Naval Academy, has since created a foundation that has collected millions of dollars which it disburses to military charities across the country.

Two years ago, a filmmaker approached TPL with an idea. He wanted to make a documentary about injured Canadian soldiers climbing a mountain. So Francis organized a trek to Nepal, where a team of veterans climbed a peak adjacent to Mt. Everest. The film, *March to the Top*, was broadcast on CBC.

"After that, I knew we had to do this again," Francis said. "So this spring, we have a civilian team and a veteran team skiing to the Magnetic North Pole. We'll fly out of Resolute and land on the ice 100 kilometres from the Pole. We chose the Magnetic Pole so that we wouldn't have to fly out of Russia. Again, the purpose is to show that



*A guide demonstrates proper sleeping bag use during the training camp.*

*If courage is grace under pressure, perseverance is carrying on against all odds...*

injured soldiers, and military wives, are capable of accomplishing anything."

Shauna Davies is excited.

"I think for me, I've lost a sense of who I am. I know I am a mother and a wife and an ex-soldier, but who is Shauna? This is a spiritual journey to see what I can accomplish."

As for Sgt. Bjarne Neilsen — still a member of the Royal Canadian Regiment, First Battalion — he is made for finding a way back. Every June 30, he throws a 'Life Party', with hot dogs, a slip-and-slide for the kids, and fireworks. Last year he raised \$1,300 for the rehab centre at Ottawa's General Hospital.

"I renovated my house. I ski. I trekked to the Yukon with my daughter. I backpacked Europe alone ... amazing feats I never thought I was capable of doing after what happened."

If courage is grace under pressure, perseverance is carrying on against all odds — something no one needs to tell the ones who will soon be on the ice and snow of dreams, headed north.

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# TECHNOLOGY IS GOOD FOR YOU

*Terrified by Twitter? Facebook-phobic?  
You're missing out.* PETER ATKINSON

Obviously, I'm a fan of new technology, especially the online world. I love how it empowers and connects people. I like that I can watch my grandchildren open their presents from 2,500 miles away with Skype — and then go back to bed without having to clean up.

I understand that new technology sometimes can make people uncomfortable, and I understand that some people aren't interested or don't feel they need it. But I'm always concerned when people make that choice without taking a little time to understand it better. One of my goals with this column is to provide people with information that might help them to better understand how technology can change lives.

Technology today can do big things, like create a game to let ordinary people work with scientists to solve the mystery of proteins in our body (Fold.it /portal/). It can connect people who have serious illnesses (Patient-sLikeMe.com), help us understand the scale of natural disasters (HowBigReally.com) and help not-for-profit organizations — like FSNA — better advocate for their members, saving time and money with email and online documents that can be kept up to date in real time.

Not all the uses of information technology are all that serious, of course. I'm very proud that my 88 year-old mother emails, plays bridge and watches movies on her tablet computer. And just as technology helps her, technology can also help craftspeople sell their work (shopify.com), connect musicians across the planet

(inbflat.net) or personalize M&Ms (mymms.com). You can watch your favourite shows for free, study at some of Canada's greatest schools, shop at your favourite stores or just connect with your favourite sports teams. The Internet lets you watch, shop and learn, all without leaving your chair.

It can be overwhelming at first, but once people spend some time becoming more comfortable with new technology, they're able to make choices that suit their own personal needs. I believe the solution is to just try it and find out more about what it can do for you. It's like meeting someone new — you might like them well enough to say 'Hi', or you might end up making a lifelong friendship.

It's the same with technology — and you won't really know until you spend some time getting to know it a little. You can decide if you like it and, if you do, how you're going to use it. Facebook lets you connect with the world — that doesn't mean you *have* to. I do use Facebook, but only for my family and closest friends, and it's an invaluable tool for letting us stay in touch across the country.

I'm no Pollyanna. I know that there are risks. In future columns I will try to address some of these to help you navigate the Internet more safely. But I find it helps to keep in mind that new technology itself is not a bad thing or a good thing. It's a tool and, like any tool, it does good or bad things depending on who's using it, and how. Jet planes can carry vacationers — or missiles. The same basic technology that created

great movies like *Casablanca* and *The Lord of the Rings* also gave us *Monster-a-Go-Go* and *The Hottie and the Nottie*.

We may not agree on the benefits of technology, but we can all see that computers and the Internet have created huge changes in our society. Your car has more computing power than the Apollo moonshot. Just 10 years ago there were no smartphones, no handheld GPS, no hybrid cars, no e-book readers or HDTVs. Facebook was only a year old and Twitter didn't exist. Today, all of these things are part of the landscape and, in many cases, they're considered essential.

But the Internet doesn't only mean everything new. It also lets time-honoured crafts — from beermaking to quilting to woodworking and weaving — find new fans, build communities and thrive with a new audience.

Whether you're learning more about a travel spot with Tripadvisor or your own hometown with Yelp, reading your local paper or the one from your hometown, staying in touch with grandchildren or learning about your grandparents, there's something online for everyone.

So if you're one of those people who doesn't like technology, I respect your choice. Hopefully, by reading this column, you have discovered something useful, something that makes your life a little bit better — like a new friend.

# A QUESTION *of* TRUST

*The federal government and the public sector are bracing for war in 2014 over pensions and benefits. Ottawa says it's a simple matter of equity between the public and private sectors. Canadians don't agree.* **TASHA KHEIRIDDIN**

**S**ince it won a majority mandate in 2011, critics have accused the federal Conservatives of 'going to war' with the public service. In the 2012 budget, the Tories took an axe to 19,000 government jobs and \$5.2 billion in public spending. In 2013 they instituted a 50-50 contribution plan for employee pensions and raised the retirement age for new employees from 60 to 65.



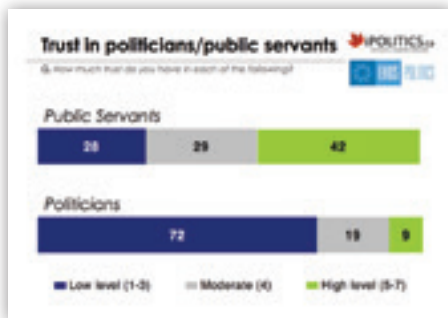
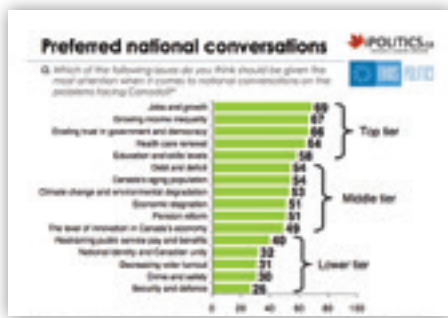
*Treasury Board President, Tony Clement*

In the coming year, they propose to replace the policy of bankable sick days with a new disability plan that includes 'active management', and introduce performance reviews. These negotiations will be governed by Bill C-4, which became law in December 2013. It mandates binding arbitration for essential services, with compensation and benefits based solely on two criteria: attracting and retaining competent people, and Canada's fiscal situation.

The government also announced in the 2014-15 budget that retirees will have to pay 50 per cent of the cost of health premiums for the Public Service Health Care plan, up from 25 per cent. To qualify, they now will need six years' service, rather than two. The National Association of Federal Retirees has launched a petition to fight the new rules.

Supporters of the government's plans argue that these changes were long overdue and merely move the public service into the 21<sup>st</sup> century. Generous sick leave and pensions are things of the past for most Canadians, if they ever enjoyed them at all. Why should taxpayers foot the bill for perks they don't get themselves? Why should federal employees not have performance reviews like workers in the private sector? Wouldn't this be better for all concerned — including civil servants, who would now advance on the basis of objective excellence, not subjective





favouritism? With a public sector absenteeism rate two and a half times that of the private sector and a federal deficit to slay, *something* had to be done.

But what do voters think about the government's attitude to the public service? A recent study by EKOS research found some interesting answers that could affect both government and union strategy in this year's contract negotiations — and in the next federal election, slated for October 2015.

First, in terms of issues that matter to Canadians, the public service lies low on the list. Restraining public service pay and benefits is a top issue for only 40 per cent of Canadians — far below the number one issue, jobs and growth (69 per cent) or even innovation (49 per cent).

Second, Canadians tend to trust public servants over politicians. Only 9 per cent have a high level of trust in elected officials, 19 per cent evince a moderate level of trust, while 72 per cent say they have a low level of trust in politicians. In comparison, 42 per cent place a high level of trust in public servants, 29 per cent have a moderate level and 28 per cent a low level.

Third, when asked about the perceived impact of government service cuts, 51 per cent of Canadians think they are seriously damaging the overall health of society. Only 40 per cent think they're necessary to reduce government waste and rein in out-of-control spending. Nine per cent had no opinion.

Fourth, on the issue of pensions, 63 per cent of Canadians favour increasing the Canada Pension Plan, 27 per cent think it should stay the same, two per cent think it should be decreased and three per cent want to eliminate it altogether. On public sector pensions, only 30 per cent of Canadians think they're too generous and should be downsized — the majority, 62 per cent, think that everyone *else's* pensions should be strengthened instead.

Taken together, these findings indicate that while there is still a core constituency that



*Members of the Public Service Alliance of Canada demonstrate in Ottawa in support of public services Thursday, March 1, 2012.*

wants a leaner government, there's also a larger group of Canadians who fear that cuts have gone too far already — and might affect their own lives, especially in retirement.

“What really sticks out is class conflict,” says Frank Graves, EKOS president. “It’s a newer type of inequality — the one per cent and everybody else. What is the government’s role in bridging that divide?”

## *But how much does dignity cost — and who should pay for it?*

The issue becomes not how you cut some people (like public servants) down, but how you raise everyone else up.”

All of which lines up with the views of Robyn Benson, national president of the Public Service Alliance of Canada. When it comes to retirement, she says, “it’s not about a race to the bottom, it’s not about (public servants) doing what ‘other Canadians’ are doing. All Canadians should be able to retire with dignity.”

But how much does dignity cost — and who should pay for it?

“The fact is that when you look at some of these (public sector) benefits, they are not found in the private sector, they are well above and beyond what is found in the private sector,” says Treasury Board President Tony Clement. “In all of my negotiations



*Treasury Board President, Tony Clement*

I try to keep a fair line of sight between what is normal and typical in the world and universe outside of government and what is happening inside government.”

Public-private equity looms as the main divide in this year’s negotiations between the government and public sector unions on disability benefits. Should public servants be subject to the same norms as employees in the private sector? Or should they keep the perks they previously negotiated?

First up for discussion is sick leave. Currently, workers must use up banked sick days before they can access long-term disability. The government says this puts newer employees at a disadvantage.

“How can we deal with employees who just started with us who haven’t accumulated bankable sick days to any meaningful degree? And let’s say they get cancer, and they haven’t banked enough sick days to deal with that so they have to go on EI. That’s unfair,” says Clement. The government would replace the policy with a short- and long-term disability plan comparable to those found in the private sector.

PSAC doesn’t see it that way. “From our perspective the government needs to explain to us what is wrong with the current sick leave now. Mr. Clement is out there making claims that don’t hold. There are safety nets in place already. He is implying that there’s not but there are,” says Benson. “The government is hypocritical when it comes to new employees. On one hand, they don’t have enough sick leave, but you now have to work till 65.”

Other actors are also weighing in on the dispute. In February 2014, the Parliamentary Budget Office released a report which found that public sector employees take an average of 11.52 paid sick days per year, 6.3 unpaid sick days (which include long-term disability claims), and .44 days for work-place-related injury. Previously, Clement had stated that employees took 18.2 days of sick leave per year; PBO commented that, “Consequently, the number of sick days reported by the government is to some extent inflated by those on disability leave.” The PBO also found that wages paid for sick leave grew by 68 per cent between 2001-2002 and 2011-2012, due in part to the increase in the numbers and salaries of public servants.

In response, Clement’s office stated that, “The report confirms that between paid and

## *Public-private equity looms as the main divide in this year’s negotiations...*

unpaid leave, federal government employees are absent an average of 18.2 days per year, proving the current 40-year-old system is broken and in need of modernization. Since 2001, the cost of absenteeism has increased substantially and is unsustainable. We intend to implement a short-term disability plan that will close the gap, giving public servants the safety net they need, while protecting the taxpayer who pays the bills."

The other parts of the government's proposal include performance evaluations and cost containment. "We're going to train our managers to clearly enunciate expectations to the employee and then come back six months later with a performance appraisal on how they're doing," says Clement. "We also have to change the culture in the public service from one where it's all about spending the budget ... to 'How can I deliver excellent services to Canadians at a more accountable cost to the taxpayer?'"

Benson thinks that the public service already produces quality work which the government fails to recognize. "I certainly have some concerns about the government's attitude, and more specifically Mr Clement's ... It's no secret that I have said that he is very disrespectful toward his workers and that he doesn't value the work that they do for Canadians."

Benson says she intends to stand firm in the negotiations. "What we have within our collective agreement we intend to keep within our collective agreement."

With the two sides starting from such polar positions, one of the big political stories of the next election likely will be a showdown between the federal government and public sector unions. So what can we expect?

PSAC, Benson says, expects its members to vote their interests. "We want our members to vote. Because if you look at the demographics or percentage that did vote and put this particular party in power, we didn't have union members who voted. It's about voting for candidates who will



*Robyn Benson, national president of the Public Service Alliance of Canada*

represent them who will ensure that the public service is treated with dignity." When pressed as to whether those candidates will be Liberal or NDP, Benson acknowledged the long-standing historical relationship between unions and the NDP, but says her members are free to vote for the party they think best represents them.

Graves thinks the issue is a good fit for both opposition parties — but in different ways. "The NDP are best positioned to champion the idea that all these problems happened because we have gone to a 'night watchman' state ... The Liberals' sweet spot is that, with a party on the left believing in distributing evenly and a party of the right that's all about profit, they're the guys that believe in both fairness *and* profits."

As for the Conservatives, the polarization engendered by the big state/small state debate may lead them to repeat (but reword) the message of embattled Toronto Mayor Rob Ford: Stop the gravy train.

"The average taxpayer understands that government can do better and must do better, and (the public service) is one of the

*Benson thinks that the public service already produces quality work which the government fails to recognize.*

areas where it should," says Clement. "I also believe this will be better for the average public servant who's toiling away and (trying) to do good things for her or his country and do a good job and have a great career."

Problems arise, however, when the conflict between the government and public sector unions alienates areas of the Conservative base. Recently, the Tories' decision to close eight Veterans' Affairs offices roused the ire of both vets and PSAC employees — and the union helped mobilize both constituencies to fight the cuts.

"Nobody will win on beating up on public servants," says Graves. "Meanwhile, people are falling through the cracks. All parties have to figure out what role the state can and cannot play in offering Canadians a better future, for themselves and their kids."

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# ASK THE HEALTH OFFICER

**QUESTION:** I know that the Public Service Health Care Plan (PSHCP) and Sun Life require me to have a doctor's prescription for massage therapy treatments. The prescription is valid for one year, but my doctor charges me a fee for the prescription. I've tried to claim this fee from the PSHCP, but it has been denied. Should this fee be reimbursed by the PSHCP?

**ANSWER:** The Public Service Health Care Plan directive has no provision for payment of this type of fee, and that's why your claim has been denied. Your doctor can bill for any uninsured service such as prescription renewals, telephone calls and sick notes – items for which physicians are not paid under the traditional fee-for-service system. Most doctors who bill for uninsured services alert patients, usually through a poster in their offices or through an annual letter with regard to a block fee (an annual amount to cover uninsured services). If the treatments are necessary for your well-being and you are on a very tight budget, you may want to have a discussion with your doctor about how this fee might be waived.

Many health insurance policies require a prescription for some services, such as massage therapy. It's a normal practice typically used to ensure the treatment being offered is medically necessary, and to help contain plan costs.

The PSHCP is a very comprehensive health care plan, but it does not cover all health-related expenses. If you have questions about your health coverage under the Plan, we encourage you to call Sun Life; they'll be happy to provide you with answers to your questions.

# ASK THE PENSIONS OFFICER

**QUESTION:** My husband and I retired with modest pensions. I've been thinking more and more about going back to work to help pay for some of the extras my husband and I would like to do, but don't have the budget for with our current income – like a little travel. What happens to my pension income if I go back to work?

**ANSWER:** Nearly a third of retired Canadians are heading back into the workforce, and a major reason is to supplement their retirement income. The situation is becoming even more serious for some Canadians: Two recent surveys have shown that the divide between how much people had saved for retirement and how much they actually need for day-to-day costs is growing.

You may decide to return to work with the federal government, or for a new organization, or even for yourself. If you do become employed outside the federal government, you can continue to collect your federal pension, including indexing.

If you return to the federal public service, you will have a position that is either required to contribute, or is not required to contribute, to the pension plan. If you are not required to contribute, you can continue to collect both your pension and indexing as well as the salary from your new position.

However, if your position requires you to contribute to the pension plan again, your monthly pension and indexing will

stop; pension plan members cannot collect a pension and contribute to the pension plan simultaneously. You will accumulate more pension credits, though, and when you stop contributing to the plan again, your pension may be recalculated and will be paid when you stop working.

As for the Canada Pension Plan (CPP), rule changes in 2012 mean that you can work while contributing to and receiving the CPP retirement pension. If you start your CPP pension while working and you are between 60 and 65, you and your employer will continue to contribute to the CPP. If you are over age 65 and still working, you can decide whether or not to contribute to the CPP. Keep in mind that if you do continue to contribute to the CPP, you will increase your CPP retirement pension through the Post-Retirement Benefit, which is added on to your CPP retirement pension on January 1 of the year following your contributions.

Finally, if you are over age 65 and collecting Old Age Security (OAS) while working, you may incur the OAS pension recovery tax if you earn between \$70,954 and \$114,793 in 2014.

Keep in mind that your situation may be different, or more complex, and that certain rules may apply to you personally. It's always best to connect with the pension administration to confirm how a return to work could affect your federal pension, and with Service Canada regarding CPP and OAS.

# ASK THE PHARMACIST

**QUESTION:** "I've heard mixed things about whether or not you actually need to take vitamins and supplements.

**ANSWER:** In an ideal world, we'd all eat a nutritionally balanced diet, minimize the stress in our lives, exercise regularly and enjoy plenty of sleep. But in the real world, this is often difficult. When you lack key nutrients, feel stressed or are sleep-deprived, your immune system can suffer, increasing your susceptibility to illness and fatigue. A balanced, healthy diet can provide the vitamins, minerals, essential fatty acids and other key nutrients you need for a long, healthy life. But if you can't always eat healthily, you may want to add a supplement.

It's easy to remember important vitamins by simply thinking of your ABCs. To ensure you and your family are getting enough of them in a balanced diet, here are the key benefits from A to E:

## VITAMIN A

Vitamin A helps maintain bones, teeth, skin and vision and also supports a healthy immune system. Food sources of vitamin A include liver, dairy products and fish, but



*Christine Yu*

did you know that the body also converts carotenoids from plant foods into Vitamin A? Carotenoids are found in high quantities of dark green, yellow, orange and red vegetables and fruit.

## VITAMIN B

Important B vitamins include Thiamin (B1), Niacin (B3), Riboflavin (B2), Folate, B6 and B12. They work to make red blood cells form DNA, keep the nervous system healthy and even help the body use energy from food. B-vitamins are found in all four food groups, so be sure to eat a variety of foods from Canada's Food Guide.

## VITAMIN C

Vitamin C, or ascorbic acid, is important for the growth and repair of bones, teeth, skin and other tissues and can increase the body's ability to absorb iron from

plant foods. Well-known for its antioxidant properties, vitamin C also helps prevent cell damage and supports immune health. Vegetables and fruit are the best sources of vitamin C and some foods, like peppers, broccoli, cabbage, guava, papaya and oranges, provide higher levels of vitamin C.

## VITAMIN D

It's important to get enough Vitamin D because it helps the body absorb and use calcium and phosphorus for strong bones and teeth. It also can help protect against infections by keeping your immune system healthy. Food sources of Vitamin D include milk, yogurt, eggs and fish.

## VITAMIN E

Vitamin E is an important antioxidant that helps protect against cell damage by free radicals and also helps support healthy immune functions. Vitamin E is found in foods that contain healthy fats like nuts, seeds and cold-pressed vegetable oils, and also in green leafy vegetables and fortified cereals.

Everyone has different nutritional needs depending on age, health or dietary needs so it's important to choose a supplement that is right for you.

## TOOLS & ADVICE

To help make finding the right vitamins and supplements easier, Christine Yu, a Shoppers Drug Mart Pharmacist recommends using the new online vitamin finder from Shoppers Drug Mart/Pharmaprix at [lifebrandvitamins.ca/vitamineslifebrand.ca](http://lifebrandvitamins.ca/vitamineslifebrand.ca). The vitamin finder can be used to search for products that

support specific health concerns or conditions, such as men's health, heart health and brain health.

While the vitamin finder is a great tool to find information, Yu also adds that your pharmacist is a vital resource who can answer questions about vitamins and

supplements and can check to see if they might interact with other medications.

Visit [lifebrandvitamins.ca](http://lifebrandvitamins.ca) / [vitamineslifebrand.ca](http://vitamineslifebrand.ca) to try the new vitamin finder today!

# TAKE YOUR HEALTH TO HEART

*You know how old you are. Do you know how old your heart is?*



**H**ear disease is one of the leading causes of death in Canada. In fact, recent statistics show that every seven minutes, someone in Canada dies from a stroke or heart attack. The good news? Thanks to improvements in detection, awareness and treatment, the death rates from heart disease have decreased dramatically over the last 20 years. Plus, there are so many things you can do to help keep your heart healthy. Here are three simple ideas to get you started:

## FIND OUT YOUR “HEART AGE”

You know how old *you* are, but do you know how old your *heart* is? Now you can find out how old your heart *really is* through a unique online tool called the *Heart Age Calculator*, offered by Shoppers Drug Mart/Pharmaprix.

You may feel young at heart, but your heart and arteries may be aging at a faster pace. By answering a few simple lifestyle ques-

tions, the *Heart Age Calculator* can help you calculate your cardiovascular age and assess your risk of heart attack, stroke or heart disease over the next 10 years. Visit [shoppersdrugmart.ca/myheartage](http://shoppersdrugmart.ca/myheartage) or [pharmaprix.ca/myheartage](http://pharmaprix.ca/myheartage) to learn more.

## BE “S.M.A.R.T.” FOR YOUR HEART

“Heart disease is a serious condition that affects millions of Canadians across the country, but taking simple steps like monitoring blood pressure, eating nutritious meals and discussing any health concerns with a health care professional can help mitigate the problem,” says Laura Weyland, Shoppers Drug Mart Pharmacist.

Weyland also recommends the following tips to be S.M.A.R.T. for your heart:

**Stop smoking:** After you quit smoking, your risk of a heart attack starts to drop after only two days. After one year, your risk

of heart disease will be just half of what it was when you were a smoker.

**Monitor your blood pressure:** High blood pressure is a major risk factor for heart disease. The higher your blood pressure is, the higher your risk of heart disease.

**Apply an active lifestyle:** If you do not get enough exercise, your risk of heart disease doubles. Getting active will combat this major risk factor for heart disease.

**Regulate your cholesterol levels:** As your cholesterol levels go up, so does your risk of heart disease. You can get your cholesterol under control by eating healthy, exercising and quitting smoking. Some people may also need medication to help control cholesterol.

**Take control:** Become more engaged with your heart health and seek the advice of medical professionals to learn how to live a healthier lifestyle.

## TALK TO YOUR LOCAL PHARMACIST

If you want to learn more about what you can do to be heart healthy, speak to your local pharmacist. Pharmacists can help you gain a better understanding of how your lifestyle can be modified so that you can meet your blood pressure and cholesterol targets.

Your pharmacist can also help you use an in-store blood pressure machine and can provide you with advice on home blood pressure monitoring, quitting smoking and living a healthy lifestyle. Plus, if you’re taking any medications, they can answer any questions you have and can explain how your medications work and how they may interact.



# LOVE IN THE AGE OF FACEBOOK

*Over 50 and lonely? There's someone out there for you — but you have to take the first steps.* **SUE MCGARVIE**

**M**y most popular speaking topic is a presentation I call 'Putting a Twinkle in your Wrinkle'. It's about sex and dating over the age of 50 — and the rules for finding love and sex in a Facebook world. Given higher divorce rates and longer healthy lifespans, there are more singles than ever before in North America.

If you've been alone too long, and watching ESPN or Gossip Girl has become the highlight of your week, it may be time to venture out into the dating world. Finding love over 50 is a bit of an adventure. If you dive in with a splash, assuming that you might have fun and meet some interesting people, odds are the adventure will be positive. If you have preconceived ideas about being swept off your feet, however, you might end up disappointed.

And the rules have changed since we were in our 20s. The old story of boy-meets-girl, boy-marries-girl and happily-ever-after isn't what everyone wants these days. According to Sharon Romm, author of *Dating After 50*, "not everyone wants another marriage. Someone might want a companion for going to concerts on Saturday night and not much more. Others might absolutely want — or not want — sex as part of another relationship."

So what do you need to do if you are thinking about dipping into the dating pool?

1. Clearly define your goals. Are you looking for a dinner date, an intimate friend, or a lifelong companion? Often singles over 50 want someone to augment their life, not fundamentally change it.
2. Deal with the baggage. If you're bitter over a past relationship, still grieving, or need to polish some of those social skills, then *do* something about it. That might include things like burning old pictures of your ex so that you can move on, or seeing an image consultant to update your 80's wardrobe, or talking to a grief counselor.
3. Put your best foot forward. This is the time to get a facial, go to the barber and pay closer attention to oral hygiene.
4. Consider getting help. There are therapists and dating coaches whose job it is to gently help you navigate the modern dating scene. I've probably coached over 300 dating clients and I find that most people just need one or two sessions to get ready.
5. Be proactive. Spend some time on a dating ad (have a friend edit out the long-walks-on-the-beach-ending-in-marriage references). Attend a number of social events in your community and talk a friend into coming to the occasional singles event. Life begins at the edge of your comfort zone.
6. Have fun. Humour ranks as one of the top most enticing characteristics for both men and women. Lightening up makes you attractive and helps you laugh off the occasional bad date.
7. Understand what a potential partner might be looking for. I'm convinced that most men are looking for a kind woman who looks good and smiles a lot, who likes sex and isn't too serious from the get-go. If she can cook, so much the better. I think women are seeking men who are safe, humble, funny, smell good, are comfortable in social situations and can carry on a conversation.

So whatever kind of person or relationship appeals to you, know there likely is someone out there who will put the spring back in your step. But you have to do the looking.



**Sue McGarvie** has been a clinical sex and relationship therapist since the early 1990's. 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).

# START SPREADING THE NEWS ...

*New York City is a great place to take the grandkids.* JAMES BAXTER

The Big Apple is in love with a little girl — you will be too. Her name is Matilda.



Photos by Boneau/Bryan-Brown, Joan Marcus.

*This theater publicity image released by Boneau/Bryan-Brown shows the cast of “Matilda, the Musical,” during a performance in New York.*

The brilliant stage musical version of Roald Dahl’s classic children’s story has become one of Broadway’s biggest draws in years, winning spectacular reviews and attracting audiences of all ages. For anyone building a family trip to New York City, it is the perfect cornerstone.

Dahl’s notoriously dark plot about mean adults and children in revolt is lightened somewhat by superb music and a memorable ensemble anthem, *When I Grow Up*, which is spectacularly choreographed and will keep you humming for days.

A quick trip to TKTS on Times Square offers steep discounts on other family classics, including the *Lion King*, *Cinderella*, *Newsies* and *Wicked*. They’re all great for younger kids, while *Les Misérables*, *Chicago* and *Kinky Boots* are great for teens and young adults.

And if you’d like a burger and shake before or after the show, head to Ellen’s Stardust Diner (1650 Broadway), where the staff (many of them are regulars in Broadway choruses) sings for your supper ... and your tips. The food is good and the memories are lasting.

Family trips to New York are all about making memories. Successful trips also need planning — just remember to give yourself time for spontaneous exploration in the city that never sleeps.

## FINDING A HOTEL:

There’s no secret to finding a great hotel in New York, but finding it on sale takes some doing. The key is finding one that is clean and comfy (with New York outside your window, you’re not really planning to spend a whole lot of time there). Check Kayak.com, which searches all of the aggregators for you. If you’re feeling a little daring, go to Priceline.com and bid low on four-star hotels in midtown — you can’t go wrong. Midtown puts you within walking distance of the Rockefeller Center, Grand Central Station, Saks Fifth Avenue and the New York Public Library.

## WHAT TO SEE:

Manhattan is best experienced on foot, though cabs (expensive) and the subway (cheap) are quick ways to get around. A good way to decide when to walk and when to ride is by first getting your bearings — and for that, nothing beats a bird’s-eye view.

If you haven’t been “up top” in a while, visit the Top of the Rock observation deck at the

top of the Rockefeller Center. It’s not as high as the Empire State Building, but it’s far more spacious and the views of Central Park, the Hudson River and New Jersey are stunning.

To the west, you’ll see the Intrepid Sea, Air and Space Museum at Pier 86. Yes, that is a space shuttle on the deck — The Enterprise — and not far away is a Concorde, must-sees for kids of all ages.

To the south, there’s Wall Street and the site of the World Trade Centre memorial. It’s not for everyone, but for kids learning in school how the world changed in seconds just a dozen years ago, it’s a worthwhile pilgrimage.

Likewise, the UN Headquarters on the East River is an eye-opener for young minds learning about the world and its many cultures. Visitors can take tours and learn what goes on in the General Assembly hall and the Security Council chambers.



Photos by Richard Drew.

*The snow-covered statue of Prometheus overlooks the ice skating rink in New York’s Rockefeller Center, Friday, Jan. 8, 2010.*

Turn right and look up the west side of Central Park. There, part way up, is the famous Museum of Natural History (Central Park West at 79<sup>th</sup> Street), with the statue of Teddy Roosevelt out front. The museum was the setting for Ben Stiller's kid-pleasing *Night at the Museum*, is also the perfect place for a family outing. Make sure to check out a space show at the Hayden Planetarium before you leave.

But New York is more than just a collection of famous places. It's a set of experiences — a chance to connect memories and feelings across generations.

One wonderful thing to do is to tell your kids and grandkids about John Lennon. From the foot of Teddy Roosevelt's statue, grab a pretzel or some roasted nuts and walk across the street and south along Central Park West. At the next block, enter Central Park, where you will find the Strawberry Fields memorial. Look back up the path to the Dakota, the building where Lennon



Photos by Mark Lennihan.

*In this Thursday, Sept. 5, 2013, file photo taken with a fisheye lens, 1 World Trade Center, center, overlooks the wedge-shaped pavilion entrance of the National September 11 Museum, lower right, and the square outlines of the memorial waterfalls in New York.*

lived and where he was killed. More than 30 years have passed since his death, but you can't help but be moved. If your kids or grandkids have iPods with them, suggest they download "Imagine," sit on a bench and watch their eyes as it all becomes real for them. They'll never forget anything you tell them next.

Another excellent family adventure is to take one of the many Sunday morning bus trips up to Harlem for a morning of gospel. Once a bad part of town, Harlem has returned to its status as one of New York's most culturally vibrant and electric neighbourhoods. Don't worry if you're not Baptist — or even Christian for that matter — the journey is fun, lively and uplifting.

These are just a few ideas for building a great trip. But like every great trip, the memories will come from you, your family and one of the greatest cities in the world.

Across seven continents, Collette blends incredible destination highlights with places you might never go on your own. With a Collette guide by your side, explore the world without ever searching for the right hotel, navigating a foreign city, or missing a 'must-see' — we even take you to and from the airport. With Collette the whole world is possible.

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\*Savings amount varies by tour and is valid on new bookings only. Offers can expire due to space or inventory availability. Space is on a first come, first served basis. Offers are not valid on group or existing bookings. Offers are combinable with the FSNA Member Benefit but is not combinable with any other offers. Other restrictions may apply; call for details. Travel Industry Council of Ontario Reg#3206405 BC Reg#23337

# VACATION-PROOFING YOUR HOME

*It takes more than a good lock.  
Here's a checklist.*

**D**uring the winter months, packing up and going south sounds like a good idea. Canadians are heading to places where the sun shines and shovels are strictly garden tools. Before you follow the birds south, however, follow these tips so you don't leave your home vulnerable to burglary, fire, water, or any other damage.

- Check with your insurance representative about any requirements for having your home visited while you are away. If you are away from home for more than four consecutive days during the heating season, you should arrange for a family member or friend to check on your home daily. This is typically a requirement to ensure you maintain insurance coverage for water escape due to freezing.
- Having someone regularly visit your home in your absence makes good sense – it can discourage vandals or intruders and, if any damages or incidents do occur, they can be spotted as quickly as possible.
- Finish up your seasonal yard work before you go and consider hiring a snow removal contractor to clear your driveway — this will make your home look lived-in. You could also ask your daily visitor to shovel your walkway.
- Stop the delivery of newspapers. Ask Canada Post to hold your mail or arrange for someone to collect it for you.
- Remove any hidden spare keys. Burglars may check obvious hiding places if they know you're away.
- Tell your neighbours that you will be away and that a reliable person will make regular visits to your home.
- Install light timers to make your home look occupied and keep burglars away.
- Empty and unplug your refrigerator and leave the doors open to prevent odour and mildew.
- Give friends and family members a copy of your itinerary, addresses and phone numbers where you can be reached.
- Put your home on lockdown — deadbolt all exterior doors, lock windows and close draperies and blinds.
- Inform your security company that you'll be away. If you don't have a security system, consider having one installed.

- Turn your telephone ringer down and make sure that your voicemail inbox is empty.
- Check for fire hazards, like open gas containers, oily rags and anything that could ignite easily.

Remember to go over this list again before you leave so you can enjoy peace of mind. After all, there's no point in being on a beach if you're worrying about what might happen back home!

## WHAT ABOUT MEDICAL COVERAGE?

When you're travelling, make sure you have appropriate medical insurance. Take all your insurance and medical information (including details of current prescriptions and allergies) with you. Inform your travelling companions of what to do if there is ever an emergency and have a list of emergency contacts in your back pocket.

Call your insurance representative to inquire about additional coverage or actions that may be required by your insurer and confirm how you would report a claim from your destination.

Remember to take a few moments before you leave to prepare your home and check your insurance coverage, so you can relax and enjoy your vacation.

*Johnson is an insurance provider specializing in home, auto and travel insurance as well as group benefits. More information about Johnson is available at [www.johnson.ca](http://www.johnson.ca).*



# TRANSITIONS IN RETIREMENT

*The dream versus reality  
and life's ever-changing circumstances*

Tomorrow is Audrey's last day at work before retirement. For months, she and Richard have been planning their retirement transition; Richard retired last spring. And now, finally, they can embark on fulfilling their "dream" retirement plan. They have so many exciting scenarios to consider: moving out west to be closer to children and grandchildren; downsizing into a smaller but upgraded home; purchasing a condo down south or a cottage up north; moving into a retirement neighbourhood close to a golf course.

With so many options to consider, it is truly an exciting time in their lives! Neither of them, however, considers the possibility of losing a spouse or developing a major illness or disability.

Often, moves occur due to divorce, death and the 'empty nest'. In these situations, pursuing a dream retirement becomes secondary to adjusting and adapting to life's ever-changing circumstances. Relocation Services Group, a company specializing in the relocation of seniors, finds that most of its retired clients end up relocating for "practical" reasons such as a health crisis, financial demands and/or changes in the family dynamic. Many Canadian seniors who have moved across the country for job opportunities or company transfers choose upon retirement to move back to where their family and grandchildren are.

"Being closer to their family is a priority in many cases for the mutual care and support provided," says Jeremie Hacker, relocation consultant. In any of the afore-

mentioned retirement scenarios, it is possible to avoid disappointment and costly mistakes during the relocation process. With proper planning, transitioning into retirement and moving need not be stressful events.

"If you want to avoid a stressful transition into retirement, as it relates to moving, then having a sound plan, ready for life's 'what ifs', is crucial," says Carl Nabein, who has been a relocation

consultant for 25 years. Through his years in the professional moving and real estate industries, Mr. Nabein has seen the effects of poor planning: "Where retirees have failed to do their due diligence before a forthcoming move, or made a hasty decision to move, it has cost, for some, thousands of dollars."

Nabein says that, before you make the decision to relocate, you should answer the following questions:

1. Why are you moving?
2. When are you moving, and where to?
3. What type of housing can you afford?
4. Ask yourself, "Are we in the right mindset to make this move?" (Focus on whether the decision is emotional or pragmatic.)
5. Ask yourself, "Will this be the best decision for this time in our lives? Will this bring the most peace for our family?"



Not only is moving a stressful business, things can go awry. Costs can be higher than budgeted, claims may ensue, promises made may not be kept. The Better Business Bureau has rated "unscrupulous practices by moving companies" as one of the top 10 most common complaints it receives. Concerns regarding the sale of a home may also be a cause for stress and anxiety. A relocation company that specializes in coordinating both real estate *and* moving for seniors will be able to put the right professionals to work on your relocation.

For assistance with your relocation plan, speak with a relocation consultant sooner rather than later. A telephone call can save you time, money and costly mistakes.

*Relocation Services Group is a relocation consulting firm that specializes in and assists with real estate sales, moving and home financing. More information about Relocation Services Group is available at [www.relocationservicesgroup.com](http://www.relocationservicesgroup.com).*

# FSNA'S AFFINITY PROGRAMS

*FSNA members have had access to endorsed programs and services for 30 years. The following is a list of affinity programs that are available to FSNA members as of February 2014. It is subject to change without notice. This information is kept up to date in the 'Member benefits' section of FSNA's Web site, under the "Affinity Programs" link.*



CHOICE HOTELS  
CANADA

## CHOICE HOTELS CANADA

Canada's largest hotel franchisor with 10 brands in more than 300 locations nationwide -- Comfort, Comfort Suites, Quality, Sleep Inn, Clarion, Mainstay Suites, Suburban, EconoLodge, Rodeway Inn and Ascend Collection -- offers FSNA members its Significant Savings Organization (SSO) rate with discounts of up to 20% at participating hotels worldwide. Call 1-800.4CHOICE (**1-800-424-6423**) and quote ID# 00066784.



## ALARMCARE

AlarmCare is a Personal Emergency Response System (PERS) designed to help anyone live independently and securely in their home. If assistance is needed, a simple push of the help button will immediately send an emergency signal. Free installation, only \$28 per month (shipping charges may apply). FSNA members pay only \$25 per month for the first three months. **1-800-267-2001**



## COLLETTE VACATIONS

Collette's diverse travel collection features inclusive land tours, river cruises, rail journeys, small group tours, family vacations and more. From Italy to Australia, to the wonders of South America and beyond, embrace your dreams. FSNA members enjoy all the benefits of guided travel and more! From an exclusive member benefit to special offers, Collette Vacations can show you the world. To book, call **1-877-523-8398** and quote ID# R841-AX1-918.

## CANADIAN MONEYSAVER MAGAZINE



*Canadian MoneySaver* features advice from Canadian experts in all areas of personal finance, including investments, taxation, estate, financial and retirement planning. FSNA members receive a 20% discount for new print or online subscriptions (9 issues per year). Visit the magazine's Web site to view a sample issue and recent articles. **519-772-7632**



## DELTA HOTELS AND RESORTS

Delta Hotels and Resorts has grown to become Canada's leading first-class hotel management company. Today, it boasts a diversified portfolio of 46 city- centre, airport and resort properties catering to business and leisure travellers. Reservations can be made online or by calling **1-800-268-1133** and quoting ID# FSNA.



**ENTERPRISE RENT-A-CAR**

Enterprise offers vehicle rentals to FSNA members at competitive rates. Your next vehicle rental can be booked online, by walking into any Enterprise Rent-A-Car location, or by calling **1-800-593-0505** and quoting ID# NAC3013.



**JOHNSON INC. HOME & AUTO INSURANCE**

FSNA members have access to the Preferred Service Home & Auto Insurance Plans through Johnson Inc. Advantages include: monthly payment options, a personally assigned service representative, 24-hour service, a members- only Web site, and optional coverage enhancements. Auto insurance is not available in B.C., Man., and Sask. due to provincial auto plans. In Que., home and auto coverage is provided through La Capitale General Insurance Inc. For all enquiries, call **1-800-563-0677**.



**MEDICALERT**

FSNA members and their spouses are exempt from the \$24 registration fee payable on initial enrolment. A national registered charity, MedicAlert is a leading source of personal and medical information for first responders and healthcare professionals, at home and abroad. Call **1-866-679-3219** and quote ID# FSNA12N.



**MEDOC® EMERGENCY TRAVEL INSURANCE**

MEDOC supplements the Public Service Health Care Plan (PSHCP) Travel Benefit up to \$5,000,000 for emergency treatment and can extend coverage for a trip of up to 182 days (212 days for residents of Ont. and N. L.). It also provides \$12,000 of Trip Cancellation, Interruption & Delay Insurance and many other benefits not provided by the PSHCP. MEDOC provides coverage while traveling outside the province of residence or outside of Canada. **1-866-606-3362**



**RELOCATION SERVICES GROUP**  
PROFESSIONAL. PERSONAL. REAL ESTATE & MOVING

**RELOCATION SERVICES GROUP**

Relocation Services Group is the Home of the “Real Estate Cash Back Program”. Qualifying FSNA members receive “cash back” on real estate sales and/or purchases and save money on moving. Relocation Services Group will also coordinate your mover and perform a comprehensive audit of moving charges ensuring no errors or overcharges before you pay your bill. These services are available on a no-fee basis to FSNA members and their families by calling **1-866-865-5504**.



**SHOPPERS DRUG MART/PHARMAPRIX**

Shoppers Drug Mart/Pharmaprix are providing FSNA members with exclusive offers and savings. As an FSNA member, you’ll enjoy:

- 15% off at Shoppers Home Health Care® – Save on a wide variety of home comfort and safety solutions such as supports and braces, mobility aids, bathroom devices and more. Simply present your FSNA membership card and a government issued photo ID.
- Exclusive Shoppers / Pharmaprix Optimum® offers – Take advantage of special Shoppers Optimum/Pharmaprix Optimum offers and get great rewards with your Shoppers Optimum/Pharmaprix Optimum Card.
- Reimbursement assistance at no cost – Shoppers Drug Mart Specialty Health Network® will help you coordinate financial coverage requests for any special authorization medications you may have, helping to maximize your funding and minimize your financial impact. To discuss your options, please call **1-855-701-3762(FSNA)**.

## INCREASE THE VALUE OF YOUR CHARITABLE DONATION BY UP TO \$250

Starting in the 2013 taxation year, a temporary federal tax credit will supplement your existing tax credit by 25% for donations up to \$1,000. This non-refundable “first-time donor’s super credit” was announced in the 2013 federal budget and can be claimed only once between the 2013 and the 2017 taxation years.

To be considered a first-time donor, neither you nor your spouse or common-law partner can have claimed the charitable donations tax credit for any year after 2007.

Only donations of money made after March 20, 2013, will qualify for the new federal credit. Schedule 9, Donations and Gifts has been revised to identify the eligible portion of the charitable donations claimed that are donations of money.

At the federal level, donations under \$200 usually qualify for a 15% credit — those beyond that amount qualify for a 29% credit. A \$1,000 donation will reduce the income tax payable at the federal level by \$262 for all Canadian taxpayers. Those eligible for the new first-time donor’s super credit will see their income tax bill reduced by a further \$250, for a total federal charitable donation tax credit of \$512.

The federal credit is separate from those offered by the provinces and territories. Provincial and territorial rates range between 4% and 20% for donations under \$200, and between 11.5% and 24% for amounts beyond \$200.

The table below shows the total tax credit that can be claimed through the existing and the new temporary credits. For example, British Columbia residents who donate

\$1,000 will get a total non-refundable tax credit of \$639.72 when the federal \$512 tax credit is added to the \$127.72 provincial credit.

\$1,000 CASH DONATION	PROVINCIAL/ TERRITORIAL TAX CREDIT	TOTAL TAX CREDIT FOR THE YEAR 2013
Alta.	\$188.00	\$700.00
B.C.	\$127.72	\$639.72
Man.	\$160.80	\$672.80
N.B.	\$162.38	\$674.38
N.L.	\$121.80	\$633.80
N.S.	\$185.58	\$697.58
N.W.T.	\$124.20	\$636.20
Nt	\$100.00	\$612.00
Ont.	\$99.38	\$611.38
P.E.I.	\$153.20	\$665.20
Que.	\$232.00	\$744.00
Sask.	\$142.00	\$654.00
Y.T.	\$116.16	\$628.16

Taxpayers can use the “Charitable donation tax credit calculator” posted on the Canada Revenue Agency’s website to estimate the amount of tax credit available for the current tax year for their eligible donations.

For residents of Quebec entitled to a refundable federal tax abatement, the actual federal tax credit will be reduced. For those required to pay provincial income surtax, their actual saving will be more than the charitable tax credit calculated because the credit will reduce their base income taxes and provincial surtax.

This calculator is not intended for Alberta residents with unclaimed donations and gifts for the years 2004 to 2006 (line 5895 of Form AB428, Alberta Tax and Credits).

## THERE’S AN IMPORTANT DEVELOPMENT COMING FOR CANADIANS RECEIVING RCMP PENSION BENEFITS

On July 2, 2014, the administration of RCMP pension plans, along with the pensioner medical and dental insurance plans, will be transferred to Public Works and Government Services Canada (PWGSC).

Since 2003, those services have been provided by Morneau Shepell, a private company. Morneau Shepell will continue to provide insurance administration services for the RCMP Group Life and Accidental Death and Dismemberment Plans.

Through Public Works, RCMP pensioners and survivors will benefit from access to specialists at the Government of Canada Pension Centre. These experts have extensive knowledge of federal public sector pensions and pensioner benefits. This arrangement will also take advantage of new technologies, while providing long-term stability.

You can find more information about the transition to Public Works in the Family Corner section of the RCMP’s website.

If you’re receiving an RCMP pension benefit and have questions about your plan, contact the RCMP Benefits Administration Centre at 1-800-661-7595, Monday to Friday between 7:30 a.m. and 6:00 p.m. ET, or visit the website at [https://www.pbs-sra.ca/ms/common/Logon.ASP?LOG\\_URL=/en/default.asp](https://www.pbs-sra.ca/ms/common/Logon.ASP?LOG_URL=/en/default.asp).



# ELECTIONS 2014: NATIONAL VICE-PRESIDENT

**AL HEINRICH**

**T**his call for nominations is intended to encourage all members, including those with experience and unique skills, to consider offering their services to the Association as a Board member. Participation on our Board can be both stimulating and rewarding. I encourage each of you to consider your ability to offer in any capacity in which you feel able to serve, and whether you are able to stand for an executive position. Of equal importance is the need to identify and encourage suitable candidates and to allow their names to be submitted as nominees at whatever level they choose to volunteer. This is critical, as they may well become our future leaders. I encourage everyone to begin thinking about who is best able to help lead the Association into the future.

Members who are considering allowing their name to stand for election at the June 2014 Annual General Meeting (AGM) are asked to submit the required documentation at their earliest convenience.

Most FSNA members have invaluable general skills that would be an asset to any board including FSNA's National Board of Directors. There are also many members with unique skills who would be welcome additions, such as those with experience in:

- Advocacy at a national level coordinated at the local level
- Strategy development
- Communication internally and externally
- Oversight of staff and volunteer activities
- Policy development
- Financial oversight

FSNA bylaws state that "any member, other than an honorary member, is eligible to be elected as a National Vice-President ..."

All potential candidates, including those who see a correlation between their experience and skills and the needs of FSNA's Board, are encouraged to consider offering volunteer services to the Association.

This election is to fill a vacancy which will begin immediately following the end of the 2014 AGM and run until the end of the term at close of the June 2015 AGM.

The summer issue of *Sage* magazine will feature profiles of candidates who, at press time, will have announced their intention to stand for election.

If you are interested in joining FSNA's National Board of Directors, please contact Al Heinrich, chair of the Nominating Committee, by e-mail at [elections@fsna.com](mailto:elections@fsna.com).

*Al Heinrich, Chair of the Nominations Committee, National Director, British Columbia/Yukon.*

# FSNA 2014 AGM NATIONAL BOARD OF DIRECTORS *Nomination Form*

## NOMINATOR

I, \_\_\_\_\_ of \_\_\_\_\_,  
PLEASE PRINT NAME ADDRESS

nominate \_\_\_\_\_ of \_\_\_\_\_  
PLEASE PRINT NAME ADDRESS

for the office of National Vice-President.

\_\_\_\_\_  
SIGNATURE DATE (DD/MM/YY)

This nomination is supported by the following branch president or another official participant of the Annual General Meeting.

\_\_\_\_\_  
NAME (PLEASE PRINT) SIGNATURE DATE (DD/MM/YY)

## NOMINEE

I, \_\_\_\_\_ of \_\_\_\_\_ Branch,  
PLEASE PRINT NAME ADDRESS

accept the nomination for the office of National Vice-President.

I hereby certify that I am a member in good standing of FSNA and pledge that if elected, I will faithfully carry out the duties of that office.

\_\_\_\_\_  
SIGNATURE DATE (DD/MM/YY)

**Mail to:** Al Heinrich, Chair of the Nominating Committee, C/O Executive Assistant, Personal and Confidential  
FSNA National Office, 1052 St-Laurent Boul., Ottawa, ON K1K 3B4

**Or fax to:** 613-745-5457

**Or scan and email to:** iraymond@fsna.com

# CALL FOR NOMINATIONS: NATIONAL BOARD OF DIRECTORS

**2014** will be an exciting election year for FSNA, with 10 of 14 National Board positions open for election. As part of the transition to the new Canada Not-for-profit Corporations Act, FSNA is adopting a six-district governance and service model with two directors per district. FSNA is seeking individuals who understand large national association operations with strong, vibrant groups of volunteers, highly engaged memberships and multi-million dollar budgets. The Board and its members focus on national and regional Association advocacy, strategic planning, policy development and financial oversight, ensuring FSNA follows a steady course.

Nominations are open for the following positions:

DISTRICT	NO. OF VACANCIES	TERM LENGTH (YEARS)
B.C./Yukon	1	3
Prairies/N.W.T.	2	1 and 3
Ontario/Nunavut	2	1 and 2
Ottawa	1	3
Quebec	2	2 and 3
Atlantic	2	2 and 3

The Board and its committees meet quarterly, with four to six additional web and telephone meetings throughout the year. Board members are expected to keep informed of Association activities and be available for district and local responsibilities one to two days per month.

If you are interested in joining FSNA's National Board of Directors and lending your voice to speak for federal retirees, or want more information, please contact Al Heinrich, chair of the Nominating Committee, by email at [elections@fsna.com](mailto:elections@fsna.com).

## NOTICE: 2014 ANNUAL GENERAL MEETING

The Association's Annual General Meeting will be held in June at the Centre Sheraton at 1201 René-Lévesque Boulevard West in Montreal, Quebec. The official business will be conducted at 9:30 a.m. on Friday, June 27, 2014 and will consist of the approval of the minutes of the 2013 Annual General Meeting, the auditor's report on the financial statements and the appointment of an auditor for the year 2014.

## IN MEMORIAM

Federal retiree and FSNA member Mrs. Madeleine Fraser-Lafrance was among the 32 victims of a devastating fire that occurred the night of January 23, 2014, at the Résidence du Havre for seniors in l'Isle Verte, Québec. The National Association of Federal Retirees extends its deepest sympathies to Mrs. Fraser-Lafrance's family, and to all of the individuals and families affected by this tragedy.

It was with profound sadness that we learned of the loss of FSNA Life Member Leslie Barnes who passed away peacefully on Nov. 4, 2013 at the age of 93.

Leslie was the Association's first national vice-president, serving between 1980 and 1998. He joined FSNA in 1976 and soon became president of what was then the Ottawa-Hull Branch. In the 1980s he was instrumental in ensuring that FSNA's views and interests were presented and defended during a period of serious and concentrated government attacks on federal pension plans. He was also president of the Professional Institute of the Public Service.

Sincere condolences to his sons Michael and Charles and their families: Josée, Sara, Sophie and Vanessa, Rebecca, Katie and Matthew.

# FSNA'S NEW BRAND

A 'brand' is a unique combination of many visual elements – logo, words, type font, design and colours, among other things. It is one of the first images an organization projects to its clients and potential clients or members. It has the power to connect, to motivate people and to inspire loyalty. Most of all, an organization's brand is about trust. When people trust a brand, they are more likely to recommend it to other people, use its products and services and look to it first for the things they want. Brand is important.

FSNA began a re-branding exercise in late 2013, and there were several reasons for that. In October 2014, when the organization applies for status under the new Not for Profit Act, we will be required to register our organization's name. We commonly use an acronym – FSNA – that doesn't correspond to our operating name, the National Association of Federal Retirees. And feedback from potential members who don't understand what "superannuate" means indicates a need to adjust our name and brand in order to make the Association even more meaningful to our members and potential members. Re-branding FSNA will help position us for the future – for new opportunities and for growth – while allowing us to honour the Association's heritage.

The Association conducted broad consultation through national committees, surveys and focus groups. Many members provided invaluable input and feedback on what the Association means to them, and what direction our new brand should take. From there, FSNA worked with a creative house to develop three brand options and four potential names for the Association.

Now, we are asking all of our members to provide their feedback on the Association's name and brand. You can vote on the following possibilities by phone, by calling 1-866-260-8568 and following the automated prompts, or online at [www.fsna.com](http://www.fsna.com).

To cast your vote by phone, please call 1-866-260-8568 and follow the automated prompts. If you would like to cast your vote online, please visit [www.fsna.com](http://www.fsna.com). If you have questions, or wish speak to a live person, please call FSNA's toll free number at 1-855-304-4700.

The Association hopes you will provide your input and express what FSNA means to you, and how we can ensure our brand projects a positive and lasting image to our members, potential members, volunteers, stakeholders and partners.

**Name:** *Canadian Association of Government Retirees / Association canadienne des retraités gouvernementaux*

**OPTION 1**



Canadian Association of Government Retirees

Association canadienne des retraités gouvernementaux

**Name:** *Canadian Association of Government Employees and Retirees / Association canadienne des employés et des retraités gouvernementaux*

**OPTION 4**



Canadian Association of Government Employees and Retirees

Association canadienne des employés et des retraités gouvernementaux

**Name:** *National Association of Federal Retirees / Association nationale des retraités fédéraux*

**OPTION 7**



National Association of Federal Retirees

Association nationale des retraités fédéraux

**Name:** *National Association of Federal Employees and Retirees / Association nationale des employés et des retraités fédéraux*

**OPTION 10**



National Association of Federal Employees and Retirees

Association nationale des employés et des retraités fédéraux

OPTION 2



Canadian Association  
of Government Retirees

Association canadienne des  
retraités gouvernementaux

OPTION 3



Canadian Association  
of Government Retirees

Association canadienne des  
retraités gouvernementaux

OPTION 5



Canadian Association of  
Government Employees  
and Retirees

Association canadienne  
des employés et des  
retraités gouvernementaux

OPTION 6



Canadian Association of  
Government Employees and Retirees

Association canadienne des employés  
et des retraités gouvernementaux

OPTION 8



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

OPTION 9



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

OPTION 11



National Association  
of Federal Employees  
and Retirees

Association nationale  
des employés et des  
retraités fédéraux

OPTION 12



National Association of  
Federal Employees and Retirees

Association nationale des  
employés et des retraités fédéraux

## 2014 PENSION INCREASE

The indexing increase applied to public service, Canadian Forces and RCMP pensions as of January 1, 2014, is 0.9%.



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