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Canada's 150th  
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über-volunteer  
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National Association  
of Federal Retirees  
Association nationale  
des retraités fédéraux

# SAGE

**SAGE IS THE VOICE OF FEDERAL RETIREES**



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# STRENGTH IN NUMBERS

## JEAN-GUY SOULIÈRE

When the Association was created in 1963, our pension was only partly indexed, pensioners did not have a dental plan and the surviving spouse of a pensioner lost her pension if she remarried.

Before our Association, no one was really speaking for federal pensioners. And on a number of occasions since our creation, threats have emerged to our pension indexation. Remember when, in the mid 1980s, the government of the day wanted to end full indexation of CPP and was talking about doing the same for our pension plan? We stood up for our fully indexed pension then, and we're ready to do so today.

Most retirees depend on pensions as their primary income sources. Think about what would happen to you if your pension payments were reduced. You may have joined the Association for any number of reasons, but protecting pensions and benefits is what we're all about. The modest cost of your Association membership gives you the best insurance you can get against the erosion of your benefits. So it's very important that you know what we do to protect those benefits, and that you openly support our efforts.

It took years of negotiations and hard work for the Association to get a dental plan for pensioners. If it hadn't been for our large membership — and the votes

it represents — we probably would not have a dental plan now. Look around at the growing pressures on retirement in Canada, on defined benefit pension plans like ours. Look at Bill C-27 (An Act to amend the Pension Benefits Standards Act) — which, if enacted, will permit federally-regulated employers to replace their defined benefit plans with target benefit plans.

Carefully read our cover story and think about the new risks target benefit plans place on the shoulders of employees. Will our superannuation plans be next? This is why the work our Association does is so important. There's no indication at this time that the federal government intends to change our superannuation plans, but we can't be complacent. The more members we have, the more influence we wield.

Being in a position to protect our benefits means having expert knowledge of them. Pension and health care plans are very, very complex — especially when it comes to how they are funded and their benefits calculated. The National Office has that expertise (or hires it as required) and uses it to advise the board of directors. This is where a good portion of your membership fees goes.

For example, we are now analyzing and finalizing our position on Bill C-27 and CPP expansion. And as you know, we're pursuing an ongoing legal case related to increased premiums on our health care plan. We're well equipped to deal with all of these issues.

The Association's national board of directors (you can check out their cv's

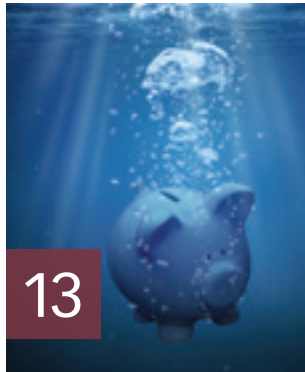
on [federalretirees.ca](http://federalretirees.ca)) meet face-to-face four times a year and have online meetings as required during the year. Board members spend countless hours on a volunteer basis to ensure that the Association is prepared to face down any threats to the benefits for which we've all worked.

So, the next time your friends ask you why you're a member of Federal Retirees, or why they should join, you'll know what to say. It's to protect what we've earned. We're stronger together. ■

*P.S.: Bill C-27 is covered in this issue, and it's an important issue for us all. Let your MPs know you're concerned about Bill C-27 by sending them the enclosed postcard — no stamp is required. Learn more about why we're taking action on Bill C-27 on our website.*



National Association of Federal Retirees  
President Jean-Guy Soulière.



# SAGE

SAGE IS THE VOICE OF FEDERAL RETIREES

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## DEAR SAGE

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

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

Or you can email us at  
sage@federalretirees.ca

*Some letters have been edited for length.*

(Re: 'The Siege Generation', Winter 2016 cover story)

Whoever (Sharon Kirkey) is and whomever she advocates for, her article certainly seems to be a puff piece flattering the CMA ... As I understand it, the CMA's prime objective is to lobby for the interests of doctors, whereas the interests of the majority of FSNA members do not necessarily coincide with those of the CMA despite the spin of Kirkey's article.

One can understand the CMA lobbying for additional funds that can be used to pay their members more, but objective analysis would indicate that the improvements required by the Canadian health care system are hindered not by lack of money. What is required are new ways to spend existing money more effectively, new ways of doing things, ensuring that incentives are there for the better outcomes we want and need.

Zenon Lewycky P. Eng.

Ottawa has offered the provinces extra \$ billions to be used to increase long-term care beds and to improve services (for) mental health ... the provinces are failing to provide these important services. I believe Ottawa should stay the course because the provinces will not improve services towards mental health unless they have no choice. On P.E.I., doctors leave patients in acute-care

hospital beds until they find a long-term bed, which can take up to two years.

David Steeves. Charlottetown, P.E.I.

I was quite disappointed and offended by the content and the tone of the article entitled 'Love Dot Com' in the Fall 2016 issue. I found it to be factually incorrect and to contain more than a whiff of male-hating and male-shaming misogyny.

You quote Ken Solin in the article to say that "women are at a terrible disadvantage because there are way more women online than men." I belong to two well-known and well-frequented dating sites in the city of Ottawa, and spent less than five minutes to collect some real data. The results of these searches indicated the presence of 25 per cent more men than women!! I am tempted to believe that the author of this article was driven more by feminist mythology than any sense of real research.

R. Grainger, Ottawa, Ontario.



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# THE CHANGING FACE OF RETIREMENT

Defined-benefit pensions are  
under pressure like never before

**ALAN FREEMAN**

Roger Régimbal is worried. The 69-year-old retired teacher from suburban Ottawa knows he's one of the lucky minority: He has a defined-benefit pension, a guaranteed monthly cheque adjusted for inflation that he knows will be there for him until he dies. "I live comfortably," says Régimbal, who taught elementary school for 36 years before retiring eight years ago, at the age of 61.

Régimbal recognizes that most Canadians — particularly those who work in the private sector — don't have a pension deal nearly as good as his. A shrinking number of us still have old-style defined-benefit plans; many more have what are known as 'defined-contribution' plans, where what you get in retirement isn't guaranteed and depends in large part on your own investment skills. Many have no workplace pension at all, leaving them dependent on Old Age Security, Canada Pension Plan payments and whatever money they've stashed away to get by.

What worries Régimbal most is the rising tide of opposition to defined-benefit plans, particularly for employees like him in the public sector. Groups like the Canadian Federation of Independent Business and the Canadian Taxpayers Federation have been arguing that these plans are unsustainable, propped up by taxpayer dollars. Régimbal, who heads the Pensions and Retirement Committee at the Retired Teachers of Ontario, a volunteer group representing 74,000 former teachers, says he fears that politicians are taking aim at traditional pensions because they sense growing

“pension envy” among Canadians who aren’t as well prepared for what comes after work.

“DB plans are a good thing to harp on during an election. A lot of people don’t have pension plans and are jealous of people who have plans.” Régimbal insists that he hasn’t taken anything away from anybody else to earn his pension. “I paid 12 per cent of my salary all through my years. I bought it. It’s not as if anybody gave me something.”

The world of retirement is changing fast. People are living longer. The job market

is becoming increasingly volatile; where once the average Canadian could expect to spend 35 years or more with a single employer, modern careers tend to be broken up into serial jobs. Interest rates remain stubbornly low, making it harder for pension funds and individual investors to pool wealth.

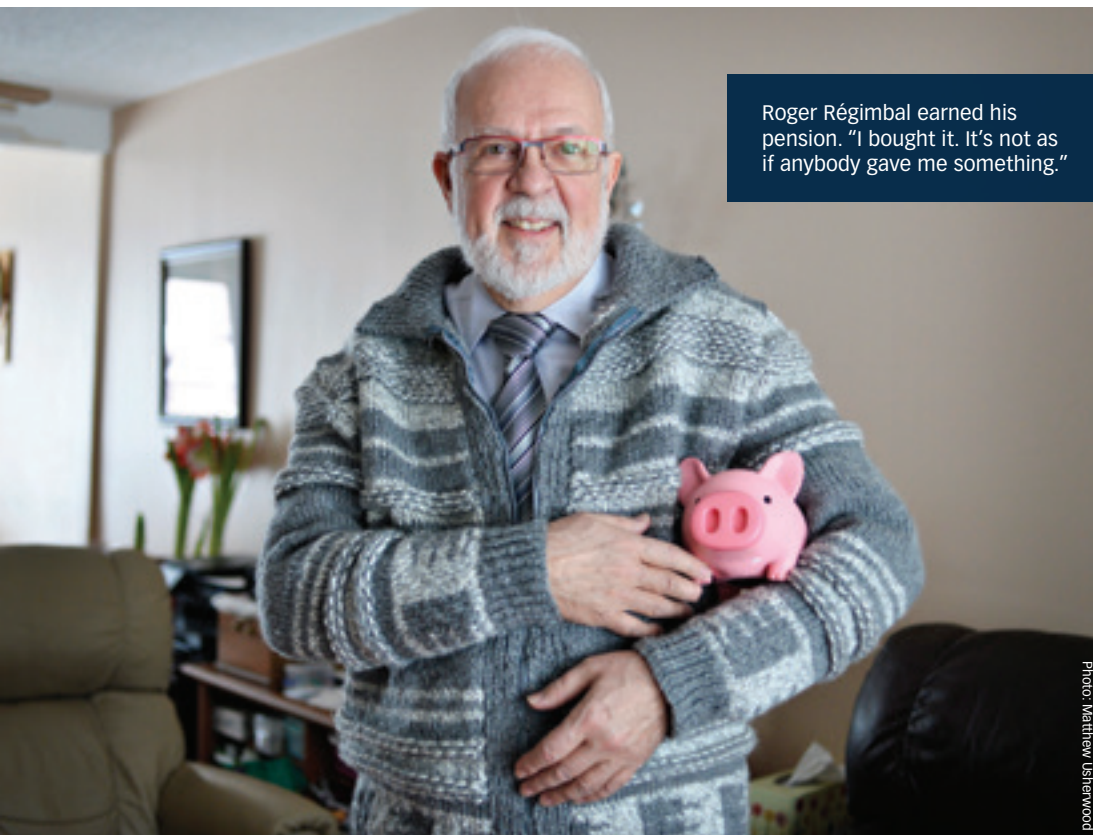
Governments are under pressure to control spending. And for young people starting out in life, the cost of housing in big cities like Toronto and Vancouver has become prohibitively high. It’s hard to save for retirement in your 30s and 40s when you’re sitting on a mortgage of several hundred thousand dollars.

Although circumstances are changing, it’s hard to find consensus even among the experts on the big questions about the future of retirement — whether traditional DB pensions are likely to survive, whether there really is a ‘crisis’ in Canada’s retirement system. It all seems to depend on your point of view.

“What the research shows is that there is a significant portion of middle-income baby-boomers who are entering retirement and will see a significant drop in their living standards,” says Chris Roberts, director of social and economic policy at the Canadian Labour Congress, which represents 3.3 million unionized workers. “By and large, these are people who don’t have a workplace pension plan and they simply don’t have sufficient savings in the form of RRSPs and other savings.” Roberts says these people will fall short of the 60 to 70 per cent of pre-retirement earnings they need to maintain their standard of living post-retirement.

Charles Lammam, director of fiscal studies at Vancouver’s Fraser Institute, a right-of-centre think tank, thinks the talk of a retirement crisis is overblown. “When you consider all the possible savings that Canadians have amassed in their working lives, they are not in a precarious situation,” Lammam insists. Canadians, he says, have salted away

The world of retirement is changing fast. People are living longer. The job market is becoming increasingly volatile; where once the average Canadian could expect to spend 35 years or more with a single employer, modern careers tend to be broken up into serial jobs.



Roger Régimbal earned his pension. “I bought it. It’s not as if anybody gave me something.”

Photo: Matthew Usherwood



large sums outside of the conventional pension system — in the value of their homes, in non-registered investments, in accumulated profits from small business and inheritances — a total estimated at \$8.6 trillion. He calls this the “fourth pillar” of Canada’s retirement system.

Lammam says that public sector employees are already very well off when compared with those in the private sector. They claim more sick days while they’re working, get paid better than their private-sector colleagues and retire earlier — on pensions he claims are unaffordable. “These pensions are not sustainable and the government is making promises with money it doesn’t have,” Lammam argues.

That’s the kind of talk that infuriates Roger Régimbal. He says that the \$154 billion in assets in the Ontario Teachers’ Pension Plan came largely from the plan’s enviable investment record, with only 23 per cent of the total coming from employer and employee contributions.

“DB plans offer stability and predictability,” says Darryl Mabini, senior director of growth and stakeholder relations at HOOPP, the Healthcare of Ontario Pension Plan, which has 300,000 active and retired members working for over 500 employers in Ontario’s health care field. He rejects the idea that plans such as his are dependent on taxpayers. “HOOPP is 122 per cent funded. We have more than enough assets going forward.” And dependable DB plans, he says, exert a stabilizing influence on the wider economy. “When you know your pension cheque is going to be deposited month-in-month-out, retirees will spend in their communities,” Mabini says. And these are hardly gold-plated pensions — the average HOOPP pension is \$24,000 a year.

One man who has been following these debates closely for years is Rob Carrick, personal finance columnist at *The Globe and Mail* for almost two decades. His practical, no-nonsense advice has won him the respect of consumers and investment specialists alike. “I would

say that retirement accounts for about half of what I do. It flows into so many different issues, even when I write about housing or the cost of health care,” he says. Carrick, who is 54, says that what worries him most isn’t so much the baby boomers retiring now, but the generation that will follow them.

One thing is certain: Defined-benefit plans are disappearing fast, particularly in the private sector. In 2012, only 24 per cent of employed men were covered by DB plans, according to Statistics Canada — a drop of 20 percentage points since 1977. (Women, who hold more public sector jobs than men, actually saw their DB coverage increase slightly over the same period, to 32.6 per cent.)

Perhaps there’s no better way to understand the pressures on defined-benefit plans than to look at what happened at the Big Three North American automakers during contract talks in Ontario in 2016. Unifor, Canada’s largest private sector union, gave in to company demands to close off DB plans to new members — a trend that has spread throughout the private sector. As Corey Vermey, Unifor’s director of pensions and benefits, explains it, the three automakers have been “vociferously opposed” to DB plans since the great recession of 2008. To save jobs in the U.S., the United Auto Workers Union agreed to lower wages and accepted a defined-contribution plan for new hires. In Canada, Unifor resisted and the old plans remained.

Then, in 2012, Unifor agreed to a ‘hybrid’ pension plan for new hires, a combination of a defined-benefit and a defined-contribution plan. GM Canada, in particular, hated the idea; its old plan has only 3,000 active members but almost 20,000 retirees and a big deficit. So GM never signed a single new employee on to the hybrid plan. Instead, the company added 700 “supplementary” employees who got no pension benefits at all.



*The Globe and Mail’s Rob Carrick: “I’d be more concerned about actually running out of money than dying young.”*

- Men who reached the age of 65 in 1920-22 could expect to live until age 78, while women could expect to live until 78.5. By 2009-11, men who made it to 65 could expect to live until 83.8 and women could expect to make it to 86.7. (Source: Statistics Canada)
- Canada’s population aged 65 and over will rise from 15.3 per cent of the national population in 2013 to 23.2 by 2023. (Source: Council of the Federation)
- Canadians contributed \$38.6 billion to Registered Retirement Savings Plans in 2014, up 3.2 per cent from 2013, with 23 per cent of tax filers contributing. The median contribution was \$3,000. (Source: Statistics Canada)
- In 2015, 8.5 per cent of Canada’s workforce was covered by a private-sector defined-benefit pension plan while 18.8 per cent of the workforce was covered by a public-sector DB plan, for a total of 27.3 per cent coverage. The rest participated in a contributory scheme or had no pension at all. (C.D. Howe)

In the latest contract negotiations, Unifor was anxious to retain jobs for its dwindling membership, so it agreed to drop the hybrid plan in return for a promise that GM would invest \$559 million in its Ontario operations. Those supplementary employees will finally become full-time and will move to a defined-contribution plan. The DB plan survives only for older employees.

When a company moves to defined-contribution plans or group RRSPs, employers and employees continue to make matching contributions — say, of 4 per cent each of annual salary. But it's up to the employee to figure out how the money is to be invested and how it's to be paid out after retirement. There's no guarantee of a certain amount every month based on the employee's contributions, age and salary.

## The four pillars of retirement in Canada

- Old Age Security, plus the Guaranteed Income Supplement for low-income seniors. Financed by federal government revenues.
- Canada/Quebec Pension Plans. Financed by premiums paid by employers, employees and the self-employed.
- Voluntary tax-assisted savings, including workplace pensions (defined benefit and defined contribution plans), Registered Retirement Savings Plans (RRSPs) and Tax-free Savings Accounts (TFsas).
- Real estate, taxable investments, private businesses, inheritances, jewelry. Saved outside the formal retirement system.

There are two big problems with defined-contribution (DC) plans. The first is that they lay the burden of investment decisions on the employee. Many employees with DC plans still think their bosses are watching over their investments, which isn't the case. "The management of them requires a worker to be an investment manager and that's where it fails," says Robert Brown, one of Canada's leading actuaries. Using a professional investment adviser can be expensive and employers are reluctant to provide any advice, fearing litigation if the investments fail to provide the expected return.

A recent survey of participants in defined-contribution plans and group RRSPs, conducted for the publication *Benefits Canada*, showed that 54 per cent of respondents would like someone else to make investment decisions on their behalf. Participants also said they expect a mind-blowing 17.3 per cent average annual rate of return on their investments until they retire, according to the survey. "There is a degree of self-confidence that seems completely turned on its head in the realm of expected returns," Christopher Goldie of Franklin Templeton Investments told *Benefits Canada*.

The other big problem with DC plans is the need to manage the drawing-down of what you've saved after you retire. "The real risk is that you're going to die old," says *The Globe's* Carrick. "I'd be more concerned about actually running out of money than dying young." Brown adds that a DC pension holder needs "to make a bet" on how long he or she is going to live. "The only thing you can know for sure is that it won't be right," he says.

Even if defined benefit plans are in decline for the population at large, economists and actuaries say one can't ignore the huge store of money that Canadians have saved up outside the conventional pension system — particularly in their homes. Fred Vettese, chief actuary at

Morneau Shepell, the human resources and benefit consulting firm, says that the so-called 'fourth pillar' of retirement is real, particularly when it comes to housing assets. He gives the example of his 63-year-old cousin who only earned an average wage while he worked and has no private pension plan. "He inherited a house from his parents. His half is worth \$700,000 and his own house is worth \$1-million. And he owns some land." In the end, Vettese says, his cousin will be better off than many people with a conventional pension plan.

Carrick isn't convinced by 'fourth pillar' arguments. "Rising net worth doesn't pay bills and it doesn't supplement income. It doesn't help you put money in your RRSP." He thinks it's dangerous to look at housing as a source of retirement income. First of all, real estate is an illiquid investment: You can't easily sell a house, particularly if the real estate market turns soft just when you need to sell, and there are big "frictional costs" to selling, including moving expenses and real estate fees.

And unless you move from an expensive city like Toronto to a distant small town, Carrick said it's likely the money you earn from selling the family home simply will go to the cost of buying a condominium, with its high monthly fees, or moving to a long-term care facility if you become ill.

The Liberal government is clearly worried about retirement sustainability going forward. One of the first actions taken by Justin Trudeau's administration was to roll back the decision made by the Harper government to slowly raise the eligibility age for Old Age Security to 67 from 65. And after years of talking about a possible expansion of the Canada Pension Plan, Finance Minister Bill Morneau and his provincial counterparts came to an agreement in mid-2016 on a phased-in, modest increase in the CPP.

Under the expansion, agreed to by all the provinces except Quebec, the current maximum CPP benefit will rise eventually to

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Federal Finance Minister Bill Morneau is flanked by his provincial and territorial counterparts as he speaks at a news conference after reaching a deal to expand the Canada Pension Plan Monday, June 20, 2016.

about \$20,000 a year from the current level of \$13,110. The expansion will be funded by increased contributions to be phased in, starting in 2019. But it will take 40 years for the full expansion to kick in. "Nobody in the labour force now will get full benefit from an expanded CPP," says Brown. "It's for the next generation. It will keep them out of poverty."

While the CPP extension was welcomed by organized labour and opposed by the small business lobby (which insists it will kill jobs), another move by the Liberal government alarmed unions and backers of the remaining DB plans. In the fall, the government quietly introduced legislation — C-27 (An Act to amend the Pension Benefits Standards Act) — that would permit federally-regulated industries, like railways, telecom providers and federal Crown corporations, to introduce what are known as 'target-benefit' pension plans. Under the new legislation, which has yet to be adopted, defined benefits will no longer be guaranteed by the plan sponsor.

Jean-Guy Soulière, president of the National Association of Federal Retirees, says C-27 landed without warning. "Before the election," he says, "we got from each of the three parties a promise that (they) wouldn't touch the current benefits."

Target-benefit (TB) plans differ from defined-benefit plans in one significant aspect: If investment returns on a TB plan turn out to be insufficient, benefits can be reduced. The CLC's Roberts says the real fear about the spread of target benefit plans is that employers will be allowed not only to convert plans for new employees on a going-forward basis, but to switch existing defined-benefit plans to the new formula.

Although the Trudeau government has given no indication it plans to extend the target-benefit model to the core public service, RCMP and armed forces — where Federal Retirees' 180,000 members used to work — Soulière says the National Association

of Federal Retirees has to remain on its guard. That's why it joined the Canadian Coalition for Retirement Security, a grouping of 17 union, retiree and seniors organizations with 6 million members formed to protect the current defined-benefits system.

He compares C-27 to a cancer: "If you catch it early, you can stop it from spreading." What Federal Retirees fears most is a repeat of the New Brunswick experience, where provincial public servants and current retirees saw their plans turned into target plans without adequate consultation. Soulière says that he remains adamant about the need to protect the pensions owed to those who joined the public service when a DB plan was part of the package. "Don't touch the acquired rights and benefits of employees and retired workers."

While the core public service won't be affected by the legislation, the advent of target-benefit plans surely will be

welcomed by management at Canada Post, where pension changes were a key employer demand in contract negotiations last summer. Canada Post, facing an \$8.1-billion pension solvency deficit, wanted to close the existing DB plan to new hires, who would in future participate only in a DC plan. The union balked and, threatened with a long labour dispute, both sides agreed to a short-term, two-year deal with no pension changes.

Roberts says moving to a target-benefit plan and getting all those old pension liabilities off the books would be a far bigger boon to Canada Post and other employers than simply closing the old plan to new employees. And he fears that if Crown corporations drop their DB plans, the core public service could be next on the firing line. "Really, what you're doing is putting a dagger in the heart of DB plans and it will affect the public sector in the provinces and elsewhere as well," Roberts says.

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Soulière remains adamant about the need to protect the pensions owed to those who joined the public service when a DB plan was part of the package. "Don't touch the acquired rights and benefits of employees and retired workers."

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Morneau Shepell's Vettese says he understands why organized labour is worried about the future of DB plans,

but he argues that employees in the public sector aren't paying the full price for the security those plans provide — particularly in the case of the biggest plan of all, the federal government's public service plan. But if these employees in future have to accept more risk-sharing, or even a target plan, he says, they'll still be much better off than their colleagues in the private sector.

However the political battles over pensions get sorted, there's broad consensus on one point: The face of retirement will change over the next two or three decades. With longer lifespans, Canadians will have to work longer, says Brown. "People have been retiring at 61 or 62. If we could get everyone to 65 in the work force, it will make a huge difference." And active workers will have to make a bigger effort at saving. "They're going to have to find some way to squirrel some money away." ■



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# WHEN RETIREMENT GOES WRONG

What to do when your post-work plans go sideways

KIM COVERT



Canadians weaned on stories of gold-plated public service pensions might chuckle scornfully at the thought of civil servants experiencing a cash crunch in retirement. And then they'd start biting their fingernails, fretting over their own future financial health.

To paraphrase a Yiddish proverb, God laughs while we make plans. And no matter how good your financial plan looks on paper, it's not immune to the slings and arrows of outrageous fortune — or mere everyday bad luck.

Unexpected financial issues — sudden health care expenses, family members who need a helping hand, moving costs, lawsuits, pension clawbacks, the loss of a pension to a divorce settlement, the sudden death of a family breadwinner — can dig deep financial pitfalls for people who might have thought they had retirement sussed.

The hits don't even have to be catastrophic to take a big bite out of the budget. Living longer than you'd expected, or retiring prematurely — whether for health reasons or because you were laid off — can be sure indicators of financial difficulties down the road, says Wanda Morris, VP Advocacy and COO of the Canadian Association of Retired Persons.

"Frequently, it's just having too much month for too little money," says Morris. "There are also many who find their funds invested for the long term and unavailable to service short-term needs. Both of these groups will experience a cash crunch."

And many financial plans don't account for escalating costs of living. "For example, hydro rates (in Ontario) have doubled in the past 10 years. Most seniors' pensions have not," says Morris. In fact, CARP members were asked in November if they could afford hydro increases; 38 per cent of those on a fixed income said they could not.

Persistent low interest rates (1 per cent GICs, anyone?) have led to very low rates of return on investments, Morris adds. "People dependent on returns from their investment portfolio either find those returns greatly diminished or end up assuming substantial risk, which can leave them with few investments at all."

Other factors that can capsize even the most carefully built retirement plan include over-spending, household repairs and maintenance, and addictions — whether to drugs, tobacco, alcohol or gambling, says Chapman Wealth's Julia Chapman, an Ottawa-based financial advisor.

When flames are licking at our clothes, the usual advice is to stop, drop and roll. So what do we do when our retirement budget is disappearing in front of us?

First step: "Get rid of your credit cards," says Chapman. Second, don't be too proud to seek professional advice; there are people out there, like her, who know what to do in cases like this. They train for it and are ready to help. (The Financial Planning Standards Council — fpsc.ca — can help you find a reputable adviser in your area.)

And third, make a budget — work out what money you have, what money you'll need and, if there's a gap, start looking for ways to bridge it.

"One of the most popular choices is to continue to work, or return to work," says Morris, adding that the sharing economy also has a place for older participants — the online home rental service Airbnb is popular and, in the U.S., Uber specifically targets older drivers.

"Another option," says Morris, "is to take advantage of equity built up in a home, either by a reverse mortgage or downsizing."

Reverse mortgages allow you to turn the equity you have in your home into ready cash. They may not be accessible to all; they come with age restrictions and caps on the amount of money available. They also come with higher interest rates than most mortgages — although, as the ad says, you don't need to pay it back until you sell your home.

A home equity line of credit or a regular mortgage may also be available to you, but all three options carry their own risks: Any income you get is taxable and could trigger pension clawbacks.

Depending on the difference between what's coming in and what's going out every month, necessary changes to spending patterns can be small and incremental — like borrowing books from the library and making your coffee at home — or big and drastic, like refinancing your mortgage and either selling your car or exchanging it for a less expensive

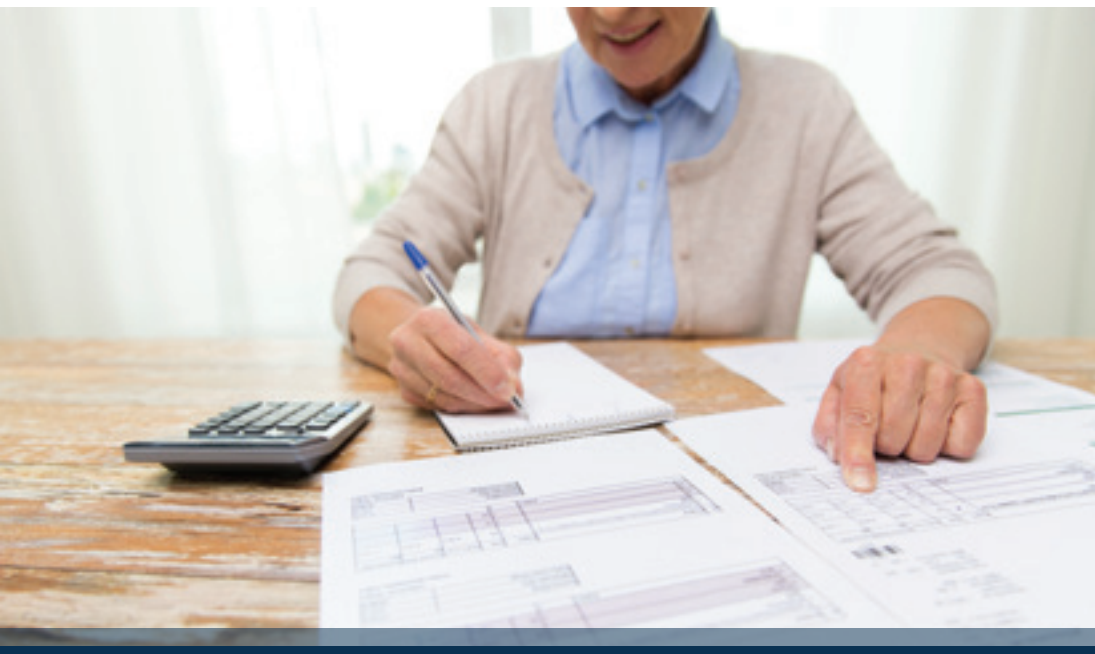
one, according to the National Endowment for Financial Education in Denver.

The National Endowment offers other tips for cutting expenses familiar to anyone who's ever had to live on a tight budget. Like carefully monitoring electricity use, unplugging appliances that continue to use energy even when they're turned off. Shopping around for better insurance rates. Cancelling or cutting back newspaper and magazine subscriptions. Finding a less-expensive wireless plan.

You can cut down on the grocery bill by shopping carefully and making substitutions — eating less meat and more beans, for example. If you have a newer computer, it might make sense to cancel your cable or satellite TV and watch TV online; a lot of network shows are offered for free, or can be watched through low-cost streaming services like Netflix.

Get a roommate if you can. And while it may make you feel bad at first, any children still living at home and working probably are going to have to start paying rent.

There's no real consensus out there on how much money people will need in retirement; some say 70 per cent or more of employment income, while others say 50 per cent ought to be plenty. There's no consensus on whether



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The hits don't even have to be catastrophic to take a big bite out of the budget. Living longer than you'd expected, or retiring prematurely — whether for health reasons or because you were laid off — can be sure indicators of financial difficulties down the road.

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Canadians are saving enough for retirement. The Fraser Institute insists Canada does not face a pension crisis, while the C.D. Howe Institute says we need to lower our expectations of financial health in retirement and save more. Many Canadians, pressed by day-to-day expenses and the high cost of real estate, say they can't afford to save more.

Meanwhile, a report released by the Broadbent Institute this year said "senior poverty has increased from a low of 3.9 per cent in 1995 to 11.1 per cent, or one in nine, in 2013. The poverty rates for single seniors, particularly women (at nearly 30 per cent), are very high and need to be addressed."

Conservative economists all seem to believe that governments don't need to do more to prepare Canadians for retirement, while progressives say governments are doing far too little now. The fact remains that within four years, one out of every five Canadians will be retired — and a lot of them won't be ready for it financially.

James Leech, CEO of the Ontario Teachers' Pension Plan, published a book recently

Sudden health care expenses, family members who need a helping hand, moving costs, lawsuits, pension clawbacks, the loss of a pension to a divorce settlement, the sudden death of a family breadwinner — can dig deep financial pitfalls for people who might have thought they had retirement sussed.

called *The Third Rail: Confronting our Pension Failures*. In it, he describes three looming threats: Canadians aren't saving enough, they're living longer and generating lower investment returns.

Although no one can plan for an unforeseen financial crisis, people can do things to ensure that those crises — not to mention increases in the everyday cost of living — have less of an impact.

First of all, says Chapman, "budget, budget, budget." Have money set aside for emergencies. Those still working, she

says, should get in the habit of saving 10 per cent of what they earn every month. If you can, don't stop socking it away after you retire.

Finally, she adds, "people who have a financial adviser have more money." That's backed up by the Montreal-based research organization Cirano, which reported in a 2012 paper that households that have had financial advice for 15 years or longer had 2.73 times more in assets than those with no professional guidance. With retirement, as with everything else, knowledge is power. ■

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

- Unknown

# Join our VOLUNTEER TEAM!

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



National Association of Federal Retirees / Association nationale des retraités fédéraux

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Some conditions apply, call for details. Discount cannot be combined with tablet and wireless home phone plans. \*Offer shown is available until April 30, 2017 or while quantities last and are subject to change without notice. Double minutes, texts and data bonus applies with a 2-yr term on Individual plans from \$18/mo to \$60/mo and on all Couples and Family plans. 1 GB promotional bonus applies with a 2-yr term on in-market Individual wireless plans from \$40/mo to \$95/mo and \$80/mo Family Data Share Plan. 1 GB promotional bonus not eligible for Double minutes, texts and data bonus. Some conditions apply. Other offers cannot be combined.



National Association  
of Federal Retirees  
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# THE **RISING** COST OF GETTING SICK

When money meets mortality, retirement plans can fail

SHARON KIRKEY

## Harry Kingston always operated at one speed — fast.

An ex-military man, he lived by the credo “mind over matter.” But when his hands and feet turned bluish and started to swell, when he became so short of breath it felt at times like he was climbing a mountain while sucking through a straw, he and his wife Teri started to worry.

Cancer was what they feared. It turned out to be something almost worse: a disease with a 29-letter name that typically ends in death.

Harry was diagnosed with pulmonary arterial hypertension, or PAH, a rare, progressive illness that happens when the arteries that lead from the heart to the lungs thicken and narrow, squeezing off blood flow. The heart has to pump harder to compensate. Left untreated, PAH kills, on average, within two to four years.

Harry was diagnosed five years ago. Now 68, the drug that’s helping to keep his heart from completely giving out costs roughly \$5,000 a month. Opsumit has been approved by Health Canada, but it isn’t publicly funded in Ontario. Nor is it covered by his wife Teri’s retirement benefits under the federal Public Service Health Care Plan.

Teri quit her job two years ago, to focus on caring for Harry. A senior national security advisor on contract with the Department of National Defence, Harry can’t afford to stop working — because he’s run out of options.

“I’d love to be able to get out tomorrow, because of the stress of the job,” Harry said recently from his bed at the University of Ottawa Heart Institute, where he spent three weeks over Christmas while large doses of a powerful diuretic were pumped through his body to flush out the excess fluid, especially around his heart. He lost 11 kg.

“I’d like to be able to sit back and retire. But I also understand duty and responsibility to



Most people expect to suffer some major medical illness in retirement, but most hope and believe that our celebrated ‘universal’ healthcare system will have our backs.

my family, to my wife. I don’t know about you, but I can’t take \$5,000 a month out of my pension. If I want to stay alive, I have to pay. There’s no alternative — you can’t take me off Opsumit.”

While Harry’s disease is rare, his situation isn’t. On top of the sheer emotional and physical shock, a major medical crisis can deliver a devastating financial hit to those approaching or in retirement.

According to the 2016 Sun Life Canadian Health Index, 59 per cent of early and late boomers (those aged 48 to 66) surveyed said a serious health issue had reduced, or entirely depleted, their personal savings.

When many working people imagine retirement, they picture a life of travel and leisure, of hooking up RVs and flocking south. We’re living longer than ever, but we aren’t living in a fantasy world. Most people



Louise Bergeron, Federal Retirees health care advocacy and policy officer.



Pamela Bowes, Wellspring Cancer Support Network.

expect to suffer some major medical illness in retirement, but most hope and believe that our celebrated ‘universal’ healthcare system will have our backs.

It’s only when they experience a health crisis that people discover reality can be very different. Surveys suggest a remarkable number of Canadians, including retirees, place far too much faith in the system’s ability to fund ‘cradle-to-grave’ medical costs, and many are unprepared for future health expenses.

“I get a lot of calls. People are completely taken aback — they think everything is going to be paid by the government and then they find out no, it’s not,” says Louise Bergeron, health care advocacy and policy officer with the National Association of Federal Retirees.

Even the Federal Public Service Health Care Plan, considered one of the most generous of its kind, is no free-for-all. It covers prescription drugs, eye care, physiotherapy, nursing and other services, generally at 80 per cent of eligible expenses. But seniors on the plan must first access the drug benefits provided by their provincial or private health care plans. And the scope of drug coverage provided under provincial and territorial plans varies greatly.

For example, Ontario’s drug benefit plan covers most of the cost of more than 4,300 prescription drugs for seniors 65 and older. But it doesn’t pay for drugs not listed on the Ontario drug benefit formulary — drugs like Opsumit. Nor will it shell out for drugs not approved under Ontario’s ‘exceptional access’ program, which provides some case-by-case coverage for drugs that aren’t listed in the formulary. As well, some of the drugs on the formulary are for “limited use,” meaning they’re covered only under special medical circumstances.

And it’s not just treatments for rare illnesses like pulmonary hypertension that can cripple a retiree’s household budget. According to the Canadian Diabetes Association, Canadians with diabetes spend more than three per cent of their income — greater than \$1,500 a year — on medical costs related to their disease.

In fact, Canadians are spending an ever-growing portion of their income on health expenses not covered by public plans. According to Statistics Canada, between 1998 and 2009, the percentage of households spending more than 10 per cent of their after-tax income on prescription drugs, dental and eye care and other services rose by 56 per cent.

Canada’s aging population, meanwhile, is projected to drive up the number of cancer cases by 40 per cent by 2030. Today, more than half of the newer

cancer drugs are taken at home — oral chemotherapy that has been a game-changer, sparing patients the ordeal of intravenous chemo in a hospital or cancer clinic. But while Canada’s four western provinces fully fund take-home cancer drugs, funding in Ontario and the Atlantic provinces varies. And while supplementary services such as the Trillium program, which requires an exhaustive application process, cover costs for patients over 65 as well as those on social assistance, many are being squeezed.

According to the CanCertainty Coalition — a coalition of three dozen patient groups, cancer charities and caregiver organizations — even with private insurance, 75 per cent of plans have a 20 per cent co-pay on the cost of treatment, which can be tens of thousands of dollars. Others have an annual or lifetime cap that can be quickly reached.

“There are people who are not feeling the pinch as far as medication costs at all,” says Pamela Bowes, manager of money matters and workplace programs at Wellspring Cancer Support Network in Toronto. “And there are other people who have a medication that is costing them \$4,000 a month. It could be a newer medication, or something that’s

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While Harry’s disease is rare, his situation isn’t. On top of the sheer emotional and physical shock, a major medical crisis can deliver a devastating financial hit to those approaching or in retirement.

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Sara Zollo, Sun Life Financial.

82 per cent of Canadians expect that a major health event will have an impact on their personal finances, according to a 2013 Sun Life survey. But only 13 per cent have set money aside specifically for health-care costs.

prescribed under certain clinical criteria, and the person doesn't meet the specific criteria to get it covered. But the doctor says, 'I think this is really the best treatment for you, so if you're willing to pay, let's give it a shot.' What are you going to say?"

A cancer diagnosis sidelines most people for six months. Some are never able to return to work. Bowes helps people navigate the maze of income replacement and benefit programs as part of the services Wellspring offers free to those living with cancer and their families.

There are programs for those under age 65 who can claim a disability from cancer. "But, over 65, once you're a senior, all of those disability programs end, and basically, you get what you get," Bowes says. That includes the Canada Pension Plan, which bases payouts on how much people have contributed over the years, not on their health status. "So, whether you're bed-bound or climbing mountains, you get what you get," Bowes says.

For those under 65, "we think of all the options out there — and there aren't many," she says.

"When I've told people Ontario disability is going to pay \$1,100, they'll interrupt me and say, 'A week?' And I'll say, 'No. A month.' And it's like a deer in the headlights. You can just feel the panic people are starting to go through."

Bowes has met many people approaching retirement who continue working after a cancer diagnosis — and despite arduous treatments — because they simply can't afford the penalty hit to their pension. "So they try to work as much as they can for the next three years."

The Public Service Health Care Plan helps cover the basics, such as prescription drugs. Members can also access health care professionals like occupational therapists and chiropractors, or mobility aids such as walkers, wheelchairs or motorized scooters. But a doctor has to prescribe all eligible services and products — and even then a prescription doesn't automatically mean reimbursement, Bergeron cautions.

Personal aid workers are not covered by the federal health plan. Neither are long-term care homes. The cost of a private nursing home in B.C. alone can range from \$11,650 to \$37,100 per year, according to a 2014 report by the BMO Wealth Institute — costs that can have a deadly impact on a couple's retirement savings.

"If, all of a sudden, one person in the relationship needs to go into a home, and now you're adding \$4,000 to \$7,000 a

month (in living expenses), where does that extra money come from?" says Sara Zollo, a financial advisor for Sun Life Financial. Couples could be forced to deplete their retirement income at double the normal rate, she says, "so that instead of your expenses being \$4,000 a month, they're now \$8,000 a month, because one of you is now in a facility.

"Fast forward 10 years, and your unhealthy spouse has now passed. Where does that leave the surviving spouse from a financial position? Are they now dependent on loved ones?"

Life insurance proceeds would help replenish retirement savings, but "people kind of throw life insurance aside," Zollo adds. "They say, 'I don't need life insurance, I don't have any debts, my kids are going to inherit the house.'" Paradoxically, 82 per cent of Canadians expect that a major health event will have an impact on their personal finances, according to a 2013 Sun Life survey. But only 13 per cent have set money aside specifically for health-care costs.

"There's this huge disconnect between people recognizing it, or beginning to recognize it, and actually doing anything about it in terms of planning," Zollo says.

In addition to life insurance, Zollo recommends a long-term care product for those 50 and older. Rather than paying out for a chronic illness, it provides financial protection in the form of a monthly or weekly benefit if someone becomes unable to manage activities of daily living without assistance — for example, bathing, feeding or dressing themselves. It can cover stays in a nursing home, or pay for nursing or homecare services so people can stay in their own homes.

Premiums can range from \$50 to several hundred dollars a month, depending on age and amount of coverage, Zollo says.

For younger boomers, she recommends critical illness and disability insurance, which pays a lump sum, tax-free benefit

if the person is ever diagnosed with an illness covered by the policy. The premiums are reimbursed if the person doesn't make a claim before age 65.

Zollo says people can also take the coverage into retirement, even though they are no longer protecting an income base, "or they can say, 'Give me my premiums back,' and now you have a cash component to your retirement portfolio."

Either way, Zollo recommends people speak with a professional. "Don't assume you're insurable, don't assume you're uninsurable. Talk to someone that understands the insurance market."

Prescription drugs make up the bigger portion of out-of-pocket health spending for seniors, and many are pushing to have governments do more to ensure equitable drug access for those, like Harry Kingston, who need it.

"What do you think would be the worst shock?" he asks. "Learning that you've got a terminal disease, or that the drug used to treat the disease is not covered?"

For Harry Kingston, it's a moral issue. He blames a bloated health bureaucracy for taking life-and-death decisions away from doctors. "If we have universal health care, we should have it — period," says Kingston, a member of the board of directors of the Pulmonary Hypertension Association of Canada, which is lobbying Ontario and the Atlantic provinces to fully fund Opsumit.

"Government health insurance plans, private insurer support coverage — they're all great, unless you're in a situation of a rare disease."

His is particularly terrible and unforgiving. With pulmonary arterial hypertension, the overworked right ventricle gradually becomes weaker and loses its ability to pump enough blood to the lungs. "In my case, death will probably be by right-side heart failure," Harry says. "The heart,

because it can't get the proper amount of oxygen, will just keep pumping and pumping. It will just let go."

He and Teri married 10 years ago, when they were in their 50s. They met in 2003, competing against each other in a Toastmaster's contest. Harry, Teri says, "is the man of my dreams."

They live in west-end Ottawa, across from a sailing club and a gorgeous river park. When they were first married they would go for a walk each night around the park. "Then it got that Harry would just go so far, and he would sit on the bench and say, 'Let's just look at the ducks from here,'" Teri recalls.

"And then he would find excuses not to go for a walk, and I hadn't noticed we weren't doing that anymore.

"I often said when you marry someone at 50 you're not expecting 40 or 50 years of marriage. But we weren't expecting it to be shortened this much."

Their retirement and travel plans are on hold, for now. "I'll go back to work next week, and we'll carry on," Harry says.

"What you're trying to do is balance being able to enjoy whatever time you've got left, in whatever way you can. Without the added, complete stop-you-in-your-tracks financial bind." ■

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For Kingston, it's a moral issue. He blames a bloated health bureaucracy for taking life-and-death decisions away from doctors. "If we have universal health care, we should have it — period."

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# PARTY LIKE IT'S 2017!

It's our 150th birthday — and  
we've never looked better

HATTIE KLOTZ

Fireworks explode over Parliament Hill to celebrate New Year's Eve and Canada's 150th anniversary of Confederation on Parliament Hill in Ottawa, Saturday, Dec. 31, 2016. THE CANADIAN PRESS/Fred Chartrand

Canada's big 150th birthday year was born — naturally enough — in a blizzard. On Dec. 31, 2016, thousands fought their way through high wind and snow to Parliament Hill in Ottawa for a massive fireworks display, watching clouds of light burst in the icy air and shimmer on the half-frozen river below.

A brilliant beginning to a very special year — Canada's sesquicentennial. And while Canada Day itself will be the occasion for the biggest community parties (and more dazzling fireworks displays than you can shake a sparkler at), this year they're just the candles on the cake. Canadians will be celebrating all year long with thousands of community events — picnics and potlucks, research projects and rodeos, exhibitions and extraordinary journeys. If you're looking for ways to mark the occasion, *Sage* has you covered.

Let's start with the arts. Lovers of live theatre can rejoice in the work of Canadian playwrights at the Mainstage 2017 festival in Vernon, B.C., from June 30 to July 8. Produced by Theatre B.C., the festival will feature works by 10 different theatre companies from across the province. Each will be judged and critiqued at coffee sessions following the productions. Tickets from \$30. ([www.Theatrebc.org](http://www.Theatrebc.org))

From live theatre to cinema now: April 19 is National Canadian Film Day. This is a massive one-day showcase of the best in Canadian moviemaking. Canadian films will be showing on TV, online and at over 800 screenings across the country in cinemas, libraries, public parks, town squares and even pop-up drive-ins.

In Ottawa, organizers are planning an outdoor screening of *The Rocket*, the story of hockey legend Maurice Richard; they'll be projecting it on the side of a hangar at the Canadian Aviation and Space Museum, with some Montreal Canadiens players from the golden age as special guests. "It will be a quintessentially Canadian event," says Jack Blum, CEO of Reel Canada, a non-profit that celebrates Canadian filmmaking. "A film about hockey, with hockey players present, in a drive-thru." Organizers promise that this will be the largest film festival in the world. ([canadianfilmday.ca](http://canadianfilmday.ca))

Or perhaps you'd like to roll up your sleeves and make some art of your own? You can get your hands dirty at Art Express'd, a moveable feast of creativity organized by the Winnipeg Art Gallery involving three 20-foot shipping containers, converted to mobile studios, which will be touring the country by train, truck and cargo ship from June to the end of August.

They'll be making stops in 15 cities and travelling 13,563 km from Inuvik to Vancouver to St. John's and points between. Each studio will be staffed by a professional artist and a videographer, who will help you create your own work of art and make a video about your vision of Canada. ([canada150.wag.ca](http://canada150.wag.ca))

Canada's National Arts Centre in Ottawa, in partnership with Toronto's Canadian Opera Company, is giving a nod to history by re-mounting a uniquely Canadian production — *Louis Riel*, composer Harry Somers' landmark vision of the Red River Rebellion and the Métis mystic who went on to become the founder of Manitoba. This opera, on stage from June 15 to 17 with baritone Russell Braun in the lead, was commissioned originally for Canada's centennial in 1967. ([nac-cna.ca/en/calendar/list/2017/06](http://nac-cna.ca/en/calendar/list/2017/06))

On Aug. 27, 1,000 lucky people will be celebrating Canada's rich culinary heritage with a once-in-a-lifetime meal — Canada's Table, an open-air dining experience in the middle of Ottawa. With the spectacular Northern Lights summer sound and light show playing against the parliamentary

facade as a backdrop, diners will be sitting down at a 1,000-foot-long table set on Wellington Street, in front of Parliament Hill, for a four-course feast of Canadian delicacies prepared by top chefs from across the country. It's a not-for-profit event; money raised will go to local and national food security programs. Tickets were set to go on sale mid-winter, but if you didn't manage to snag a seat, don't despair: Guest chefs will be preparing special celebratory dinners in various Ottawa restaurants on Aug. 25 and 28, as well as offering cooking workshops. Find out more at [www.ottawa2017.ca](http://www.ottawa2017.ca).

One and a half centuries back, most Canadians lived far from anything that could be called a city. We're largely an urban people now, which makes it easy to forget that most of the Canadian landscape is utterly wild — and incredibly beautiful.

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Canadians will be celebrating all year long with thousands of community events — picnics and potlucks, research projects and rodeos, exhibitions and extraordinary journeys.

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Paralympic swimmer Aurélie Rivard (right) and Olympic swimmer Penny Oleksiak light attendees' candles with their torches from the Fire of Friendship Relay during a celebration on Parliament Hill on New Year's Eve, Saturday, Dec. 31, 2016, in Ottawa.

THE CANADIAN PRESS/Justin Tang

Parks Canada is inviting you to take a closer look at our unspoiled spaces by offering free annual passes to all of its parks in 2017 and planning special activities throughout the year. Order your free Discovery Pass online, get one at a park gate or pick one up at Mountain Equipment Co-op stores across the country. Then, pass in hand, sign up for a Learn to Camp program, or time your visit to experience one of over 40 special events celebrating Indigenous Canadian cultures. ([www.pc.gc.ca](http://www.pc.gc.ca))

There's something quintessentially Canadian about the image of a lone canoeist on a wild river. If you find yourself on the Prairies this summer, you'll have a chance to travel back in time to the great days of the *coureurs des bois* with two unique canoe tours celebrating the co-operation between First Nations and early Canadian fur traders.

The North Canoe Brigade is a run from Saskatchewan Crossing in Banff National Park to Rocky Mountain House National Historic Site, taking place from June 24 to 28. The Rupertsland Express Canadian Heritage

Canoe Race begins at Rocky Mountain House National Historic Site on June 30, and winds up in The Pas, Manitoba on July 22. Contact the Confluence Heritage Society of Canada ([voyageursrendezvous.ca](http://voyageursrendezvous.ca)) for more information.

Maybe you're more in the mood for a road trip of the two-wheeled variety. The Tour du Canada leaves Vancouver on June 21, finishing in St. John's on September 1. This is an annual, non-competitive cycling event, but the sesquicentennial year makes it a one-of-a-kind way to see the country up close.

The event is designed to appeal to a broad range of cycling skill levels. Accommodations vary; at some sites cyclists stay in hostels or university dorms, but for the most part they sleep in their own tents under the stars. During each day's ride participants carry only what they need for the day, such as rain gear, a lunch, a camera and a tool kit; bulkier personal and group gear is transported from site to site. Tour organizers stress the cooperative nature of the event; cyclists are asked to pool their skills and help each other with the everyday challenges of long-distance touring. ([www.tourducanada.com](http://www.tourducanada.com))

Oceans have dominated Canada's history in war and peace, and in 2017 we're celebrating our rich maritime tradition with a spectacle of sail like you've never seen before. Rendez-Vous 2017 will bring more than 40 tall ships from around the globe to Canada, crewed largely by young people. They are scheduled to stop at 35 host ports in Ontario, Québec and the Maritimes, giving thousands of people the opportunity to admire the majestic beauty of these vessels. Québec City will be the main Canadian rallying point; the fleet, with over 3,000 crew members, will be in the Port of Québec for a grand celebration from July 18 to 23. ([www.rdv2017.com](http://www.rdv2017.com))

And speaking of history: 2017 also sees the 100th anniversary of the Battle of Vimy Ridge during the First World War, and the 75th anniversary of the Dieppe Raid during the Second World War — two watershed moments in Canadian history.



Photo: Leif Norman

Grade 4 students from Sister MacNamara Elementary School in Winnipeg help celebrate the launch of Art Express'd. They are pictured here along with artist Nereo II, Canadian Heritage Regional Director General Brigitte Gibson and Stephen Borys, director & CEO of the Winnipeg Art Gallery.



THE CANADIAN PRESS/Francois Yachon

The Bluenose II, right, and French ship Belem are docked at Quebec City's old port as part of 400th anniversary celebration of the city Wednesday, July 2, 2008. The Bluenose returns to Quebec City this summer for Rendez-Vous 2017.



A canoe racing team trains on the North Saskatchewan River near Nordegg, Alta., in 1966.



The Government of Canada will mark the Vimy anniversary with ceremonies on April 9 at the Canadian National Vimy Memorial in France, the National War Memorial in Ottawa, and in major cities across the country. The Royal Regiment of Canada Association is planning a commemorative trip to Dieppe and other battlefield points of interest for August ([www.rregtc-assoc.org/wp-content/uploads/2016/04/Return-to-Dieppe-75TH-Anniversary.pdf](http://www.rregtc-assoc.org/wp-content/uploads/2016/04/Return-to-Dieppe-75TH-Anniversary.pdf)). Check in with the Veterans Affairs website for more information on events coming up throughout the year: [www.veterans.gc.ca/eng/events](http://www.veterans.gc.ca/eng/events).

This list only scratches the surface, of course. There's a lot more wonderful stuff going on out there over the year; you can find a longer list of events and projects at Heritage Canada's website [canada.pch.gc.ca/eng/1468262573081](http://canada.pch.gc.ca/eng/1468262573081).

Happy 150th, Canada! ■

One and a half centuries back, most Canadians lived far from anything that could be called a city. We're largely an urban people now, which makes it easy to forget that most of the Canadian landscape is utterly wild — and incredibly beautiful.



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20-days - January 10, 2018



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**The Good Hope Journey Pretoria To Cape Town**  
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TTCO #50012993

# THE FAMILY PROGRAM —

## *helping you help others*

One of the least-known benefits of membership in the National Association of Federal Retirees is also one of the most valuable.

While generally we enjoy high-quality medical care in Canada, our advocacy work on the Health Accord recognizes the challenges many of our members face while caring for an ill or aging loved one, or as the recipient of care.

Caring for someone in ill health can at times feel overwhelming. Navigating the health care system can be a complex and bewildering experience. Our Family Program can help.

Originally envisioned as a way for our members to share some of the benefits of membership with loved ones, the Family

Program also offers members a complimentary one-year enrolment in YouRNurse, a program providing toll-free, 24/7 access to trained medical professionals who can help you work with your provincial health system.

The Family Program lets our members share our discount programs with loved ones at all stages of life. That could mean MEDOC® coverage for a parent or grandchild travelling abroad. It could cut the cost of assisted living for a loved one through Chartwell, or reduce moving expenses through Home Relocation Services, or help someone take the trip of a lifetime with Collette or Nexus Travel.

Your complimentary one-year enrolment in YouRNurse is included with your Family Program subscription through Federal Retirees' partnership with First Health Care.

With qualified experts in all provinces, First Health Care has been providing corporate and private home health care services since 1996. They now serve over 1 million Canadians.

Their team of experts includes registered nurses, registered practical nurses, personal support workers and rehab support workers across the country.

Your one-year enrolment in YouRNurse is included at no extra charge when you buy a Family Program subscription.

A Family Program subscription is just \$30 per family member. Find out more online ([www.federalretirees.ca/familyprogram](http://www.federalretirees.ca/familyprogram)), or call our National Office at 1-855-304-4700, Monday to Friday from 8:30 to 4:30 Eastern Time. ■



## Help your family save and stay safe with the new Family Program



### Exclusive for National Association of Federal Retirees members

When you purchase a Family Program subscription\*, your family members' access many of the same discounts you enjoy on travel insurance, hotels, vacations, car rentals and more with our Preferred Partners.

\*One subscription covers one family member



Members get a complimentary enrolment in **YouRNurse** when they purchase a subscription: YouRNurse is a toll-free, one-stop service that provides access to expert help with health and caregiving challenges when you need it. Visit [www.yournurse.ca](http://www.yournurse.ca) for more details.

\*Limit one enrolment per Association member



**Buy a Family Program subscription today!**  
Visit [www.familyprogram.ca](http://www.familyprogram.ca) or call **1-855-304-4700**

# MR. FIX-IT

Hugh Walker is an ex-engineer with a new project: making his town a better place to live

BEATRICE BRITNEFF



Hugh Walker receives his Governor General's Sovereign Medal for Volunteers from Kaslo Mayor Suzan Hewat.

Hugh Walker has spent his life fixing things, making them better. As a teen, he repaired broken radios in a small store on the east coast of Scotland. As an engineer based in Toronto, he tinkered with everything from aircraft parts to missiles to office equipment.

But retirement opened up the opportunity to apply his problem-solving skills in a different way: identifying people in need in his community of Kaslo, B.C., and finding ways to lend them a hand.

Walker, a sharp-witted, energetic 93-year-old, is someone you might describe as an 'über volunteer.' Despite ongoing health issues (he suffers from a bad mitral valve in his heart and often has to be on oxygen) he won't — can't — sit still.

"(The doctors) said, 'Just go home and lie down,'" he says. "I said, 'I'm not lying down, I'm sorry.'"

Walker, who once worked for major firms like General Electric and Avro Canada, drew the curtain on 2016 on a high note, having received two awards for his volunteer achievements. He has devoted countless hours to community projects and various acts of kindness since 1988 — the year he retired in Kaslo, a historic lakeside town nestled among mountains in the B.C. interior.

Walker was named the Citizen of the Year and was later awarded the Governor General's Sovereign Medal for Volunteers in November 2016. Every good town has at least a dozen people like Walker — and he seems to do the work of a dozen on his own.

An important staple of Walker's weekly routine is visits. He is a frequent guest at Kaslo's long-term care home for seniors; in fact, he fought for the home's construction as a member of the town's housing society.

Walker assists in the 1:30 p.m. church service at the care home every Sunday afternoon and devotes one full day a week simply to spending time with the residents — chatting, playing games, generally "having fun." Walker likes to keep people company and he'll do it for anyone who needs it, young or old.

"If I hear of some senior who's laid up for some reason and they're not able to get

out, I give a phone call or pay a visit," he says. "I'm always finding something to do, to make myself useful."

Walker is one of only two people in his 10-unit independent living community who still drives, so he'll often get a visit from a neighbour who needs a lift to the post office. Assistance with the most basic of errands, like grocery shopping, really does make a difference for some people, he says.

Walker also is an active participant in several local organizations. He's a long-time member of the Royal Canadian Legion (he was employed by the British government during the Second World War to work on radar detection) and Kaslo's Masonic Lodge.

Walker also participates in the town's seniors club, having served as its president several times. He attends the seniors' lunches scheduled for the first Tuesday of every

month and the weekly Friday morning coffee meetings at the Treehouse Restaurant in a 122-year-old building in the heart of Kaslo.

"He's just a really warm and friendly gentleman," says Kaslo's mayor, Suzan Hewat, who has known Walker for more than a decade. She says Walker does some of his most important volunteer work quietly — like donating money to individuals and families in need, for example, or paying visits to people recently widowed. Walker himself has lost several loved ones, including his wife 12 years ago and his brother in the war.

Hewat says she was "very pleased" to present Walker with the Sovereign's Medal for Volunteers on behalf of the Governor General at the legion's Remembrance Day ceremony.

"We're certainly fortunate as a community to have people like him."

Walker says receiving the medal was "quite a thrill."

"It's beautiful," he says. "Everybody's said, 'You deserve it, you've worked for it.' I guess I have. But I don't think on it that way."

Generosity is a value Walker says he learned from his Scottish father, who at one point worked as a potato dealer. "(He was) always giving potatoes to everybody" free of charge, he says.

"If you've got plenty, try and share it with those who are not so fortunate. I've been very fortunate."

Walker enjoyed a rather exciting career after immigrating to Canada in 1951. At Avro Canada he worked on the legendary Arrow interceptor jet — an aircraft still considered to be among the technological triumphs of the early Cold War. Walker was one of the more than 14,000 people laid off when Prime Minister John Diefenbaker abruptly cancelled the project in 1959 (he was re-hired by Avro shortly thereafter on a different project).

"It was an outstanding plane," Walker recalls. "And it broke I don't know how many people's hearts, because everybody was so keen on this project. It was just a disaster."

Walker's not the type to wallow in nostalgia, though; he speaks with as much enthusiasm about his volunteer activities in Kaslo as he does about his career. He says he knows he won't be able to do what he does forever, so he sees every day as a "bonus" and plans to keep up his charitable work into 2017.

Walker knows retirement can be a tough transition for many. Charitable work, he says, can be just as helpful to the volunteer as it is to the recipients.

"Look around and find somebody that could use your services," he says. "Not full-time, by any means, but ... help a lady dig her garden, for example. Or cut their lawn.

"There's always somebody you can do something for." ■

*If you're an Association member who would like to share your life story with us, please contact [yourstory@federalretirees.ca](mailto:yourstory@federalretirees.ca). We look forward to hearing from you.*

Walker, a sharp-witted, energetic 93-year-old, is someone you might describe as an 'über volunteer.' Despite ongoing health issues (he suffers from a bad mitral valve in his heart and often has to be on oxygen) he won't — can't — sit still.

Volunteers push open the hangar doors to reveal a full-scale replica of the Avro Arrow at the Toronto Aerospace museum in Toronto Thursday, Sept. 28, 2006.



CP PHOTO/Adrian Wyll

# Swimming with sharks IN THE DIGITAL SEA

## How to protect yourself from identity theft

Information technology continues to advance by leaps and bounds, bringing with it whole new ways to work, to shop and to amuse ourselves. But with new opportunities come new risks. Identity theft is becoming an increasingly popular crime in Canada.

Nobody wants to see this happen to them, or to someone they love. Not only can identity theft be costly, stressful and confusing for its victims, it can take them a long time to return their lives back to normal.

Now, the good news: You can protect yourself. Here are seven tips to help you shield yourself and your family from online identity thieves:

**Tip 1:** Never provide personal information over the telephone unless you initiate the call.

Don't surrender more information than you have to. You can never tell where it might end up.

**Tip 2:** Avoid mail or telephone solicitations disguised as promotions or surveys.

Scam solicitations often try to lure you in by offering instant prizes or awards — and asking you to surrender personal information so you can claim them. Don't be fooled.

**Tip 3:** Promptly remove mail from your mailbox after delivery.

Identity thieves can cull useful information from your mail — if you give them the chance.

**Tip 4:** Avoid keeping a written record of your bank account, PIN number(s), Social Insurance Number and computer passwords.

And never, ever keep that kind of information on your person, in your wallet or handbag.

**Tip 5:** Sign all credit cards when you receive them.

A blank card is a blank cheque to the wrong person.

**Tip 6:** Cancel credit cards you don't use and keep a list of the ones you use regularly.

If you're not keeping regular tabs on a credit card account, you may not notice unusual or unexplained charges right away.

**Tip 7:** Shred or otherwise destroy pre-approved credit card applications, credit card receipts, bills and related information when you no longer need them.

Such documentation can be a gold mine to identity thieves. Get to it before they do.

Follow these simple rules and you can rest assured that you — and your identity — are being kept safe.

If you have home insurance through Johnson Insurance, you can speak with one of our customer service representatives to see if identity theft coverage is included in your policy. ■

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



# START PROTECTING *your family's future today*



Over the course of your life, you're going to be taking steps to make certain the financial well-being of your loved ones is protected after you've passed away. But when should you start?

Generally speaking — as early as possible. Consider life insurance. Even if you're young and/or single, you might need to purchase enough insurance to ensure your outstanding debts are covered.

If you're married with a family, you unquestionably need enough insurance to pay off your mortgage, fund your children's education and help your surviving spouse meet his or her daily living expenses.

And as long as you have loved ones and financial assets, you need to draft a will and name an executor — and it's never too soon to do so. You can always revise your will to reflect changes in your life, such as new children and remarriage.

It's also a good idea to get an early start on other important legal documents. Consider establishing a trust, which can enable your estate to avoid probate.

A living will (sometimes referred to as a Power of Attorney for Personal Care) provides instructions regarding your medical care in the event you become incapacitated.

Finally, it's never too soon to think about funeral arrangements. Consider pre-paying for your funeral. Doing so allows you to avoid future price increases associated with burial or cremation.

More importantly, a pre-arranged funeral spares grieving loved ones the burden and expense of taking out loans or dipping into personal savings and investment accounts in a desperate rush to pay for your funeral.

No one can predict the future, so it's important to do whatever you can, as soon as you can, to protect your loved ones. They deserve your best efforts. ■

*This article is provided by* **Arbor Memorial Inc.**

# VETERANS' CORNER

## Military Pension Renewal Project

It's been a year of big changes for Canadian Armed Forces pension plans.

In July, the administration of pension plans for active CAF members was transferred to the Government of Canada Pension Centre at Public Services and Procurement Canada (PSPC). In early January 2017, administration of pension benefits for retired CAF members, their survivors and/or children was also turned over to the Pension Centre.

What does this require of you? Not a thing; the Department of National Defence is responsible for the transfer of your pension plan member files and their conversion to electronic files — which should make answering questions about your pension easier and faster in future.

You'll still be able to use epost, Canada Post's secure online delivery service, to receive paperless e-versions of your pension documents online as soon as they're issued (to learn how to sign up for epost, visit [www.epost.ca](http://www.epost.ca)).

Moving the pension plans to PSPC will bring CAF pension services into the 21st century, employing industry-standard technology. You can expect faster, more accurate processing of transactions and payments. You'll have access to a secure web portal and online Pension Benefit Statements. And you'll still be dealing with professionals who know the pension plans and understand the unique challenges faced by active and retired CAF members.

Automating pension services will give PSPC staff more time to help plan participants with any problems they may be having. And getting rid of all that paper is good for the planet.

For more information, visit the Government of Canada's CAF pension page at [www.tpsgc-pwgsc.gc.ca/fac-caf/accueil-home-eng.html](http://www.tpsgc-pwgsc.gc.ca/fac-caf/accueil-home-eng.html). Or call toll-free 1-800-267-0325 (outside Canada and the U.S.: 613-946-1093). ■

## The Legion, the RCMP and you

Everybody knows about the great work the Royal Canadian Legion does on behalf of Canadian Armed Forces veterans and their families nationwide. But did you know the Legion works for RCMP members as well?

The Legion Service Bureau Network has service officers at Legion branches and provincial commands from coast to coast. These service officers do a lot of things — and one of the things they do is help current and former RCMP members claim disability benefits under the Pension

Act from Veterans Affairs Canada (VAC) and help present their cases before the Veterans Review and Appeal Board (VRAB).

Legion service officers can offer you free counseling and representation throughout the claim process, from application to VRAB appeal — even if you're not a Legion member.

These service officers bring a special set of skills to the process: They're all former members of the Armed Forces, the RCMP or VAC, so they understand the terminology and process of the disability benefits system. A Legion service officer is there to represent your interests and to help you navigate the bureaucracy. More than 3,100 veterans sought the help of Legion service officers with their disability claims in 2014 alone.

If you need help with a disability claim, or know someone who does, contact a service officer at [www.legion.ca](http://www.legion.ca) or call the Legion toll-free at 1-877-534-4666. They're here to help. ■



# HEALTH CHECK



## LOUISE BERGERON

You may have missed the headlines at the beginning of December about a report by the Citizens' Reference Panel on Pharmacare in Canada.

The panel members — 35 people from every walk of life, chosen randomly from every province and territory out of a larger pool of 10,000 Canadians — were tasked by the government with studying the current patchwork system of drug delivery by private and public plans, and with offering recommendations to government for a National Pharmacare Plan.

Here's what they had to say:

The Citizens' Reference Panel on Pharmacare in Canada recommends immediate action to address flaws in the current patchwork of public and private drug coverage. They proposed a vision of prescription drug coverage they believed "Canadians could be proud of." Their recommendations are grounded in core principles they felt represented their values as Canadians: **that coverage be universal, patient-centred, accountable to the public, evidence-based and sustainable.**

— Peter MacLeod, chair, Citizens' Reference Panel on Pharmacare in Canada

The report recommends a new national formulary broad enough to cover the full range of individual drug needs, including pharmaceuticals for those with rare diseases.

As a first recommendation, the panel proposes the immediate implementation

of public coverage for a short list of frequently-prescribed drugs. These drugs, the panel said, should include medications that treat high blood pressure, cardiovascular disease, diabetes and asthma. And this would be just the first step on the way to creating a more comprehensive formulary.

The panel report also recommends and endorses the role of private insurance plans. It defines their role as providing supplemental coverage for medications not covered under the public plan and continuing supplemental health coverage not provided in the public system.

The panel's recommendations to finance the plan include modest personal and corporate tax increases. It also recommends co-pay models with a strong caveat — that co-pay plans should not put those with lower economic means at a disadvantage.

How could these changes affect the Public Service Health Care Plan? They could lower the cost of medications the plan is now shouldering, because most medications would be reimbursed through a public formulary.

For now, of course, these are recommendations only; the federal government may or may not act on them. We are closely monitoring this file for our members and watching out for any effects they may have (if adopted) on the Public Service Health Care Plan.

For more information about the report, please visit this website: [www.crppc-gccamp.ca](http://www.crppc-gccamp.ca) ■

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**Louise Bergeron** is advocacy and policy officer-health at the National Association of Federal Retirees.





# FROM THE PENSION DESK

**PATRICK IMBEAU**

In April 2015, the federal government discovered that thousands of seniors who could have qualified for the Guaranteed Income Supplement (GIS) never had their eligibility reviewed — and so never had their GIS renewed. This affected some people for as long as seven years.

The Guaranteed Income Supplement is a monthly, non-taxable benefit for Old Age Security (OAS) pension recipients on low incomes (currently not exceeding \$17,544 annually, or \$23,183 for senior couples) and living in Canada. For those who receive it, it's an integral part of their retirement security — particularly at a time where senior poverty levels have been rising in Canada. The percentage of seniors living in poverty rose from 3.9 per cent in 1995 to 11.1 per cent in 2013. (Over the same period, the percentage of single female seniors living in poverty increased sharply from 9 to 28 per cent, and from six to 24 per cent for single male seniors.)

After the GIS renewal problem was discovered in 2015, the National Association of Federal Retirees wrote a letter to federal Families, Children and Social Development Minister Jean-Yves Duclos expressing our concerns and pointing out that this affected some of the most vulnerable Canadians. We expressed our expectation that federal and provincial governments would quickly arrive at a fair and just solution — one that would not put any seniors at a disadvantage.

By October 2016, nearly 90,000 seniors received compensation in the form of retroactive GIS payments. According to CBC, they received an average of \$1,970 each; several hundred got cheques of more than \$20,000. In a surprising move, these retroactive payments included cost-of-living payments, something that had not been done in the past.

Much of this has been good news: retroactive payments, repaired computer systems and a precedent-setting cost-of-living payment. But there are still some outstanding issues.

One of the unfortunate consequences is that many of the affected seniors will not have received some means-tested provincial



benefits — enrolment in drug plans or home-care eligibility, for example. It will be up to the provinces to decide if and how they'll compensate these individuals.

Also, some retroactivity rules continue to have negative consequences for seniors. According to Ottawa social-policy consultant Richard Shillington, there are still issues with retroactive payments in relation to the Canadian Pension Plan. If you applied for CPP after your 65th birthday, you can choose to receive retroactive payments — but the government will only make retroactive payments for up to 12 months (11 months plus the month you apply).

While much of the GIS problem has been resolved federally, we'll continue to keep our members up-to-date as more information is provided. To learn more, visit the Service Canada website at [www.canada.ca/en/employment-social-development/corporate/contact/oas.html](http://www.canada.ca/en/employment-social-development/corporate/contact/oas.html) or call the office toll free at 1-800-277-9914 (outside North America call 1-613-957-1954). And keep an eye on our website and future issues of Sage. ■

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**Patrick Imbeau** is Advocacy and Policy Officer-Pensions for the National Association of Federal Retirees.

# Is your money being managed BY A ROBOT?

You may remember Robby the Robot from the 1956 film *Forbidden Planet*. He spoke 188 languages and did light housework. Sixty years later, we have robots that take dictation, build cars, clean up atomic spills and vacuum the house. Some robots offer investment advice. Is that a Roomba looking after your savings?

Robo-advisors are a new wrinkle in the world of financial planning and wealth management. To increase their earnings, Canada's big banks and their related investment firms focused on high-earning brokers. They encouraged weaker performers to either 'fire the client' if the client's portfolio generated insufficient revenue — or find other work. Bigger investment houses didn't want your

business if your portfolio was worth less than, say, \$500,000. No commissions, few trailer fees, insufficient income! Some banks sold off their 'retail' investment arms, while growing the 'wealth management' side of the house.

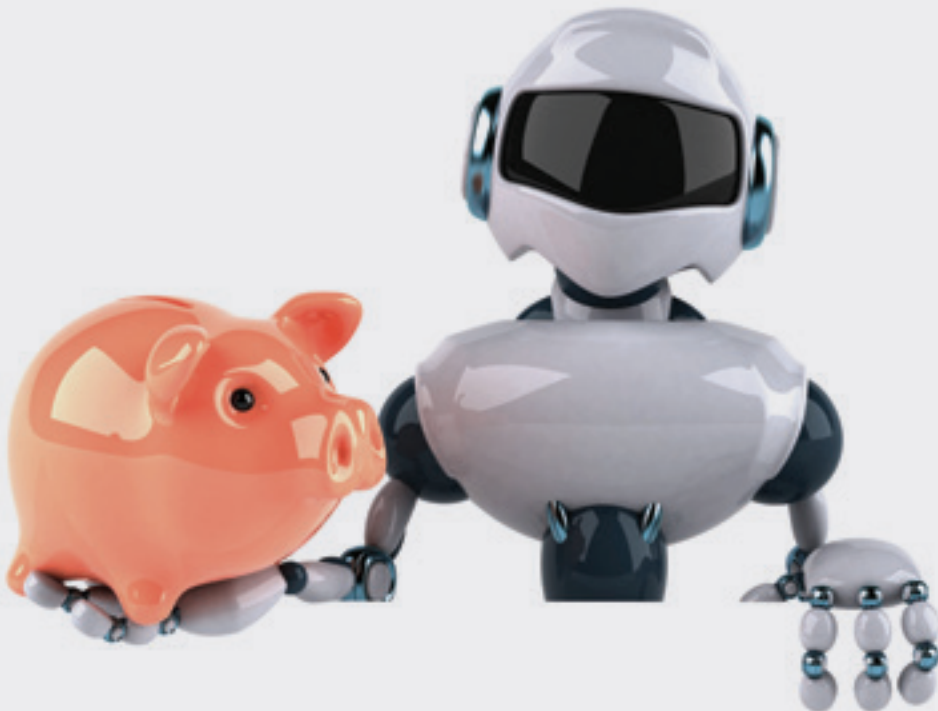
Fearing the disgusted reaction of clients after they learn the cost of their fees and commissions earned under Client

Relationship Model — Phase 2 (CRM2) reporting requirements, other banks and mutual fund firms announced lower commissions and offered an 'F Class' fund, with a 'transparent' fixed cost, a percentage of the annual assets and a separately 'negotiated' fee for the dealer, bank or brokerage.

Trouble was, you bought into this without necessarily being able to compare the total costs. For many investors, the total annual cost of an 'F' class portfolio might be higher than the previous commission basis. Another strategy would be to reallocate to passive investments, like Exchange Traded Funds (ETFs), leading to marginal total cost reductions while losing any opportunity to outperform.

Now, firms are using technology and a limited investment offering to cope with ever more exacting regulatory requirements (know your client, know your product, appropriate risk levels) and the need to attract younger investors. So-called "robo-advisors" were offered up as a solution for the less affluent, the less financially literate and the technologically daring. These advisors are driven by a computer algorithm — a program using a set of pre-defined rules. It asks you questions, and the answers are used to narrowly define investment areas where the firms can make a few bucks (yes, there are fees) from your small but potentially grow-able savings.

Robo-advisors can make any fledgling bank clerk appear wise beyond his or her years. But the advice they offer is shallow. Each of these programs draws on a very limited range of investment



offerings. None of them can address your specific situation. All satisfy the minimum regulatory requirements and all are expected to earn money for their hosts.

Some U.S. investment firms are heavily invested in this technology, which broadens the range of financial services offered while maintaining a narrow range of low-cost investment options. Their Canadian counterparts, moving more conservatively, expect rapid growth in this technology over the next decade.

There are alternatives. Experienced advisors are available under equitable circumstances. 'Fee for service' and salaried financial advisors want your business, and can provide disinterested, non-commission-based advice.

More importantly, several academic studies since 2010 clearly show that investors with financial advisors get better returns than 'non-advised' households. This has little to do with stock or mutual fund selection, although this area is controversial. The authors of the studies put more emphasis on other positive contributions advisors make.

Working with an advisor means developing a long-term investment plan. (What are you saving for? How will you get there?)

You establish a personal commitment to financial discipline with 'your' plan, and through regular portfolio performance reviews. With an advisor and a plan, you're likely to save more than you would without these incentives. These advantages have been demonstrated in two Canadian studies based on over 3,000 poll responses.

Advisors counsel clients safely through times of economic volatility, when many are tempted to sell or buy at the wrong time. Advisors know 'tax-efficient' forms of investments, and when changes to their status are pending (RRSP, RESP, RDSP, TFSA, Corporate Class). They can tell you when and why to buy in to — or get out of — specific investments, based on years of industry experience.

Here's a quote from a recent academic study: *"For directly comparable individuals, those who had a financial advisor for at least four to six years will have almost 58% more financial assets than those who did not. Similarly, a respondent associated with an advisor for seven to 14 years will have 99% more assets. Those with 15 years or more will have 173% more assets than they would have if they did not have an advisor."* Additionally, "households who kept their

*advisor have seen their assets values increase by 26% while the other type of household has suffered a loss of 34.2%."*

By offering you a meagre choice among six ETF options, Robby the Robo-Advisor isn't likely to earn you such results.

You can have the advantages of an experienced, salaried financial advisor, access to almost all mutual funds sold in Canada and lower-cost investments. One Canadian firm — Tradex — has reimbursed over \$1 million in management expenses over the past three years and reimburses trailer fees for its own funds. Tradex, an Ottawa-based mutual fund company and a Federal Retirees Preferred Partner, also sells a broad range of other Canadian mutual funds and savings instruments.

Association members are eligible to become Tradex members. It is Canada's only not-for-profit dealer exclusively available to past and current members of the public service, the Armed Forces and RCMP, and their families. Tradex advisors are available to speak with you about your goals and to help you build a financial plan that meets your objectives. ■

*This article is provided by Tradex.*

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ADVOCACY IN ACTION

# Building a better HEALTH ACCORD



Panellist Robert Henderson, P.E.I. minister of Health and Wellness, chats with Federal Retirees members following the Charlottetown panel event.

## SAYWARD MONTAGUE

In fall 2016, Federal Retirees joined forces with the Canadian Medical Association to advocate for a new Health Accord focused on the urgent need to address seniors' care in Canada.

Along with our volunteers and branches in Kelowna, Edmonton, Regina, Ottawa, Halifax and Charlottetown, we brought our members, seniors and concerned Canadians together to discuss how Canada can do better when it comes to taking care of its aging population.

Audiences and panellists alike were clear: Canada can, and must, do better with

seniors' health care by investing now and evolving our thinking on what we need in a health care system — and a new Health Accord is the right way to do it.

One common point we heard expressed in our meetings across the country is the need to approach health care in an integrated way, instead of the piecemeal, 'silo' approach we employ now. That has

to include reviewing how health care is planned and delivered during our lifetimes, and fixing the gaps that exist in some regions when it comes to accessing care.

Meeting participants highlighted the need for better services and supports to allow Canadians to age at home, and more resources to allow us to recover at home — or to transition to more involved care options — after serious health events.

Participants cited homecare as a useful tool to address gaps in care and help seniors live at home in safety and good health. Homecare is good for seniors and their families, who often play caregiver roles. It's also good for budgets: While an occupied hospital bed runs around \$850 per day, home care costs about \$55 per day. "It's not always more money that's needed," said one participant. "It's also about spending money wisely."

But some participants also cautioned that homecare is not the 'be all, end all' solution to seniors' health care concerns. Others noted local 'best practice' examples of homecare or other types of care delivery, and said we need to make these models available to more Canadians by sharing innovation across the country.

Canadian Medical Association (CMA) panellists said that a new Health Accord

could help bring about a desperately-needed new vision for Canada’s health care system. “The CMA believes that a well-crafted new national Health Accord can help Canada’s publicly-funded health care system better meet the needs of

## Taking on Bill C-27

Join our campaign to stop Bill C-27 at: [www.federalretirees.ca/BillC27](http://www.federalretirees.ca/BillC27)

In October 2016, federal Finance Minister Bill Morneau introduced Bill C-27, which would amend the Pension Benefits Standards Act and make possible target benefit pension plans for federally-regulated and Crown corporation employers. Although at this point, the legislation would not affect federal public sector employees or retirees, we are concerned that C-27 could negatively affect retirement security for many Canadians — that it might be the start of a worrying trend that could come to affect federal retirees.

In 2017, we’re focused on connecting with Members of Parliament to voice our concerns and gain their support in opposing Bill C-27. You can connect with your Member of Parliament, too, today by mailing the postcard we have enclosed on pages 24-25 of this edition of *Sage*.

Visit our website at [www.federalretirees.ca/BillC27](http://www.federalretirees.ca/BillC27). There, you’ll find other tools to help you make your views known, including our guide on how to meet with your own Member of Parliament about this issue. Help us protect our retirement security.

Canadians, while providing greater value for money and enduring stability,” said CMA President Dr. Granger Avery.

In any conversation about Canadian health care, money is always at the fore — which is why the CMA has called for a “demographic top-up” to the Canada Health Transfer to better meet the growing and evolving health care needs of seniors.

Our members and those who attended our town halls said they expect accountability in health care spending; they want governments to set targets and establish ‘envelope funding’ to effectively earmark money for health care priorities, such as homecare, and to keep those dollars from reverting to general government revenue.

And above all, our members expressed their desire to be involved in finding the right public policy solutions for seniors. “With more seniors, public policy that could affect us should include us,” said one participant. Effective consultation with seniors and seniors’ organizations — in effect, looking at health policy through seniors’ eyes — is essential to any constructive moves going forward on health care.

In December 2016, pundits expected the federal and provincial governments to reach an agreement in principle on a Health Accord. Federal Health Minister Jane Philpott did table a proposal for health care funding to provincial health ministers, but no deal was made. Since then, though, New Brunswick, Nova Scotia, Newfoundland and Labrador, Saskatchewan and the territories have struck their own deals for health funding with the feds. Ontario, Quebec, British Columbia, Alberta, and Manitoba are holding out for a multilateral agreement.

Federal Retirees and the CMA will continue their efforts to take the pulse of the Canadian public on how best to influence legislators to get the Health Accord right for all of us. The input gathered from retirees and the public at our meetings will be captured in a report



Board members listen to the discussion at the Ottawa panel event. (Left to right, rear: Anne Ashcroft, James Nicholson, Jacques Lambert. Left to right, front: Dyane Dufresne, Léonard Leblanc, Peter Kerr.)



Canadian Medical Association President Dr. Granger Avery addresses the panel event in Kelowna, B.C.

that will be presented to federal, provincial and territorial ministers of health.

More policy-makers need to hear from Canadians on this issue — and you can still take part in Federal Retirees’ efforts to shape the next Health Accord. Go to [www.federalretirees.ca/HealthAccord](http://www.federalretirees.ca/HealthAccord) to learn more about the issues, and tell your Member of Parliament why a new Health Accord is important to Canada’s seniors. ■

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



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

# FEDERAL RETIRES NEWS

## Take action on Bill C-27

In October 2016, federal Finance Minister Bill Morneau introduced Bill C-27, which would amend the Pension Benefits Standards Act and make possible target benefit pension plans for federally regulated and Crown corporation employers.

Although Bill C-27 would not affect our members if enacted as-is, the corrosive effect it could have on Canadians' collective retirement income security concerns us. The federal government bears a sacred trust to protect the retirement income security that millions of Canadians already have earned in defined benefit plans.

In this issue, you'll find enclosed a postcard on pages 24-25. Fill in the blanks with your MP's name, and your own, and drop it in the mail. No postage is required; this is being mailed directly to the House of Commons.

For a longer letter, to keep up to date on what we're doing for you on Bill C-27, and for tools to help you let your MP know why you're worried about this bill, check our website frequently and be sure to sign up for our email updates.

## We want to tell your story

Sharing stories can give a compelling look at how our members are affected by issues, actions and policy, helping raise awareness about matters that are important to older Canadians. It also helps us strengthen our connections by learning about the experiences of fellow retirees, many

of whom devoted their lives to Canada and continue to contribute to their communities.

Did you have an exceptional federal public sector career? Are you struggling with our health care system? Are you worried about your children's retirement security? Are you 80 and still climbing mountains?

We'll want to use your story (and your pictures) in *Sage* magazine and our website. See pages 27-28 for the first in what we hope will be a regular feature. And we'll never publish anything without your permission. If you or someone you know fits the bill, please contact us at [yourstory@federalretirees.ca](mailto:yourstory@federalretirees.ca).

## Federal retirees give \$6.5 million for better health

Federal government retirees see health as a top policy priority. From 2006 to 2015, they raised close to \$6.5 million for HealthPartners through the annual Government of Canada Workplace Charitable Campaign (GCWCC). In 2015, they donated a record-breaking \$820,432 and contributions from 2016 are expected to bring the total monies-raised mark to more than \$7 million.

"We are so grateful to retirees for their ongoing support of HealthPartners," said Eileen Dooley, the organization's CEO. "With 87 per cent of Canadians likely to be directly affected by chronic disease over the course of their lifetime, now, more than ever, we need to improve health outcomes and reduce the incidence of chronic disease."

HealthPartners, a national organization dedicated to improving the health of

Canadians, works with 16 of Canada's most trusted health charities to invest in life-saving research, and offers more than 1,200 health support programs in communities across the country.

"For more than 25 years, we've partnered with our health charities to find causes, cures and treatments to reduce chronic disease," said Dooley. "And federal government retirees have been there to help us, every step of the way."

## Members only

Our website has a new feature that allows our members to log in. Since its launch over a year ago, we've been working hard to add more features behind the login to give our members more control over their personal information and to keep information exclusive to our members.

We encourage you to create your login so that you can update your address, manage how you hear from us, find Preferred Partners discount codes and other special members-only information. Look for more features over the coming year.

You can access this section by clicking on Login in the dark blue bar at the top of our website at [federalretirees.ca](http://federalretirees.ca). Our member services team can also help, toll-free, at 1-855-304-4700. We're available Monday to Friday from 8:30 to 4:30 ET.

## When you're excited, we're excited!

We're thrilled to share some exciting news: Our preferred insurance provider is now available in Quebec. Johnson Assurance provides members of the National Association of Federal Retirees with home, auto and MEDOC® travel insurance with savings of up to 35 per cent. It also offers access to exclusive group benefits like 24/7 claims service, AIR MILES® reward miles, a Legal Protection program, Roadside Assistance, two-year policy terms, and more. Call today for your quote: 1-888-424-2649.

## Shoppers Drug Mart

Our partnership with Shoppers Drug Mart Home Healthcare has expired, but we're working diligently on a new agreement, which we hope to finalize by the summer. We'll be sure to update members by email and in *Sage* when our new partnership is ready to launch.

## WUSC wants you

World University Service of Canada (WUSC) wants to tap the talent of our membership for overseas volunteer assignments. WUSC, a leading Canadian non-profit in international development, is looking to use your expertise for short, medium and long-term opportunities to contribute directly to WUSC's broader work in education, employment and empowerment around the world. Visit [wusc.ca/en/volunteer-overseas](http://wusc.ca/en/volunteer-overseas) to learn more.

## Our survey says

Thank you! A total of 16,604 members — including 338 volunteers — completed the Association's membership survey last November. We are highly confident that this sample reflects the overall membership and will help keep our Association responsive and relevant to our members, as we continue to improve to meet your needs. We're going to analyze the results from the Institute on Governance (which conducted the surveys for us), brief branch presidents in the spring, present the findings at the Annual Members Meeting in June and report back to all members in the fall edition of *Sage*.

Meanwhile, here are some interesting results. We asked you to identify your top three hobbies:

- 62% of our members said 'reading'
- 53% of our members said 'travel'
- 46% of our members said 'exercise'

## Volunteer recognition awards

You have until March 17 to submit nominations for the Association's volunteer recognition awards. Thank you to all who have participated so far; the response to this year's call for nominations has been unprecedented. Recipients will be recognized at the Annual Members Meeting in June.

## Association board member opportunities

The board of directors of the National Association of Federal Retirees is composed of leaders who are dedicated to the organization's mission — to significantly improve the quality and security of retirement for our members and all Canadians through advocacy and the provision of services.

Because the Association is the leading voice for federal retirees and veterans, the calibre of our directors is critical to our work. Serving on the Association's board of directors is an extraordinary opportunity for anyone passionate about leading an organization that is more than 180,000 members strong, with 81 branches from coast to coast to coast.

Our board champions retirement security and is committed to working as a cohesive team with a strong voice. In addition to the standard roles and responsibilities of a board member, the Association's board members are advocates and ambassadors for the organization and are fully engaged in the advancement of its mission.

## Areas of expertise

We are seeking directors to contribute to a dynamic team. Competencies in effective teamwork and strategic thinking are required.

We welcome all interested candidates and would especially appreciate candidates with knowledge of business law and environmental scanning. The board also is seeking a diverse membership, including women, aboriginal peoples, persons with disabilities and visible minorities.

Each board member is expected to know what governance is, and to practise it. Board members are expected to be aware of the Association's current advocacy issues and new developments that affect the Association and its advocacy work.

Board members are expected to read and understand the Association's financial statements and otherwise help the board fulfill its fiduciary responsibilities.

Board members are expected to attend five in-person board meetings per year, and additional teleconference and web meetings as necessary. They are expected to read materials in advance of meetings and come prepared to ask questions and participate positively in discussions.

Board members are expected to serve on one or more board committees and actively participate in committee work.

Board members are expected to responsibly represent the Association as required, and support the advocacy and policy positions of the Association.

## Application process

There are five three-year positions that will come up for election at the June 2017 Annual Meeting of Members: directors from B.C. and Yukon, Prairie & NWT, Quebec, Ottawa and Atlantic districts. Nominations for all these positions will close March 17, 2017.

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

## Pension indexing rate for 2017

Effective Jan. 1, 2017, the pension indexing increase for public service, Canadian Armed Forces, RCMP and federally appointed judges' pensions will again be 1.3 per cent.

More information on the calculation of this index can be found in the News & Views section of [www.federalretirees.ca](http://www.federalretirees.ca).

# BRANCH ANNOUNCEMENTS

## BRITISH COLUMBIA

### BC01 CENTRAL FRASER VALLEY

March 9, 1:30 p.m. to 3 p.m.: Annual General Meeting in the APA Church Fireside Room, 3145 Gladwin Rd., Abbotsford. Vote will be held to elect board members and budget will be addressed. Refreshments will be provided.

April 13, 1:30 p.m. to 3 p.m.: Regular branch meeting in the APA Church Fireside Room, 3145 Gladwin Rd., Abbotsford. An informative speaker addressing issues of interest to our members is planned, followed by a short business meeting. Refreshments will be provided.

May 11, 1:30 p.m. to 3 p.m. Regular branch meeting in the APA Church Fireside Room, 3145 Gladwin Rd., Abbotsford.

For more information please contact branch president Randie Scott at 778-344-6499. If you have not yet shared your email with us or updated your email address, please contact us at [nafbrbc1@yahoo.com](mailto:nafbrbc1@yahoo.com).

We are looking for a member to work with our primary Health Benefits Officer (Jerry Stenstrom, 604-850-7310) as a backup. Training and access to resource material will be provided. A successful police record check is required as per Vulnerable Sector Regulations.

Those wishing to let their names stand for upcoming positions at our AGM should contact branch president Randie Scott at 778-344-6499 or at [nafbrbc1@yahoo.com](mailto:nafbrbc1@yahoo.com).

### BC04 FRASER VALLEY EAST

March 15, 1 p.m. to 3 p.m.: Survivor's Benefits Workshop, Cloverdale Library, 5642-176A St., Surrey, B.C. Contact Thelma [graham\\_tm@msn.com](mailto:graham_tm@msn.com) or 604-309-2538.

May 2017: Specialty luncheon. For more info, contact Charles at 778-235-7040 or [cherbert42@hotmail.com](mailto:cherbert42@hotmail.com).

July 13, 11 a.m.: General meeting and barbecue at Peace Arch Provincial Park. Doors open at 11 a.m., meeting starts

at 11:30 a.m. and barbecue follows. Cost \$15 per person, payable at the door; RSVP required by July 5 to Charles [cherbert42@hotmail.com](mailto:cherbert42@hotmail.com) or 778-235-7040.

First Thursday of every month, 2 p.m.: Meet & Chat at Ricky's Country Inn Restaurant on King George Blvd, near 22nd Ave., S. Surrey.

Have a health/pension/benefit question? Contact Thelma at [graham\\_tm@msn.com](mailto:graham_tm@msn.com) or 604-309-2538.

Haven't heard from us lately by email? Please advise Steve of any email address changes at [s.sawchuk@shaw.ca](mailto:s.sawchuk@shaw.ca).

We welcome volunteers to assist us with branch activities. Find current branch news, events and contact information at [www.naffraservalleywest.ca](http://www.naffraservalleywest.ca).

Happy spring/Easter to our members and their families!

### BC08 VANCOUVER

April 6, 11:30 a.m.: Annual General Meeting and luncheon at Broadway Church, 2700 E. Broadway, Vancouver. Presentation of 2016 financial reports, calls for nominations, elections of president and secretary, and branch by-laws. RSVP at 604-681-4742 or email [fsnavan@shaw.ca](mailto:fsnavan@shaw.ca) by March 29.

We are seeking volunteers to staff our office one or more days per month from 10 a.m. to 2 p.m. Contact our office at 604-681-4742 or by e-mail at [fsnavan@shaw.ca](mailto:fsnavan@shaw.ca) to learn more.

### BC09 VICTORIA-FRED WHITEHOUSE

If you are interested in serving on the branch board of directors, please contact Richard Savard at 250-590-8755 or [rdsavard@gmail.com](mailto:rdsavard@gmail.com). As the board conducts much of its business electronically, it is essential that board members have access to internet and have basic familiarity with managing electronic documents.

Annual Victoria 55+ Lifestyle Show  
March 21, 2017 — G.R. Pearkes Recreation Centre — National Association of Federal Retirees Recruiting Booth. Planning to visit?

Bring a colleague who hasn't signed up to our booth. We can answer questions about the value of being a member. They don't have to be retired to join.

### BC10 SOUTH OKANAGAN

We notify members of events either by email or by telephone. If you have an email address and are not on our mailing list, or if you would like to receive a telephone reminder, please contact us at [FedRetirees@telus.net](mailto:FedRetirees@telus.net) or 250-493-6799.

Volunteers are always welcome; contact Lynn Jackson at [FedRetirees@telus.net](mailto:FedRetirees@telus.net) or 250-488-9940.

### BC11 OKANAGAN NORTH

April 13: Our Annual General Meeting will be held at the Elks Halls in Vernon. Details for the spring luncheon will be discussed as well as the election of the 1st vice-president and two directors.

Our Christmas luncheon was held on Dec. 11 and was enjoyed by all who attended. Our president hopes to have a pleasant surprise for the spring luncheon.

### BC12 KAMLOOPS

April 26, 11 a.m.: Lunch and general meeting at N. Shore Community Centre, 730 Cottonwood Ave., Kamloops. Coffee is on at 11 a.m. Lunch is \$10. Agenda to be determined. Any guest speaker will be announced at a later date. RSVP by April 20 to [kamloopsoffice@gmail.com](mailto:kamloopsoffice@gmail.com) or leave a voice message at 250-571-5007.

We welcome calls from members who wish to volunteer; a website-experienced person would be most welcome as well as back-up people for communications and other positions that are all interesting and vital to the quality of service we provide. It's never too late to join a fun team! Contact Nadene Fraser at 250-851-1541 or leave a voice message at 250-571-5007 for more information and to learn about various positions open.



**BC14 SIDNEY AND DISTRICT**

April 22, 9:30 a.m. to noon: Branch quarterly general meeting, St. Elizabeth's Church, Sidney. The speakers will be the three candidates for the riding of Saanich and The Islands in the May 9 provincial election.

**ALBERTA****AB16 CALGARY AND DISTRICT**

April 7, 10:30 a.m.: Annual General Meeting and luncheon at Fort Calgary. Election of board of directors and tabling of annual financial reports will take place, followed by a speaker on the pros and cons of reverse mortgages.

As part of our Canada 150 Project the meal will cost \$15 (the remaining cost will be subsidized by the Calgary branch).

Please check out our National Association of Federal Retirees websites:

National: [www.federalretirees.ca](http://www.federalretirees.ca)

Calgary & District Branch: [nafrcgy.ca](http://nafrcgy.ca)

April 20: Coffee session at the Foothills Centennial Centre, Okotoks. A representative from Special Needs Association for Parents & Siblings (SNAPS), Foothills, will join us to discuss a new initiative they're coordinating for the Foothills region called the 1st R.E.D. (Response Emergency Details) Card. The card is the same size as a driver's licence and contains pertinent information such as address, Alberta Health Care number, medications lists and more, and can alert first responders in the case of an emergency. Details will be in the email invitation coming in early April. For more information, call Michelle Luchia at 403-938-7397 or Doug Raynor at 403-995-1786.

We are seeking volunteers to work in the office, open Monday to Friday from 10 a.m. to noon. Duties include processing receipts for payment of membership fees, providing contact information for pensions and benefits, referrals to the HBO and following up on general membership inquiries. Call 403-265-0773 or send an email to [fsnacal@telus.net](mailto:fsnacal@telus.net).

**AB17 EDMONTON**

May 3: Annual Members Meeting (supper) at Kingsway Legion, 14339-50th St., Edmonton.

July 1: 150th anniversary of Confederation/ Canada Day Celebration held in conjunction with the Kingsway Legion at 14330-50th St., Edmonton.

New branch by-laws were adopted at the general membership meeting Dec 7. Details may be viewed at: [www.nafredm.ca](http://www.nafredm.ca) (note new web link).

First vice-president Rick Brick has been nominated to fill the role of district director for the Prairies/Northwest Territories region. Rick, who served 23 years with the Department of National Defence, has been actively involved with the Association since retiring as the executive director of human resources for the Alberta Ministry of Health. He still teaches graduate and undergraduate courses for the University of Alberta. The election will take place at the national Annual Members Meeting in Ottawa in late June 2017.

If you think you might like to help with branch activities, please contact Ross Gillespie at 780-416-8300 or [rossgill@outlook.com](mailto:rossgill@outlook.com). Asking doesn't commit you. Let's talk.

**AB19 RED DEER**

April 12, noon: Annual General Meeting and elections at Baymont Inn & Suites, 4311 – 49 Ave, Red Deer.

We are seeking nominations for the executive; the election will take place at the Annual General Meeting. Positions open are president, vice-president, secretary and membership. If you or someone you know is interested in serving on the branch executive, contact Marlynn at [Leatherdale@gmail.com](mailto:Leatherdale@gmail.com).

**AB20 MEDICINE HAT**

April 20, 6 p.m.: AGM and buffet dinner at the Medicine Hat Golf and Country Club. Cost will be similar to last spring's AGM. Guest speaker to be announced. RSVP by April 17 to [fsna.ab20@gmail.com](mailto:fsna.ab20@gmail.com) or contact president Paul Mast at 403-526-4408 for more information. You will be contacted by email or phone well in advance of the meeting. There will be several branch board positions that will need to be filled at the meeting,

so please consider letting your name stand. Also bring along a non-perishable food item for the local food bank or consider a cash donation. Let us know if you have a new email address or phone number by contacting our office at 403-502-8713.

**AB92 LAKELAND**

March 21, 10 a.m.: Branch board meeting at the Royal Canadian Air Force 784 Wing, 5319 – 48th Ave. South, Cold Lake.

April 18, 10 a.m.: Branch board meeting at the Royal Canadian Air Force 784 Wing, 5319 – 48th Ave. South, Cold Lake.

May 23, at 11 a.m.: General members meeting at Royal Canadian Air Force 784 Wing, 5319 – 48th Ave. South, Cold Lake. Luncheon is \$10; RSVP by May 19. Contact Ethel at 780-594-3961 or [ethellou@telus.net](mailto:ethellou@telus.net)

**SASKATCHEWAN****SK25 SASKATOON**

April 19, 6 p.m.: Members supper and AGM at Smiley's on Circle Drive. Cost is \$10 for members and \$20 for guests.

June 7, noon: Members Barbecue at Floral Community Centre. No cost to members. RSVP to Loretta Reiter at 306-374-5450 or Leslie John at 306-373-5812.

We are seeking nominations for positions on the board of directors for the AGM in April. Nominees should be in place two weeks prior to the AGM (March 30). Please contact Bob at 306-373-7718 for more information.

**SK26 PRINCE ALBERT**

March 29, noon: Annual General Meeting at the Travelodge, 3551-2nd Avenue West, Prince Albert. Doors open at 11:30 a.m. Tickets available March 14 and March 16 from 1 p.m. to 4 p.m. at the South Hill Mall in front of Smitty's. Cost is \$10 for members. Agenda to include: election of directors and officers, approval of 2016 financial review and recruitment of volunteers. Contact Sylvia Gent, 306-764-0100, with questions.

We are seeking nominations for members of the executive, including president or treasurer (so each person only has to do one job), secretary and directors for our

board at our meeting on March 29. If you are willing to serve on the executive or know someone who would be interested, please contact Peter Daniels at 306-314-5644 or petdan@sasktel.net.

### SK29 SWIFT CURRENT

March 15, 10:30 a.m.: 2017 Annual Membership Meeting at Swift Current Pharmasave Gathering Place (meeting room), 390 Central Ave., North, Swift Current. Agenda items include setting a date/location for a spring social, and elections for 2017 board positions (vice-president and secretary, two-year terms). Contact branch president Al Kildaw with questions or to RSVP at SK29. Pres@outlook.com or 306-784-3475.

## MANITOBA

### MB30 WESTERN MANITOBA

The date is pending for the spring 2017 meeting. Members please watch for date and location in local newspapers and on access channels.

### MB31 WINNIPEG AND DISTRICT

April 4, noon: Lunch followed by Annual General Meeting at the Army, Navy, Airforce Veterans Branch 283, 3584 Portage Ave., Winnipeg. RSVP by March 21 by emailing nafrwpg@mymts.net, or by calling the branch at 204-989-2061. Guest speaker from Johnson Insurance will discuss MEDOC® and answer questions.

Some stand-alone sessions are being planned for the spring in Winnipeg, and an outreach session in a location yet to be decided at the time of this publication. Members will be notified of the times, dates and locations of our various events via our website ([www.federalretirees.ca/en/BranchesManitoba/Winnipeg-and-District](http://www.federalretirees.ca/en/BranchesManitoba/Winnipeg-and-District)), newsletter and email. For those members who do not have a computer, you will receive notifications via Canada Post.

The Winnipeg and District Branch will hold elections at the AGM to fill the positions of president, 1st and 2nd vice-presidents and secretary. Because we have developed a succession plan, we have qualified people willing to let their names stand for election to these positions. The branch also will hold

nominations and elections for the positions of director at large. Our preference is to have volunteers willing to be mentored for positions on the executive and to be part of our succession plan. If you are willing to serve or know of someone willing to support the branch with their expertise in a variety of areas, please contact Pat Jarrett at 204-832-8642 or patjarr@outlook.com. With seven meetings per year, and participation in committee and branch events, the time commitment is minimal. Ability to communicate via email is essential. Position descriptions are available on our website.

## ONTARIO

### MB48 LAKEHEAD

April 11, 11 a.m.: Annual General Meeting and spring luncheon at the Victoria Inn located at 555 Arthur St. West, Thunder Bay. Doors will open at 11 a.m., with lunch being served at noon. Cost will be \$7.50 per member. Please come out and be a part of shaping the future of your organization.

### ON33 ALGONQUIN VALLEY

April 5, 11:30 a.m.: Branch Annual Meeting at Deep River Royal Canadian Legion. Contact Michael Stephens with questions at 613-584-9210 or mestephens9210@outlook.com.

We are seeking a volunteer to manage the branch website. If you are interested in assisting, please contact Michael Stephens at 613-584-9210 or mestephens9210@outlook.com.

### ON35 HURONIA

May 3, 10:30 a.m.: Annual General Meeting to be held at Sheba Shrine Centre, 142 John Street, Barrie. Coffee is served at 10:30 a.m., meeting starts at 11 a.m. and luncheon starts at 1 p.m., cost \$7. Guest speaker to be announced. Info will be on National Association of Federal Retirees website under branches when confirmed.

October election results: The treasurer and three directors were elected. Your executive are president Lorne MacDonald, vice-president Dan Forgrave, treasurer Pat Ummels, secretary Ellen Stahls and directors Nancy Viktil, Noreen Campbell, Kathy Rupnow, Wayne Bartlett and Jackie Akeson.

### ON37 HAMILTON AND AREA

May 1, 11 a.m.: Annual General Meeting at Michelangelo's, 1555 Upper Ottawa St., Hamilton. Registration starts at 11 a.m. and lunch is served at 12:15. Price is \$20 for members and \$25 for guests. Contact Chris Royal 905-407-6153 or email fsna37@gmail.com by April 25. In early April, you will receive an email poster or a phone call if you are on our contact lists.

June 2: Golf Day

July 24: Port Dover lunch. Details to be announced.

Brian Sherren, who has been appointed branch director responsible for the Golf Day and Port Dover lunch events in 2017, will serve as director of our executive for the balance of 2016-17.

Branch elections will be held at our AGM on May 1. Elected director positions include branch president, vice-president, treasurer, membership and secretary. These are two-year terms. Appointed director positions include: event planning and telephone callers; IT and electronic communications; outreach and recruitment; social fellowship, health benefits officer; photographer and; director at large. These are one-year terms.

Members wishing to serve in any capacity or to nominate a fellow member are to contact election chair Chris Royal by email at fsna37@gmail.com before April 1.

Contact Mike Walters with any questions at 905-627-3827.

### ON38 KINGSTON AND DISTRICT

April 11, 5 p.m.: Annual Members Meeting at the Minos Village Restaurant, 2762 Princess St., Kingston. Cost is \$20 per person. Menu is beef kabob, chicken or salmon. Please indicate your choice, along with a cheque payable to NAFR ON38 and forward to BAMM, PO Box 1172, Kingston, ON, K7L 4Y8, by NLT March 31.

For more info on these events, please consult our website at [www.federalretirees.ca](http://www.federalretirees.ca) and select "Branches" to find the Kingston & District Branch-specific information or call 613-542-9832 or 1-866-729-3762.

We are seeking telephone volunteers. The commitment is for only a few hours from your home. If interested, please call Marilyn Quick at 613-634-1652.

### ON39 KITCHENER-WATERLOO AND DISTRICT

April 4, 10 a.m.: Annual meeting and elections at Conestoga Place, 110 Manitou Dr., Kitchener. Sign-in commences at 10 a.m. Meeting starts at 10:30 a.m., followed by elections. Cost is \$8 for members and \$10 for non-members.

Please put your name forward to run for a position on the executive or to volunteer to help your branch. We need some new people on the executive with fresh new ideas, especially those with computer skills. This only requires a couple of hours each month to attend executive meetings.

#### 2017 executive meetings schedule

Mondays from 11 a.m. to 1:30 p.m.

|          |         |          |         |
|----------|---------|----------|---------|
| Jan. 16  | May 15  | Aug. 21  | Nov. 20 |
| March 20 | June 19 | Sept. 18 |         |

Note there are no meetings in February or July.

Our office is located at Conestoga Catering, 110 Manitou Drive, Lower Level, Kitchener. Our office hours are Tuesdays 10 a.m. to noon and Thursdays 1 p.m. to 3 p.m. The phone number is 519-742-9031, and we have an answering machine. We can also be contacted by email at fsna39@gmail.com.

### ON40 LONDON

March 14, 1 p.m.: Membership meeting at Victory Legion, 311 Oakland Ave., London. Registration at 1 p.m. and meeting starts at 1:30 p.m. Light refreshments and lunch to be served after the meeting.

April 11, 10:30 a.m.: Annual General Meeting at Best Western Lamplighter Inn, 591 Wellington Rd. S., London. Registration at 10:30, and meeting starts at 11 a.m. Buffet lunch for members \$15, guests \$20. We will be holding elections for branch president, social convener, military liaison, telephone committee chair and telephone committee co-chair. All positions are for three-year terms.

May 16, 1 p.m.: Membership meeting at Victory Legion, 311 Oakland Ave., London.

Registration at 1 p.m. and meeting starts at 1:30 p.m. Light refreshments and lunch to be served after the meeting.

We need volunteers to assist with the telephone committee and other branch executive positions. You are invited to join the executive at one of their meetings to see what you would like to do. Please call 519-439-3762 to find out how you can help.

### ON42 OSHAWA AND DISTRICT

April 18, 11:30 a.m.: Annual General Meeting and lunch at the Moose Lodge, 731 Wilson Rd. S., Oshawa. Lunch will be served at 11:30 a.m., followed by meeting at 1 p.m. We are seeking nominees for election to most positions during the meeting.

### ON44 PETERBOROUGH

April 5, 11 a.m.: Branch annual meeting at Royal Canadian Legion Branch 52, 1550 Lansdowne St. Doors open at 11 a.m.; a soup and sandwich lunch will be served at noon. Elections will be held following lunch for the positions of branch president, secretary and treasurer.

Replies are required in order to determine meals needed. Contact Geoff and Lorna Arnold at gl.arnold@yahoo.ca, and Richard Poersch at rpoersch@bell.net or 705-324-7185.

### ON45 QUINTE

April 25, noon: Annual General Meeting and Luncheon, Greek Community Hall, 2550 Harder Dr., Belleville. No charge for members, \$10 for guests. Guest speaker to be announced. Contact branch office with questions, or to RSVP by April 18, at 613-968-7212 or fsnaon45@gmail.com.

We will be holding nominations and elections for positions of vice-president, recording secretary and directors, at the meeting on April 25. If you are willing to serve on the executive or know someone who would be interested, please contact Pat Russell at 613-968-7212, or visit the office at the Legion building, 132 Pinnacle St., Belleville, lower level, on Tuesday afternoons between 1 p.m. and 3 p.m. With six or fewer meetings per year, the time commitment is minimal. Some computer knowledge would be helpful.

### ON46 QUINTRENT

April 18, noon: Spring annual meeting at the Trenton Royal Canadian Legion. Bar open at noon, coffee and Timbits at 12:30 p.m., followed by meeting at 1 p.m.

### ON50 NEAR NORTH

May 3, noon: Bi-annual luncheon meeting to be held at the Best Western, 700 Lakeshore Dr., North Bay. Luncheon starts at noon; cost is \$12 for members, \$15 for guests. Contact Dianne Campsall with questions or to RSVP at 705-497-0143 April 28.

If you have any questions regarding your membership or health benefits, or have a change of address, please contact us at: Near North Branch (ON50), PO Box 982 STN Main, North Bay, Ont., P1B 8K3, Tel: 705-472-4386 Email: nearnorth50@gmail.com

Check our webpage: [www.federalretirees.ca/en/Branches/Ontario/Near-North](http://www.federalretirees.ca/en/Branches/Ontario/Near-North) for updates and information.

### ON52 ALGOMA

May 3, noon: Annual General Membership Meeting and lunch at the Senior's Drop In Centre, 619 Bay St., Sault Ste. Marie. Cost is \$10 for members and guests. Elections will be held for various executive positions. RSVP or questions by April 27 at 705-946-0002, davischuck@yahoo.ca or Algoma.retirees@gmail.com.

### ON54 CORNWALL

May 11, 10 a.m.: Annual Membership Meeting at Royal Canadian Legion Branch Hall located at 418 Second Street West, Cornwall. Lunch to be provided.

May 25, 10 a.m.: Branch information meeting about the Cornwall Branch Annual Meeting held May 11. Meeting will be held at Kemptville Legion Hall, 100 Reuben Cres., Kemptville. Lunch to be provided.

### ON55 YORK

April 25, 10:30 a.m.: Annual General Meeting at the Richvale Community Centre. Key business is to elect the board of directors, approve the financial statements and update

the activities of the Association. Following the meeting, there will be a guest speaker and then a hot lunch.

**ON56 HURON NORTH**

April 26, noon to 3 p.m.: Annual General Meeting at the Royal Canadian Legion Branch 76, 1553 Weller St., Sudbury. Cost is \$5. Guest speaker will discuss estate planning. Contact Jeannine Blais with questions or to RSVP at janine.blais@gmail.com or call 705-858-3170 by April 18.

We will hold nominations and elections for positions of president, secretary and directors at our April 26 meeting. If you are willing to serve on the board, please contact Jeannine Blais at janine.blais@gmail.com. With four or fewer meetings per year, the time commitment is minimal. Some computer knowledge would be helpful.

**QUEBEC**

**QC57 QUÉBEC**

Important notice for 2017 annual dues renewal by cheque. Last reminder! Cost for single membership is \$47.76, and with a spouse \$62.04. The registration form is available at [www.anrf-sq.org](http://www.anrf-sq.org).

April 7, 9:30 a.m.: Annual meeting for members at the Patro Roc-Amadour, 2301 1st Avenue, Québec. We will be electing three directors. The forms and agenda are available on our website — [www.anrf-sq.org](http://www.anrf-sq.org).

May 20, 5:30 p.m.: Evening party at the Corporation des salles du SFPQ, 5100 des Gradins Blvd., Québec. Cost is \$20 for members and \$30 for guests. Registration forms are available at [www.anrf-sq.org](http://www.anrf-sq.org). We're holding a draw for many prizes and certificates. For more details, call 418-661-4896.

Monthly breakfasts 9:30 a.m. every first Wednesday of the month at Restaurant Normandin (Pierre-Bertrand), 986, rue Bouvier, Québec.

**SAGUENAY/LAC ST-JEAN SUBSECTION**

May 11, 10 a.m.: Annual meeting at the Centre de Congrès & Hôtel La Saguenéenne, 250, rue des Saguenéens, Chicoutimi. A speaker to be determined. Lunch will

be served. Election for one director's position. Form available at [www.anrf-sq.org](http://www.anrf-sq.org).

Breakfasts La Baie: First Tuesday of the month at Chez Mike Restaurant, 285 de la Grande Baie, North Blvd., 8:30 a.m. on the following dates: April 4, May 2 and June 6.

Breakfasts Alma: Last Wednesday of the month at the Hotel Motel les Cascades Restaurant, 140, du Pont Nord St., Alma at 8:30 a.m. on the following dates: Mar. 29, April 26 and May 31.

Breakfasts Chicoutimi: Second Tuesday of the month at Chez Roberto Restaurant, 1378, St-Paul Blvd., Chicoutimi at 9 a.m. on the following dates: March 14, April 11 and May 9.

**BAS ST-LAURENT/GASPÉSIE SUBSECTION**

May 26, 10 a.m.: Annual meeting at the Quality Inn, 1550, du Phare Avenue West, Matane. Speaker TBD. Lunch will be offered.

Breakfasts Rivière-du-Loup: O'Farfadet Restaurant, 298, Thériault Blvd., Rivière-du-Loup at 9:30 a.m. on the following dates: April 12 and May 10.

**QC59 EASTERN TOWNSHIPS**

April 20, 10 a.m.: Branch Annual General Meeting at Hôtellerie Jardins de Ville, 4235 Bourque Blvd., Sherbrooke. A buffet will be served after the meeting. Cost \$20 for members, \$25 for non-member spouses. Confirmation and payment before April 14. For information call 819-829-1403 or visit [pages.videotron.com/cantons/annualmeeting.html](http://pages.videotron.com/cantons/annualmeeting.html)

Elections will be held at the AGM on April 20. If you are interested in running for a position on the branch board, please contact the chair of the nominations committee at [anrf\\_cantons@hotmail.com](mailto:anrf_cantons@hotmail.com), or call 819-829-1403.

**QC60 OUTAOUAIS**

April 20, 9:30 a.m. to noon: Annual general meeting at the Tecumseh Golf Club, 475 rue Saint-Louis, Gatineau. Coffee, croissants and muffins will be served at 9 a.m. and a light lunch will be available after the meeting.

Festivities to celebrate the 25th anniversary of the section have been launched. The

board of directors invites all members to submit project proposals, ideas for activities and memories to mark the occasion. There is still time to submit your ideas at [admin@anrf-outaouais.ca](mailto:admin@anrf-outaouais.ca) before the annual general meeting in April.

Do you have questions or topics of interest that you would like to discuss with experts or share with other members? Let us know and the board's activity committee will do its best to organize information sessions. You also can offer to help by contacting the secretariat.

We are still looking for volunteers for communication services, which includes editing and writing communiqués, information letters and inserts in Sage. We also need volunteers to help with the organisation of the 25th anniversary and workshops. Please email [admin@anrf-outaouais.ca](mailto:admin@anrf-outaouais.ca) or call the secretariat at 819-776-4128.

Please note that the branch will also need members to join the board of directors as of April 2017.

**QC61 MAURICIE**

April 19, 9:30 a.m.: Annual General Meeting (AGM). For details, see the Branch Report inserted in Sage.

May 10, 9 a.m.: Monthly breakfast, showcasing Réjean Fraser's passion about Delights from Nature, at the restaurant Chez Auger, 493, 5th Rue de la Pointe, Shawinigan. For info: Claude Rochette, 819-694-4287.

During its 2017 AGM, the Mauricie Branch will seek nominations and hold elections for the following roles: president, treasurer, membership director and communications director. For info, call Lyse Gervais, 819-378-9305.

**QC93 HAUTE-YAMASKA**

April 19, 9:30 a.m.: Annual General Meeting (AGM), at the Provigo (2nd floor), 80 St-Jude Nord, Granby. After the AGM, the branch will offer a complimentary buffet. RSVP before April 1 at 450-372-1114 or toll-free at 1-877-370-1114, or send an email to [ANRF.Haute-Yamaska@videotron.ca](mailto:ANRF.Haute-Yamaska@videotron.ca).

## NEW BRUNSWICK

### NB62 FREDERICTON AND DISTRICT

May 2, 5 p.m.: Fall dinner and branch Annual Members Meeting at St. Francis of Assisi Parish Hall, 2130 Route 102 Hwy, Lincoln. There will also be changes proposed to a resolution under the NB62 by-laws and elections for vacant director positions. To register or for more information, refer to the branch report insert in this edition of *Sage*. Further questions may be directed to 506-451-2111 or fsna2.fred@nb.aibn.com.

June 6: Spring information session. More details are contained in the referenced branch report. Members are encouraged to visit the branch website to remain up to date on all branch happenings and events.

Your board has taken the decision that, unless there are unforeseen circumstances, they will produce only two branch reports/newsletters to members for distribution with *Sage* — the spring and fall issues. We will continue to publish announcements in each edition of *Sage*.

### NB64 SOUTH-EAST NEW BRUNSWICK

April 28, 10 a.m.: General meeting at the Royal Canadian Legion Branch #6, War Veterans Ave., Moncton. Guest speaker is Norman Bosse QC, New Brunswick Advocate for Seniors. Luncheon to follow. Tickets 506-855-8349 or 506-386-5836.

June 5: Annual banquet at Four Points Sheraton, Mapleton Rd., Moncton. Tickets are \$15 for members and \$45 for non-members, and are available at the April meeting. Snowbirds can call 506-854-8336 for tickets.

Keep informed about branch activities by visiting the branch website [www.federalretirees.ca](http://www.federalretirees.ca), branch tab, New Brunswick, South-East New Brunswick.

### NB65 SAINT JOHN

April 20: Spring dinner to be held at St. Mark's Church, 171 Pettingill Rd., Quispamsis. Dinner will be \$20 per person. Cheques can be made out to the National Association of Federal

Retirees, PO Box 935, Saint John, N.B., E2L 4E3, no later than April 12. Dinner will be at 5 p.m., followed by our Annual General Meeting and a guest speaker. For more information, please contact Martha Peters at 648-9535, Lorraine Scott 849-2430 or fsna65@gmail.com.

## NOVA SCOTIA

### NS78 CUMBERLAND

April 21, 12:30 p.m.: The 2017 members' Annual General Meeting and turkey dinner at Trinity St. Stephen's United Church, Havelock St., Amherst. Cost is \$10 per person at door. Phone soonest: Vera (667-3255), Gloria (667-1524) or Carol Ann (661-0596) to reserve your meal. After-dinner speaker from the Alzheimer Society.

Nominations are hereby solicited for the Cumberland Branch Merit Award (CBMA), established to recognize and honour those members who have provided meritorious service to the branch, and who have contributed in a positive and meaningful way to the National Association of Federal Retirees and to their community.

Contact Carol Ann Rose (661-0596).

Nominations are hereby solicited for branch director for a term of four years. Each year the terms of two of our eight directors expire and need to be filled. Existing directors can be nominated, but many of us are getting older and your branch needs new and younger members on its board of directors. Contact president Gerard Cormier at 902-254-2277 or any member of the BOD.

### NS71 SOUTH SHORE

April 20, 11:30 a.m.: Annual Members Meeting (AMM), at the Lunenburg Fire Hall, 25 Medway Street. Meet-and-greet at 11:30 a.m., meeting at noon. A meal of roast beef and dessert will follow. Cost is \$12 per person. Send cheques to NAFR, 450 LaHave St., Box 17, Suite 214, Bridgewater, N.S., B4V 4A3. Cheques must be received by April 13 (no meal tickets after this date). Contact person: Joanne Meisner, 902-530-2483.

Volunteers for the board of directors are needed. Several members, including the secretary, are retiring and the branch cannot function without your help. There are nine

board meetings per year. If you would like to contribute a few hours of your time, please contact a board member.

### NS72 COLCHESTER/EAST HANTS

April 23, 2:30 p.m.: Meeting at the Truro Fire Hall. Business followed by a guest speaker; topic is "Dementia ... is it really?" A catered, plated turkey dinner will be served, free to members. Door prize.

### NS73 NOVA SCOTIA CENTRAL

April 12, 11:30 a.m. to 2 p.m. Spring social and luncheon. The AGM and elections for president and vice-president will be built into our spring social. Event takes place at Best Western Plus, 15 Spectacle Lake Dr. (Burnside), Dartmouth. Tickets are available for \$15 and may be purchased at Suite 503, 73 Tacoma Dr., no later than April 5. Office phone number: 902-463-1431. This event has also been posted on the [federalretirees.ca](http://federalretirees.ca) NS Central webpage and under Upcoming Events in the dropdown section of News & Views.

We look forward to seeing you at our spring gathering.

### NS75 WESTERN ANNAPOLIS VALLEY

May 2, 11:30 a.m.: Annual General Meeting at the Kingston Lions Hall featuring a turkey dinner with strawberry shortcake. Cash bar. Collette Tours, one of NAFR's affinity partners, will make a brief presentation. Only \$10 for members and \$12 for guests. Make your reservation by contacting Bill or Carolyn at 902-765-8590 or NAFR75@gmail.com no later than April 18.

The AGM will also consider the following motion, "Be it resolved that the National Board be requested to change the branch name of NS75 from the Western Annapolis Valley Branch to the Western Nova Scotia Branch." If approved, a request for the name change will be submitted to the National Board.

### NS79 REX GUY-ORCHARD VALLEY

April 26, noon: Annual General Meeting at the Coldbrook & District Lions Club, 1416 South Bishop Rd., Coldbrook. As this is our annual general members meeting,

we will hold election/confirmations for half our branch executive. A light lunch (cold plate) will be served at a cost of only \$5. RSVP by April 21, 4 p.m., in order to assist in setup and ensure that the required number of meals can be prepared.

Contact Alicia Aymar-Ayres with any questions or to RSVP at 902-365-2453 or Alicia.aa@bellaliant.net.

We are always accepting new volunteers/nominations for our branch's executive board. At the AGM on April 26, we will be electing our vice-president and confirming four other directors. We have six director positions open on our board. If you are willing to serve on the executive or know someone who would be interested, please contact Lochlan (Bud) Rafuse at 902-582-3207 or dalmoore1@eastlink.ca. With five or fewer meetings per year, the time commitment is minimal. Some computer knowledge would be helpful.

## NEWFOUNDLAND AND LABRADOR

### NL85 WESTERN NEWFOUNDLAND AND LABRADOR

March 14, noon: Executive meeting at Sobey's Community Room, 1 Mount Bernard Ave., Corner Brook. RSVP to Ted Cross at 709-634-2422.

April 26, 12:30 p.m.: Branch annual meeting at Jennifer's, 48-50 Broadway, Corner Brook. Cost \$10 for members. Guest speaker to be announced. Contact for questions or RSVP Ted Cross, 709-634-2422, or Jean Sceviour at 709-632-5404 by April 24.

June 7, 12:30 p.m.: Branch general meeting at Hotel Port aux Basques, 2 Grand Bay Rd, Port Aux Basques. Cost \$5 for members. Contact Winston Childs at 709-394-0101 by June 5.

We will hold nominations and elections at our branch general meeting on

April 26 for the positions of secretary, vice-president and four directors. Please contact Gwen Gaudon at 709-648-2643 or Barb Peters at 709-643-3116 by April 20 with your nominations.

### NL87 AVALON-BURIN

March 16, 11 a.m. to 4 p.m.: Annual members meeting at the Royal Canadian Legion, Blackmarsh Road, St. John's. Guest speaker and lunch will be provided. Members are encouraged to bring a food bank donation. Contact branch president Walter Combden at 709-834-3648 or wcombden@nl.rogers.com.

May 18, 2 p.m. to 4 p.m.: General meeting at the Royal Canadian Legion, Blackmarsh Road, St. John's. Guest speaker, tea and coffee provided. Members are encouraged to bring a food bank donation. Contact person Walter Combden at 709-834-3648 or wcombden@nl.rogers.com.

## IN MEMORIAM

The Association and all of its 81 branches extend their most sincere sympathies to the families, friends and loved ones of members who have recently passed away.

### BC01 Central Fraser Valley

Frank Bauer  
Gil Reynolds

### BC08 Vancouver

Lewis Barker  
Mildred Bodine  
Joseph Cardiff  
Florence English  
Sylvia Hall  
Thomas Howe  
Orville Jantz  
Miyoko Kobayashi  
Jan Lok  
Lorraine Ritchings  
Claude Sanford  
Leona Sheperd  
Gary Sinclair  
Frederick Spoke  
Francis Teoli  
Merritt Townsend  
Kenneth Williams  
Gerald Worthy

### BC09 Victoria-Fred Whitehouse

Hazel R. Ames  
Henry Biles  
Sylvia Chick  
Kathleen R. Gee  
John Elderidge  
Mary Ferneyhough  
Eileen Garcia  
Lawrence Gasena  
J. David Gould  
Fay Hennekes  
Elaine Jones  
John W. Mason  
Jocelyn Newman  
Janet McCaul  
Lorriane Moore  
Earnest F. Roots  
Margaret Rushton  
Peter Simpson  
Olga Stephens  
June E. Tarry  
George Taylor  
Evan Thomas  
Georgina Todrick

### BC14 Sidney and District

Andrew Arnott  
Harold Bonner  
Chester Brown  
Maureen Burnham  
Thomas Howe

Ruth MacKendrick  
Ray Maratos  
Robert (Bob) Peacock  
Dr. Harwant Singh  
Robin Thoms

### AB92 Lakeland

Genevieve Furman  
Russell Lee (Butch) Howe  
Pauline Ann McAuley

### SK25 Saskatoon and Area

Rex Benning  
Michael Besanger  
Alan Botham  
Jules Decae  
Rodney Lanning  
Ronald Lawford  
Olga Michaluk  
Ruth Morin  
Allen Morrison  
Hough Nordlund  
Lillian Poplack  
James Robert Power  
Evelyn Schellenberg  
Gordon (Bing) Shearer  
Sharon Wallentiny  
Doris Wilson

### MB31 Winnipeg and District

George Cass  
Eleanor Chaston

Edmund Guest  
Leonard Gustafson  
Ruth Ruff  
Nicholas Schrader  
Winona Thomson

### ON41 Niagara

Sheila Ward  
Helen Bailey  
Jacquie Barber  
John Flett  
Antonio Taamburri

### ON42 Oshawa and District

Frank Ashmole  
Gordon Cory  
Marie Savoie

### ON46 Quintrent

Steve Forchuk  
Al Zinck  
John Sellers  
Gerry Kennedy  
Mary Moore  
Ronald O'Quinn  
George Lynch  
Diane Vermaat

### QC57 Quebec

Roger Beaulieu  
Fernand Lemieux  
Sara Simard

### QC58 Montreal

Jacques Beaulieu

### QC61 Mauricie

Lola Boucher  
J. Benoit Gonthier  
Henri-Jean Lord

### NB64 New Brunswick South East

D.R. Hayman  
Gary D. Gibson  
Phyllis Jessiman  
T.I. Pollock

### NS71 South Shore

Donald Chandler  
Richard George Halliday

### NS73 Nova Scotia Central

Charles Bernard (Bernie) Vaughan

### NS75 Western Annapolis Valley

Jack Abbott  
Jean Acker  
Eric Albright  
Thomas Bartlette  
Leslie Blaikie  
Charles Caldwell  
Thelma Callicott  
Shirley Carey  
Harold (Skip) Arthur Cluett  
Louis J. Comeau  
Alexander Currie  
Eugene Fitch  
Marilyn Lodge

Floyd MacMillan  
Robert Marshall  
Cecil McKnight  
Jean Moore  
Marie Parker  
Ronald Porter  
Nicholas Scromeda  
Ronald Smith  
Marjorie Spencer  
Ralph Swinamer  
Marion Tidd  
Ivor Walker  
Arthur Watkins  
Mildred West

### NS79 Rex Guy-Orchard Valley

Eugene H. Norman  
William J. (Bill) Sullivan  
Sophia P. Nichols  
Frank MacNeil  
Garth L. Bustin  
Arthur D. (Art) Newton  
Harold F. Justus  
J.A. Emerson Thorpe

### NL85 Western Newfoundland and Labrador

Yvonne Joy  
Cecil Roy Reid

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