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THE NATIONAL
ASSOCIATION OF
FEDERAL RETIREES

SAGE

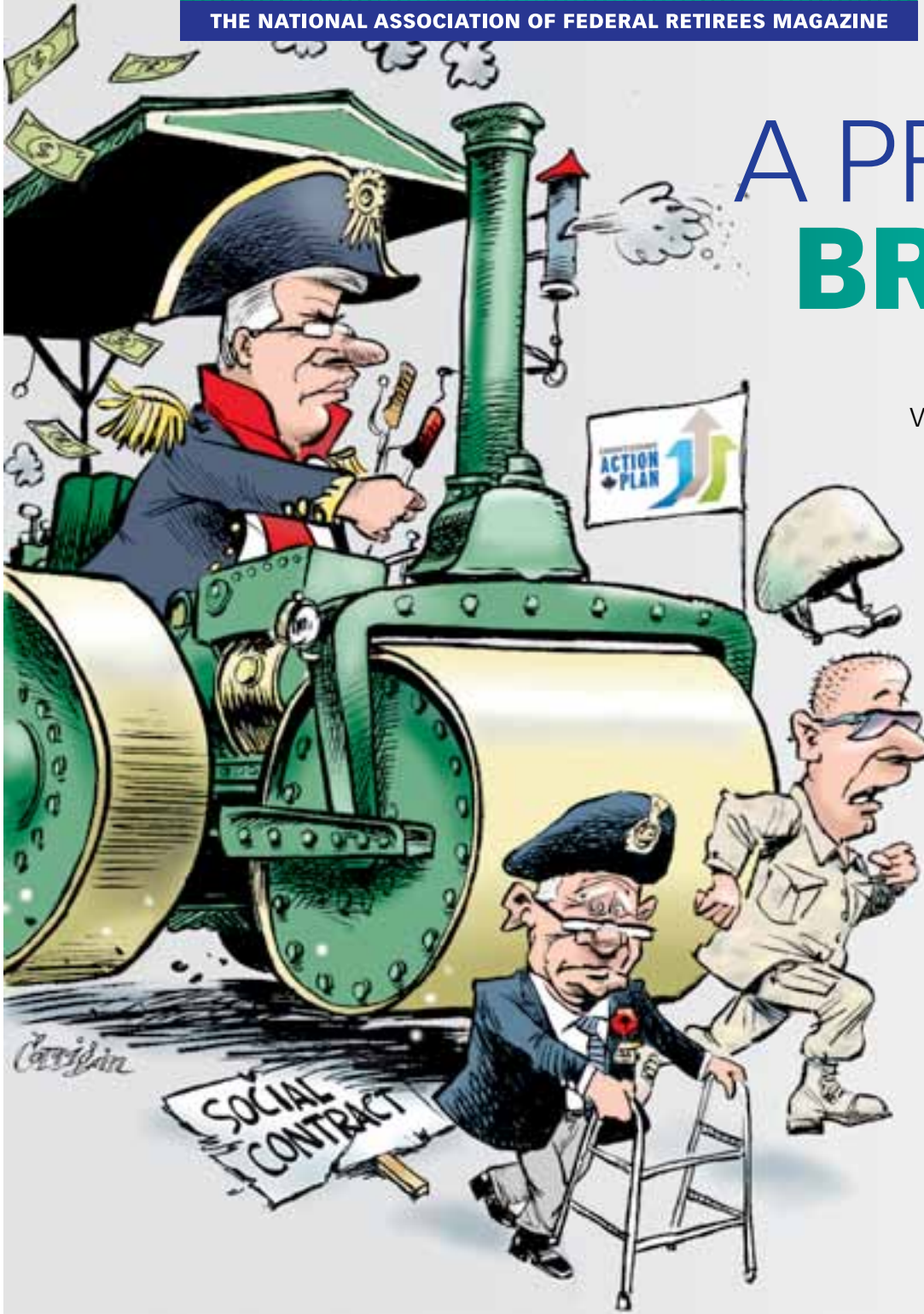
THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

A PROMISE BROKEN

For 100 years, Canadian veterans thought they had a 'sacred covenant' with their government.

Were they wrong?

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WHAT HONOUR MEANS TO US



Gary Oberg



Canadians participate in the National Day of honour in Ottawa on Friday, May 9, 2014. The commemoration honoured the soldiers who participated in the war in Afghanistan and included many of the family members of the 158 soldiers who died in the 12-year conflict.

Honour.

Meaning: high respect, great esteem. The quality of knowing and doing what is morally right. To fulfill an obligation or keep an agreement.

In this issue of *Sage*, we honour Canada's veterans.

Canadians paid tribute to our Armed Forces and our veterans on May 9, the new National Day of Honour. The Day of Honour included events on Parliament Hill and across the country, and Canadians came together to recognize the end of Canada's mission in Afghanistan and to honour the fallen, the wounded and the families who stood behind those who served.

Recognition, remembrance and gratitude are important. But honour — for veterans and for those currently serving — means so much more.

In this issue, you'll read Michael Harris's feature story, 'Borden's Bargain.' It's about the promises the Canadian government made to veterans during the First World War — and how those promises are being broken today.

It's clear to me that many veterans have been left behind and let down by a federal government that is not honouring the promises made to them.

Unaddressed gaps in the New Veterans Charter. Deep budget cuts to Veterans Affairs. Closing Veterans Affairs offices, and directing veterans to Service Canada, or to a mobile app for accessing services and information. High rates of suicide. A lengthy legal battle that forced veterans to go to the courts to stop the unfair clawback of long-term disability payments. And now, another legal battle to determine whether there is a social covenant between the federal government and our veterans.

We see costly ad campaigns and events positioned as honouring those who have served and sacrificed, while the promises

made to them — to protect and to care for them on the home front by ensuring the health care, financial and other resources they need and deserve are in place and available — are not honoured.

Honour means so much more than ceremonies, monuments and tributes. Honour means fulfilling an obligation, keeping a promise, knowing and doing what is morally right. It is time for all Canadians, from our highest order of government to individual citizens, to ensure veterans are honoured, in every sense of the word.

To those serving in the Canadian Forces and the RCMP, to my fellow veterans, to your families, I simply have this to say: Thank you for bearing the burden of service to Canada. This issue of *Sage* is dedicated to you.

GARY OBERG
National President, FSNA

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BORDEN'S BARGAIN

In the darkest days of the First World War, Prime Minister Robert Borden told Canadian soldiers that their government would demonstrate a nation's "just appreciation" for their sacrifices. Veterans say that promise is now being broken.

MICHAEL HARRIS



Prime Minister Robert Borden takes part in the Victory Loan Campaign, 1917, Ottawa, Ontario. (CP PHOTO) 1999 (Pittway National Archives of Canada)

Has Canada left its wounded veterans in the lurch?

Long before Veterans Affairs Minister Julian Fantino went missing in action in January at a scheduled meeting with veterans who were hoping to save a crucial element of their benefits, a controversy had been raging in the courts over what Canada owes the wounded men and women who have served in its military.

Strangely enough, it pits Canadian veterans against a federal government that has made the military a centrepiece of its political message. Former partners now look at each other across a divide of anger and suspicion — and a sense of betrayal.

Veterans argue that there is a social covenant, or contract, that Ottawa is breaking with the New Veterans Charter (NVC) that came into force in 2006. Under the NVC, veterans are awarded a lump sum payment for non-economic losses, such as the loss of limbs. The maximum payout is \$301,000. As of September 2013, only 148 people have received the maximum since 2006. The average award is \$45,000. Under the old system, disabled soldiers were eligible for a tax-free pension for life of roughly \$31,000.

.....
 “The social covenant that exists now between members of the Canadian Forces, veterans and their government is the same that Sir Robert Borden sought to create ... in the wake of the First World War. It’s not just political language as the federal government’s lawyers are arguing ...”

On the other side of the debate is a government insisting there is no social covenant or contract with veterans that obliges Ottawa to follow the policies of earlier governments. Focused on balancing the budget before the next federal election, the Harper government has made deep cuts to every department. There was no special dispensation for veterans.

Conservative MPs voted unanimously to not exempt Veterans Affairs (VA) from those cuts, targeting the department for \$226 million in cuts between 2011 and 2014. Those cuts represented a 30 per cent reduction in VA administrative funding — one of the deepest cuts to the operations of any department. For implementing the cuts, senior VA bureaucrats received bonuses totaling roughly \$700,000 in 2011.

The Royal Canadian Legion, and veterans advocates like former lieutenant-general and newly-retired senator Romeo Dallaire, Senator Wilfred Moore and Sean Bruyeya, say that Ottawa bears a historic obligation to make sure no veteran is left in financial difficulty or mustered out of the military because of a diagnosis of Post Traumatic Stress Disorder (PTSD).

“In civilian workplace compensation,” says Bruyeya, “government is obligated to care for and compensate the disability for life. Why should the standard be any less for the military?”

Senator Moore agrees: “This is a national disgrace. A lot of us have people buried over there, and I absolutely think that there is a social contract to look after our veterans. After all, they looked after us.”

This is no mere academic debate. Roughly 40,000 Canadians served in Afghanistan, Canada’s largest deployment since the Second World War. Although the final count won’t be in for some time, 2,179 of them came back with serious physical or mental injuries. Before the budget cuts, they received treatment at Veterans Affairs offices spread across the country. The VA offices are staffed by trained professionals who deal with the most common



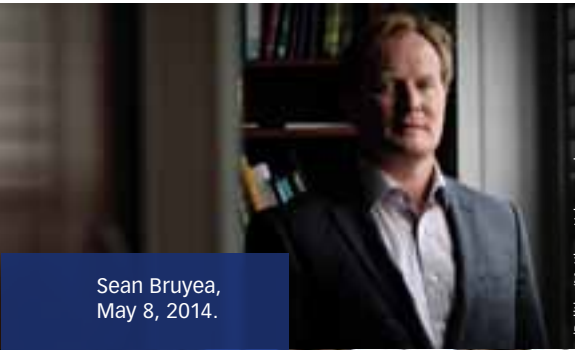
Senator Romeo Dallaire on Thursday, December 12, 2013.

operational stress injuries: PTSD and depression. In the most difficult cases, the services are delivered in home visits.

Veterans suffering from PTSD are constantly on edge, sleepless, anxious and depressed. There is no pill to dispel the ravages of the condition. Soldiers afflicted with PTSD often use drugs or alcohol to fight off the demons. While cognitive behavioural therapy helps, the road back is long and difficult. There are no shortcuts and you can’t put the process on a clock.

The suicide rate in the Canadian forces is more than twice as high as in the British armed forces, which is three times larger. Thirteen Canadian soldiers killed themselves in 2013 and, as of April, there have been eight suspected suicides in the Canadian Forces since the beginning of 2014. These grim statistics only apply to military personnel on active duty, not veterans, so the real number is likely higher.

That was why the veterans set up their meeting with Fantino. They wanted him to reverse the decision to close what they consider to be part of an essential service to disabled veterans — their VA offices. When the minister finally appeared — 70 minutes late — he walked into a hornet’s nest.



Sean Bruyeya, May 8, 2014.

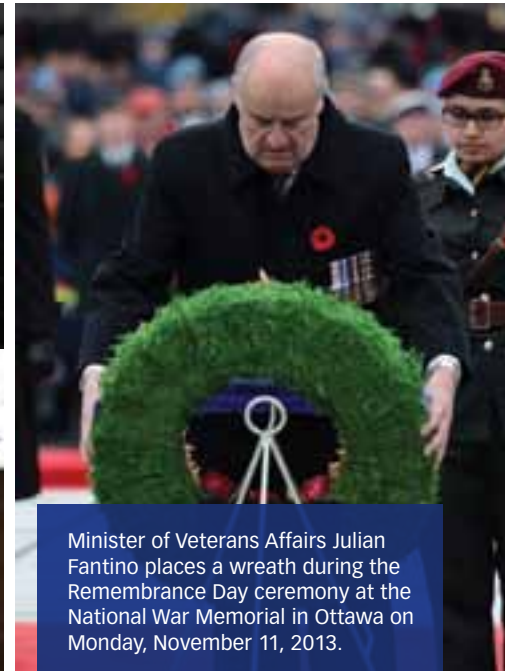


Sen. Wilfred Moore in Ottawa on May 7, 2014.

The veterans weren’t buying his claim that he had been delayed by an important cabinet meeting, and they were furious when he told them that their services would improve — even though Ottawa was closing nine VA offices across Canada and the decision was final.

How, the veterans wondered, could service get better when \$3.8 million had been cut from VA funding? How does forcing a veteran in Thunder Bay to drive to Winnipeg to find his nearest VA office constitute ‘better service’?

The meeting ended badly; one media report said the minister left the meeting “in a huff” after one of the veterans described his explanation of the office closures as “hogwash”. The next day Fantino apologized — and then promptly got into hot water a second time by accusing the veterans of being dupes of the Public Service Alliance of Canada. PSAC members staff the VA offices and 70 of them were going to lose their jobs. Speaking from a shuttered VA office in Cape Breton, Alfie Burt, formerly of the Royal Canadian Armoured Corps, captured the mood of many veterans: “What the frig is wrong with that guy?”



Minister of Veterans Affairs Julian Fantino places a wreath during the Remembrance Day ceremony at the National War Memorial in Ottawa on Monday, November 11, 2013.

.....
 “In civilian workplace compensation,” says Bruyeya, “government is obligated to care for and compensate the disability for life. Why should the standard be any less for the military?”

In the opinion of Dallaire, there’s a lot wrong. He believes that Ottawa is contemplating getting the gum of veterans’ expenditures off its shoe. Canada spends \$3.5 billion annually on services for veterans, including administration costs — roughly 1.7 per cent of the federal budget.

Shortly before testifying in front of the House of Commons Veterans Committee on April 3, 2013, Dallaire told the Canadian Press’s Murray Brewster about a number of recent encounters with “politicians who are second-guessing the cost of veterans. This has been sniffing its way around the Conservative hallways and it’s pissing me off.”



Prime Minister Stephen Harper shakes hands with members of Soldier-On during a National Day of Honour Friday May 9, 2014 in Ottawa.

Dallaire’s comments sparked a sharp rebuke from Fantino spokesman Nicholas Bergamini: “It is not appropriate to spread rumours without any kind of attribution.” Dallaire was undeterred and called for a legislated social covenant with soldiers that would guarantee long-term care for the wounded. The Harper government wasn’t interested in such a formal compact — as its arguments against veterans who had taken it to court over the NVC clearly showed.

In October 2012, six veterans of the Afghanistan War filed suit in B.C. Supreme Court to challenge the lump sum provisions of the New Veterans Charter. They call themselves the Equitas Society.

Starting in the reign of Elizabeth I, British legislation required each parish to care for sick and wounded soldiers and mariners. Canada has always been in the vanguard of caring for its war veterans. It gave soldiers returning from the First World War rehabilitation and preferential hiring consideration. The Military Hospitals Commission was set up in 1915 as part of the plan to deal with the return of disabled soldiers.

The Pension Act of 1919 compensated 69,000 returned disabled vets, and the survivors of the 60,661 killed in the war.



Sgt. Renay Groves, from St. John's Nfld, 21 Electronic Warfare Regiment, sheds a tear during the last Remembrance Day ceremony at Kandahar Air Field Friday, November 11, 2011 in Kandahar, Afghanistan.

The War Veterans Allowance Act of 1930 allowed disabled veterans to collect their pensions at sixty, ten years earlier than the rest of Canada.

As the Canadian War Museum puts it, "... Ottawa, by war's end, administered a large medical system, long-term care facilities, soldier insurance, a land settlement program and many other benefits and types of aid ... in 1920, veterans' pensions would consume more than 20 per cent of federal revenues; in 1914, it had been 0.5 per cent."

The Equitas court case, in effect, has called history as its witness against the NVC. In particular, the Afghanistan veterans cited

"You can go into this action feeling assured of this... that you need have no fear that the government and the country will fail to show just appreciation of your service to the country in what you are about to do and what you have done already."

a speech given by Prime Minister Robert Borden to Canadian troops on the eve of the Battle of Vimy Ridge. Ten thousand Canadian soldiers would be dead or wounded in a matter of days. Borden wanted the troops to know that the country was grateful for their service, and that they would be taken care of when the war was over.

"You can go into this action feeling assured of this, and as the head of the government I give you this assurance, that you need have no fear that the government and the country will fail to show just appreciation of your service to the country in what you are about to do and what you have done already," Borden said.

To the veterans engaged in the Equitas court case, Borden's words amounted to a sacred promise — a promise that was largely kept back in the day. Does the Liberal party's Veterans Affairs critic, Frank Valeriote, agree that Stephen Harper should follow Borden's lead?

"In a word, yes. The social covenant that exists now between members of the Canadian Forces, veterans and their government is the same that Sir Robert Borden sought to create ... in the wake of the First World War. It's not just political language as the federal government's lawyers are arguing ..."

One of the people who passionately agrees with the veterans' historical claim is famed Canadian war artist Allan Harding MacKay. On May 10, 2012, MacKay destroyed four original pieces of his war art on the expansive lawns of Parliament. "I absolutely feel vets have been abused. They are given a one-time paycheque to deal with a lifetime of injury."

Faced with the Equitas lawsuit, the Harper government tried to have the case thrown out without a hearing. But in the fall of 2013, B.C. Supreme Court Justice Gordon Weatherill rejected their motion and allowed the case to proceed.

Next, the federal Department of Justice expressly denied in a written submission to the court that there was any social contract or covenant with war veterans vested "in any statute, regulation, or as a constitutional principle, written or unwritten."

Further, federal lawyers argued that, "Parliament, within the bounds of constitutional limits, has the unfettered discretion to change or reverse any policy set by a previous government."

The argument in the federal government's 37-page filing came down to this: Borden's speech was nothing more than words, a mere political speech reflecting the policy positions of the government of the day. Federal lawyers have now appealed Justice Weatherill's ruling allowing the case to proceed. According to Ottawa's argument, there was one big problem with veterans claiming any kind of social contract: They didn't get it in writing.

And that is something that the dominion president of the Royal Canadian Legion intends to fix: "The RCL will continue to advocate to the government of the day until the covenant is in black and white in the New Veterans Charter," says Gordon Moore.

As the Harper government argues legal niceties — over which it may ultimately prevail — even the ombudsman for Veterans Affairs, a position the PM created, says the NVC is seriously flawed. In June 2013, after a two-year parliamentary review of the NVC, Ombudsman Guy Parent reported that changes were necessary.

"It is simply unacceptable to let veterans who have sacrificed the most for their country — those who are totally and permanently incapacitated — live their lives with unmet financial needs," said his report.

What's next? In June, the Commons veterans affairs committee made 14 recommendations to update the Veterans Charter and improve benefits; Fantino has promised to respond in the fall. Some veterans advocates say the proposed changes still fall short. The court will decide whether the Harper government has the legal obligation to honour the Borden Doctrine. But the court of public opinion will decide another question: Despite the \$850,000 fly-overs, the \$50 million monuments and a \$28 million ad campaign for the War of 1812, has Ottawa cut and run on today's veterans in need? ■

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Remembrance.

This simple word is the debt all Canadians owe to our Second World War veterans. Their service and their sacrifice define our country and the peaceful, democratic way of life we so cherish in Canada.

Brent Binions, *President and CEO, Chartwell Retirement Residences*

In 2010, Chartwell Retirement Residences published *Honour* to commemorate Canada's WWII veterans and those who supported the war effort. Through images and short profiles, the book captured 35 veterans living in Chartwell homes across Canada.

Chartwell was inspired to initiate this timely project after Canada lost its last remaining First World War veteran. It was an acute reminder of how quickly history was also passing for those that had served in the Second World War and how critical it was to preserve their stories for future generations. For a number of participants, this was the first time they had spoken at length about their experiences. Others struggled against both the effects of time and the emotions they had buried for years.

However difficult, these were stories that needed to be told and individuals that needed to be recognized for the benefit of future generations.

We are pleased to have been able to contribute to the remembrance of our veterans and the recognition of their important contributions.

A digital copy of the book can be found at www.chartwell.com



“The stories
needed to be
told – the good
and the bad.”

– ELLISON HUNT

Honour book photography by Yuri Dojic

*Elisson Hunt shown
with his daughter
Maxine Eveland.*



*Fredrick Short Andrews
b. July 22, 1921
Winterton, Trinity Bay, Newfoundland*

“I knew I was walking with history.”

Fred Andrews had joined the army to fight the German threat, and so the order on May 4th, 1945, for his regiment to fire their last eight rounds came as a surprise. “We were in active combat along the Baltic Sea when we heard the order and our response was disbelief,” he recalls. Most difficult was the command to stay in position. While the rest of the Allies celebrated, Fred, a gunner, and his regiment held their ground for three additional days until the ceasefire was confirmed. After seven years of service, it was a day he had longed for. Earlier, in 1944, Fred had picked a poppy as he walked through Normandy’s Flanders Field. Away from home since the age of 18, Fred remembers that “I knew I was walking with history” as he made his way through the countryside. He wrapped the poppy in the packaging left from his cracker ration, found an envelope and mailed it to his mother. His mother kept it in her Bible until her death, at which point she bequeathed the poppy back to Fred in her will. Today, the poppy remains carefully stored, still in its original wrapping. While both fragile and faded, it is an incredible reminder of the fragility of our World War II veterans 65 years later. A former teacher, Fred continues to write of his memories and has published three books of poetry on the topics of war and faith.



An excerpt from Chartwell’s Honour book

Honour book photography by Yuri Dojc



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the WALKING WOUNDED

Post-traumatic stress disorder is as old as war itself. Many veterans came home from Afghanistan broken in mind and spirit. Are they getting the help they need?

SHARON KIRKEY

Jordie Yeo was on a foot patrol on a goat path in the mountains of Srebrenica when a grenade landed beside his boots.

He looked down. "It looks like a shiny black rock," he remembers thinking, shortly before he was blown off his feet.

The blast broke his right leg in two places. His left heel was shredded, "like a crushed eggshell." Yeo could hear his partner,

Jeff Melchers, screaming from the shrapnel wounds in his legs and arm.

The pair, part of the first rotation of the United Nations peacekeeping mission in Bosnia in 1993, spent two hours trapped in an ambush of rifle and machine gun fire before Yeo first crawled and then hobbled to a quick reaction force waiting at the edge of an orchard.

"When a grenade goes off and it blows you up, it leaves little bits of metal in you,"

said Yeo, of Ottawa. He still pulls fragments the size of the tip of a ballpoint pen from the muscles of his leg. The surgeons took bone from his hip to rebuild his foot. "I'm lucky," he said. "I got to keep both my legs and my feet."

The wounds to his mind are still healing.

Yeo, now 46, suffers from post-traumatic stress disorder. He struggles with feelings that "everyone dislikes me, immensely." Crowded restaurants make him wired and

jumpy. A heavy thunderstorm can sound to him like artillery in the distance.

According to a recent Library of Parliament paper, at least 30 per cent of military personnel involved in combat operations risk suffering from PTSD or major depression during their lifetimes.

Canadian missions in Rwanda, Yugoslavia, Cambodia and Afghanistan "deeply marked the soldiers who took part," Romeo Dallaire, commander of the

ill-fated Rwanda peacekeeping mission, said in a speech to the Senate in 2011.

Dallaire remains haunted by images of the hundreds of children he saw slaughtered and dying in the streets and mountains of Rwanda, he told his colleagues. "I would not wish the hell of living with this pain and distress on anyone."

Now, as the nation emerges from its largest military deployment since the Second World War, the spotlight is being focused again on whether the federal government has anything like the resources it needs to deal with the psychological fallout that could come.

With the end of combat operations in Afghanistan, up to 35,000 military members will be released from the Canadian Forces between 2011 and 2016, according to the paper. At least 2,750 of them can be expected to suffer from a severe form of PTSD.

Veterans' advocates, as well as former Defence ombudsman Pierre Daigle, have warned of chronic understaffing, insufficient training and burnout among those charged with healing mentally injured soldiers.

A recent cluster of military suicides, observers say, is a clear symptom of a system under stress.

However, in testimony in April before the House of Commons standing committee on national defence, Brigadier-General Jean-Robert Bernier, surgeon-general and commander of the Canadian Forces Health Services Group, insisted the care surpasses most of what the civilian world has available.

Bernier said the Canadian armed services have the lowest rate of stigma of all the Anglo-Saxon allied nations, and that soldiers suffering the psychiatric fallout of war are now in care far earlier than they were in the past.

The military mental health budget now stands at \$50 million; 425 of a targeted cadre of 452 mental health professionals



Bosnia veteran Jordie Yeo today.

"There is still a stigma attached to stepping forward and saying you are broken."

are now in place. The service has a network of 26 mental health clinics and seven operational trauma and stress support centres. Bernier said there are few places where wait times for assessment and treatment exceed 28 days, "which is far faster — far faster — than is generally available."

"Everything we do is based on the best evidence," Bernier told MPs. The department is involved in sleep research studies — a major problem with PTSD — and is testing virtual reality and other experimental therapies.

Challenges remain, Bernier said. One of the biggest is trust.

Others say the much deeper problems are stigma and fear.

PTSD is invisible. There is no blood test to measure it, and when there is no missing limb or obvious physical injury, the tendency is for people to be labeled weak or told to 'just snap out of it.'

The 'man up' mentality in the military — and the fear that admitting to PTSD is tantamount to career suicide — make members even more reluctant to seek help. Under the universality-of-service rule, members must be physically and mentally fit for combat or risk being forced out of the military.

"There's a personal stigma: People just do not want to come forward, (fearing) they'll be looked upon as weak or broken," newly appointed Defence ombudsman Gary Walbourne said in an interview.

"And they fear that if they do come forward it could have an impact on their career."

Walbourne is troubled by the recent military suicides. "It does raise the question, why would it happen in that way? At what stage of their mental health care were they at, at that point in time? Those are of concern to us."

But Walbourne believes stigma and access are improving. "I think even Senator Dallaire

With the end of combat operations in Afghanistan, up to 35,000 military members will be released from the Canadian Forces between 2011 and 2016... At least 2,750 of them can be expected to suffer from a severe form of PTSD.

said what's being offered in Canada is being looked on by our NATO partners as a very effective program," he added. "It tells me that we're making headway."

The military's network of 17 operational stress injury clinics provides assessment and treatment to serving members and veterans suffering PTSD, anxiety issues, depression, addiction and other mental health conditions.

The Ottawa Operational Stress Injury Clinic, operating out of The Royal hospital, opened in 2009 and is one of nine specialized outpatient clinics funded by Veterans Affairs Canada.

Psychologist Dr. Michele Boivin said symptoms of PTSD often emerge most strongly just after members are released from the military, "because they're doing jobs where they really have to just keep going," she said.



Jordie Yeo receiving his medal at the base hospital before shipping out for Croatia.



Jordie Yeo is embraced by his mother after his arrival back in Ottawa.

KEEPING THE DEVIL AT BAY



Canadian Forces Sgt. William 'Sam' Magee in theatre with the Devil's Brigade during the Second World War.

MICHELLE ZILIO

Canadian Forces veteran Sgt. William "Sam" Magee has been afraid of his own hands for the past 70 years.

During the Second World War, Magee, 90, served in the First Special Service Force — the Devil's Brigade — an elite Canadian-American unit that fought in Alaska, Italy and France from 1942 to 1944.

The Devil's Brigade paved the way for today's Canadian and American special forces and is celebrated as one of the toughest and deadliest Allied commando units ever. The 1,800 men who volunteered to be part of the unit were trained in hand-to-hand combat, rock climbing, skiing, parachuting, stealth tactics, demolitions and mountain warfare.

They were even equipped with special weapons like the M1941 Johnson machine gun and the V-42 combat knife, which was designed for the unit.

Magee joined the brigade when he was just 17. They were trained, he says, to "kill or be killed, no ifs ands or buts.

"The air force never sees the enemy. The navy never sees the enemy. The artillery never sees the enemy," says Magee. "Very few of us get to kill, but in the First Special Service Force, we got to kill."

The brigade was disbanded in 1944. Seven decades on, Magee says he suffers from post-traumatic stress disorder (PTSD) stemming from his combat missions. He still worries he may snap.

"I've lived with these pair of things called hands all these years, with the fear that I might kill somebody," says Magee. "I've been living in fear since 1944 when I came out of the front lines."

There has been a spike in national interest in veterans' mental health in recent years, driven by fears of a PTSD epidemic stemming from soldiers' experiences during the Afghanistan war. But Magee knows the condition has been around as long as war itself. What's changed, he says, is that the condition is widely accepted and treated now. Things were different back in the day.

"We had nothing ... We had no medical coverage, no knowledge of (PTSD), no research. They didn't even know how to

talk to us," says Magee. "We were adrift in no man's land, all alone."

Even at the age of 90, Magee says he can relate to what many troubled Afghanistan vets are going through. He says the crux of the problem hasn't really changed: Most young soldiers enlist young, while still in school, and have no idea how to transition from military to civilian life.

A career soldier, Magee went on to become a Forces instructor in Shilo, Manitoba, where he trained more than 2,500 soldiers following the disbanding of the Devil's Brigade. After retiring from the Forces, he lectured about his experiences at Canadian universities, got involved with the Cadets and

launched Kids for Kids, a program designed to teach children the basics of team cooperation.

Today, Magee lives in Oshawa, Ont., where he continues to pressure the Conservative government to improve transition programs for veterans. After all, the Devil's Brigade taught him to fight — and to never give up.

"I was a tough bastard to meet up with. I was a fighting fool and we were fighting fools. I'm 90 years old and I wouldn't back down from a fight today."

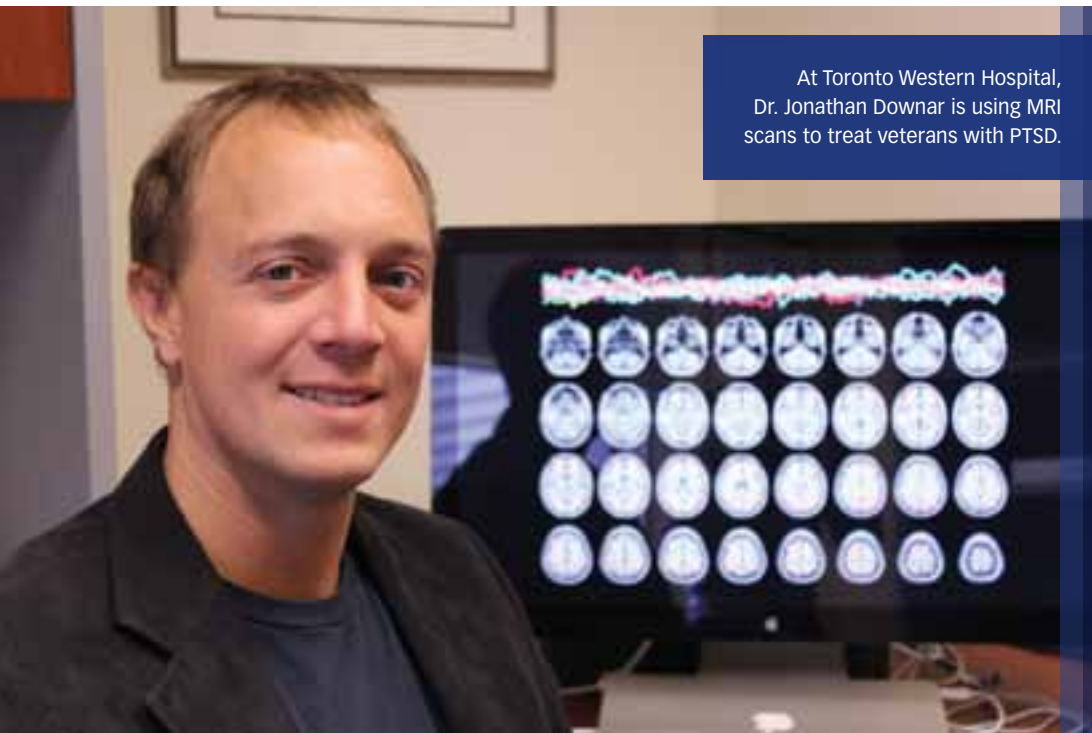


Photo Credit: University Health Network

Therapy goes beyond addressing the PTSD symptoms. “We can’t change the fact that the trauma happened but we can definitely change the things that are keeping them stuck.”

When soldiers witness an atrocity, or see their buddies killed, coping strategies kick in. They can become hyper-vigilant and suppress their emotions — something that’s difficult to shut off when they come home, Boivin said.

Treatment includes re-visiting the memories that haunt them most, she said. “That ultimately is what allows them to heal.”

.....

“There’s a personal stigma: People just do not want to come forward, (fearing) they’ll be looked upon as weak or broken.”

.....

It’s known as traditional imaginal exposure therapy. A more advanced form uses virtual reality to take soldiers ‘back’ to where they suffered.

The software developers behind a program called Brave Mind — which recreates virtual battlefields to help veterans process their mental trauma — are now developing a specialized version for the Canadian military.

The program uses virtual simulations of Afghan compounds and villages, mountain and desert roadways, as well as sounds and smells to help patients address traumatic experiences they’ve tried to bury below the level of their consciousness.

“We try to get as close as possible without pushing somebody past the point they can handle,” said psychologist Dr. Skip Rizzo, director for medical virtual reality at the Institute for Creative Technologies at the University of Southern California.

“The old school thinking is, ‘Don’t talk about the war in front of them,’” Rizzo said. “But if you don’t deal with it, it’s still there, below the surface, and it comes out.”

Virtual reality exposure therapy “is a way to help somebody confront those memories at a pace they can handle. The patient isn’t just sitting there, observing this. They’re narrating it. It’s like they’re in there, now.”

At Toronto Western Hospital, Dr. Jonathan Downar is using magnetic pulses to re-set brain circuitry in veterans with PTSD.

The MRI-guided therapy involves stimulating a part of the brain called the dorsomedial prefrontal cortex, which is involved in self-control of thoughts, behaviour and emotions.

In PTSD cases, this area gets unhooked from other brain regions that regulate emotions. Repetitive transcranial magnetic simulation helps strengthen and re-synchronize the connection.

“We’ve had veterans from Bosnia here, veterans who served 20 years ago,” Downar said. About 50 per cent of those treated show a reduction in PTSD symptoms. “It works beautifully for some people and does absolutely nothing for the other half, and we don’t know why yet,” Downar said.

“But when it works, you sometimes see stuff that looks kind of miraculous.”

Yeo was convinced he was losing his mind before he sought help. He was blacking out and suffering debilitating anxiety attacks. The nightmares turned into night terrors.

Therapy eventually “gave me my life back.” He’s now waiting to begin a Veterans Affairs vocation rehabilitation program.

Yeo says too many emotionally wounded veterans and soldiers are suffering in the dark. “I’ve met World War Two veterans that have never come forward with their PTSD because they’re too embarrassed,” he said.

“There is still an awful lot of stigma attached to stepping forward and saying that you’re broken.” ■

SECRETS OF SAFE SURFING

Yes, there are bad people online. Protect yourself.

PETER ATKINSON

In the last issue of *Sage*, I wrote about how technology can improve our lives. With all the amazing things technology can offer, we still have to be aware of some of the risks in the online world — and take steps to protect ourselves. Just like locking your car in a parking lot, these are simple, common sense precautions you can take to protect yourself.

It starts with passwords. Secure passwords have at least 12 digits, combining upper and lower case letters, numbers and symbols, and are almost impossible to remember. Add to that the fact that you need a unique password for each account you hold and suddenly it’s no surprise that the most popular passwords in use are ‘password’ and ‘123456’.

The simple solution is a free password manager, like LastPass — so named because it’s the last password you’ll ever have to remember. Once you’ve created your LastPass account, it will helpfully remember your logins and, when you return to a website, fill in the information for you. It can remember multiple addresses — useful for online shoppers — and can generate those complicated passwords that are so effective. I’ve used LastPass for years now and am constantly amazed at how well it works.

E-mail is one of the most popular tools online, so it’s no wonder that it gets targeted by the bad guys. Your provider (Gmail, Rogers, Hotmail, etc.) runs rigorous checks, and those keep your inbox pretty safe. If you do receive a suspicious e-mail, it’s worth using the built-in tools to mark it as such. These are tracked by your e-mail service to help them get even better at identifying malicious messages before they get to you.

A good rule of thumb is to only open email from people you know, but one of the

most insidious hacker tricks is to infect a computer with a virus that sends an email to everyone on the infected computer’s contact list. So we need to take extra precautions.

First, activate anti-virus software — and keep it up to date. There are many excellent free choices, such as Microsoft’s built-in Windows Defender. You shouldn’t have more than one anti-virus program running, so if you’re not using Windows Defender, you could use the free versions of Avast! or AVG, which offer solid defense against viruses. Paid versions of these programs offer more thorough protection.

These tools operate in the background, quietly keeping an eye on the information flowing into your computer to keep you safe. I also recommend free tools like Malware Bytes and Spy-Bot, which do an excellent job of covering some additional bases. These tools should be run as-needed, at least once a month.

Not all risks come from technology. Sometimes the threat comes from rotten people.

E-mail and online ads can make incredible offers or amazing claims. But don’t click on

that link — and *definitely* don’t send any money — until you do a Google search to see if the claims are legitimate.

We had calls from several FSNA members in April who had received a call from someone claiming to be a Microsoft technician offering to ‘fix’ their computers. Microsoft does not make unsolicited calls to support your computer or software. If you’re ever in doubt, ask the caller for a callback number (he or she probably won’t provide one) and then call the police.

I also use the website Snopes.com for fact-checking. Snopes can also be useful for a different kind of protection: helping you figure out the truth behind the latest political boondoggle, health fad or corporate outrage.

Unfortunately, 100 per cent protection doesn’t exist. Zero-day viruses are new ones that can infect computers before the good guys have figured out how to stop them. But if you’ve taken the steps outlined above, you can remove some of the risk — and shift the odds in your favour. ■



songs of SACRIFICE

This fall, the National Arts Centre Orchestra will tour the U.K. with a musical memorial marking the centenary of the First World War — part art, part education.

ELIZABETH GRAY-SMITH

The Salisbury Cathedral sits in the middle of the ancient town of Salisbury, England. The Gothic structure retains much of its original stonework, houses one of four surviving copies of the Magna Carta and boasts Britain's tallest spire — 63 metres above the ground, offering views of the chalk plateau of Salisbury Plain in the distance.

In late 1914, with the First World War well underway, Salisbury welcomed 30,000 Canadian soldiers — the first contingent to train for what would become the bloodiest

war in Canadian history. In almost treeless country, these civilian-soldiers trained for four months in ankle-deep mud, under 89 days of rain.

Pinchas Zukerman conducting the National Arts Centre orchestra

Photo Credit: Fred Cattroll / NAC Orchestra

"We were in Salisbury learning how to be soldiers," says Tim Cook, Canadian military historian and award-winning author. "For a lot of these guys, there was a sense of optimism, of naiveté and a lot of that idealism was blasted away in the horrific slaughter of the Western front."

The First World War took the lives of more than 60,000 Canadians and is remembered as a turning point for the country — Canada's coming of age.

"It was such a traumatic event. It killed nine million people. It remade Europe. It is one of those seminal events of the twentieth century," says Cook. "And for Canada, we were never the same. We were changed politically, culturally and socially."

"All of that comes together in 2014. Canadians will join people around the world marking this cataclysm of the twentieth century."

One hundred years after that first group of Canadian soldiers arrived at Salisbury Plain, the Salisbury Cathedral will host Canada's National Arts Centre Orchestra to mark the centenary. The 70 members of the Ottawa-based orchestra will pack up their instruments, cross the Atlantic and embark on a five-city UK concert tour in October, hitting halls in Edinburgh, Nottingham, Bristol, London and, of course, Salisbury. Geneviève Cimon, the director of music education at the National Arts Centre, calls it "a musical response to the First World War."

"It was probably the words of the soldiers ... these powerful, poignant war pictures that these guys paint... He felt quite moved by that."



Summer at Salisbury

"There is a real understanding of healing, remembrance, reconciliation that can be achieved through music," says Cimon.

In a way, the idea for the tour came from the soldiers themselves. Peter Herrndorf, National Arts Centre president and CEO, was inspired by the collection of soldiers' letters and diaries cited in Cook's two-volume account of Canada's role in the Great War. He called Cook immediately after reading the second volume, *Shock Troops*, to pitch his idea.

"It was probably the words of the soldiers ... these powerful, poignant war pictures that these guys paint," says Cook. "He felt quite moved by that."

The tour repertoire will feature works by Canadian composers. One of them — 'A Ballad of Canada', the last piece written by the late Malcolm Forsyth — will integrate a choral rendition of John McCrae's poem 'In Flanders Fields'. Amanda Forsyth, the late composer's daughter and the orchestra's principal cello, will be on stage for the performance.

"We were in Salisbury learning how to be soldiers ... For a lot of these guys, there was a sense of optimism, of naiveté and a lot of that idealism was blasted away."



NAC Orchestra principal cello Amanda Forsyth

Photo Credit: Cheryl Mazak



The Salisbury Cathedral font



Pinchas Zukerman with members of the NAC orchestra

Photo Credit: Fred Cattroll / NAC Orchestra

"It is the sacrifice of those young people who hopefully give young people today that much more incentive to really appreciate our freedom, to appreciate the life we're given."

At Royal Festival Hall, in London, the NAC Orchestra will join forces with Britain's Royal Philharmonic Orchestra, under the baton of world-renowned music director and violin virtuoso Pinchas Zukerman, who will step in as principal guest conductor.

During the ten-day tour, Zukerman, Forsyth and other members of the orchestra will visit schools in all five cities to connect kids with the music, art and photography of the First World War and to the experiences of Canadian soldiers in Europe.

"For the kids that we'll be working with, some of those soldiers were not that much older than them," says Cimon. "It is the sacrifice of those young people who hopefully give young people today that much more incentive to really appreciate our freedom, to appreciate the life we're given."

"Canada played a significant role in this war ... 600,000 Canadians enlisted and that's from a nation of only eight million," says Cook. "Today's equivalent is about 2.5 million Canadians who put down pens and ploughs and left the schools and the factories ... and we paid a terrible price.

"And that's worth thinking about 100 years later." ■

ANXIETY *and* INVESTING



Market indexes rise and fall. Don't let panic push you into bad decisions.

GRAHAM BYRON

Personal investing should be just that — personal. After all, it's your goals you're trying to achieve.

Investment gurus often tell us that, to succeed, we need to "tune out the noise and focus" on our goals, but that can be difficult. It's easy to get caught up in the noise, because it's everywhere; the morning news tells us what to expect from financial markets when they open, the noon news provides live updates, and the evening news recaps the day's price movements.

Sometimes it seems like we can't even avoid the noise at social events: Cocktail parties and golf courses are full of people discussing what "the market" did on any particular day. When discussing "the market," they're usually referring to a major stock index, such as the Dow Jones Industrial Average, S&P 500 or S&P/TSX Composite.

The truth is that the movements of an index probably bear little relationship to the companies you own or the needs you have.

An index is simply a group of companies, and the value of the index at any point in time reflects the price buyers are willing to pay and sellers are willing to accept for that group of companies. The daily value of an index doesn't reflect what



"By focusing on it, they become aware of — and can perhaps dissolve — an entrenched negative pattern of behaviour. Simple awareness can help to dampen your emotional reactions and break the pattern of habit."

the companies themselves are worth to you, or how they may benefit your circumstances. (This is true unless you are invested in a sole ETF that tracks an index. In that case, you should visit a financial advisor to discuss how you can reduce your risk by diversifying).

For example, you may need to grow your capital and defer taxes in order to save for retirement, or you may need cash flow from dividends to pay your bills. If other investors have different needs, then the value of an index may reflect those needs rather than yours at a particular point in time.

The value of an index also does not reflect the combined intrinsic value of the companies that make it up.

Consider the many factors involved in the value of a single company, including (but not limited to) operating expenses, market share, free cash flow, product demand, sales and marketing, research and development. Now multiply by that by 300 or 500 to reflect the number of companies in an index and try to visualize an absolute point when the value of a stock market index accurately reflects the actual tangible value of all the underlying companies and the future income and growth they might provide.

While an index may occasionally achieve this point of real tangible value at random, we will never be aware of the moment as it happens. In reality, the market expands and contracts above and below real value at varying rates of speed depending on a whole host of factors — which likely will not have anything to do with your personal circumstances and goals.

So let's look at why we get so caught up in the noise and follow stock market valuations too closely for our financial well-being, and in particular why we seize and accept any plausible explanation for an index's movements. The main reason that we fall into this trap is that we are all extremely uncomfortable with the sense of not knowing.

Take an example of someone heading home from work who hears on the radio that the S&P 500 has dropped during the day. At home, he goes online to find an article that purports to explain why the market went up or down, and where it might go in the future. While the reasons given in the article for the decline likely have nothing to do with him or his portfolio, he would rather fall back on the habit of ruminating on the negative explanation rather than simply acknowledging that he doesn't know — doesn't even *need* to know — what is happening.

This rumination can lead to a pattern of overreaction, with the investor perhaps being driven to sell at a low. This is a very common pattern in the financial world. If you have exhibited this pattern in the past, be aware that you're likely to exhibit it again.

Readers of my latest book, *The Mindful Investor*, know they can use the techniques outlined in it to simply stop, find a quiet spot, and turn toward the feeling of worry that index movements create. By focusing on it, they become aware of — and can perhaps dissolve — an entrenched negative pattern of behaviour. Simple awareness can help to dampen your emotional reactions and break the pattern of habit.

Once your mind is clear, you can set aside speculation and worry about what might happen to market indices, and instead focus on *useful* things — such as making decisions that can help you achieve your goals.

Rather than worrying about fluctuations in the value of an index, consider factors that pertain to your personal situation, such as: your expenses, whether you should rent or buy, how much you need to save, how much you can safely spend, whether you need to work

more, whether you can afford to work less, whether you could be saving on your taxes, whether your investments are diversified, whether the companies you own serve your goals and match your risk tolerance, etc. Focusing on these will help you to feel more in control of your finances, thus reducing worry.

It's not easy to break old habits, especially those that relate to accepting that you simply don't know. Do you now recognize that you may have patterns that could threaten your finances? If so, don't despair: Merely becoming aware of your patterns can help you to stop translating them into harmful actions. ■

Graham Byron, CFP, FCSI, is vice-president, investment advisor and portfolio manager with CIBC Wood Gundy, co-author of the bestselling *The Mindful Investor* (Wiley) and *The CARP Financial Planning Guide* (Stoddart). Toronto ON, 416 229-3314 www.grahambyron.com.

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ASK THE PHARMACIST

How can I keep better track of multiple medications?

Have you ever wondered if you've taken your medications yet, or if you've missed a dose? Unless you open each bottle and count the pills back to the prescription date, it's difficult to know. A medication organizer helps show if you've missed a dose and serves as a reminder of when to take your medications — especially helpful if you have to take multiple prescriptions.

Also known as 'blister packs', medication organizers are set up by your pharmacist to eliminate guesswork. The medication organizer packages your medication in a seven-day blister pack with separate slots for breakfast, lunch, supper and bedtime doses. Your pharmacist ensures there are no drug interactions and that you are taking your medications at optimal times, such as with food or on an empty stomach.

Medication organizers can also incorporate your supplements and over-the-counter medications, such as vitamins, to help you manage your health.

"You or a caregiver can see when a dose is missed," says James Ying, a Shoppers Drug Mart pharmacist. "The patient can either take it right away or contact their pharmacist to ask any questions about a missed dose."

The biggest benefit of having a medication organizer is that it helps keep a patient on-track with medications, says Ying. According to the World Health Organization, roughly 50 per cent of people are not taking their medications as prescribed for chronic conditions such as hypertension and diabetes — and taking medications as prescribed is important for ensuring optimal health and preventing hospitalization. The New England Journal of Medicine stated that sixty-nine per cent of hospital admissions related to medication issues are due to people not

A medication organizer helps show if you've missed a dose and serves as a reminder of when to take your medications — especially helpful if you have to take multiple prescriptions.

taking medications properly — hence the importance of developing a medication management plan with your pharmacist.

So what's involved in setting up a personalized medication organizer? The first step is to book an appointment with your pharmacist to conduct a medication review. This is a one-on-one meeting with your pharmacist to review your medications and medical history to make sure you are getting the full benefits from your medication and avoiding any unwanted side effects or potential medication conflicts.

To learn more about medication organizers, or to book an appointment with your pharmacist, visit your local Shoppers Drug Mart store or go to shoppersdrugmart.ca.



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DON'T GET BURNED

It's easy to practice 'safe sun.' Just follow a few simple rules.

Nobody wants to stay inside when the sun's shining. So when you're outside, using a little "sun sense" can protect you and your family from getting too much sun.

If you can, plan your outdoor activities for before 11 a.m. or after 4 p.m., when the sun is not at its strongest, or for any time of the day when the UV index is 3 or less.

If your shadow is shorter than you are, it's time to find some shade or go inside. If you can't find shade, make your own. Take along an umbrella — that way, you can have shade wherever you need it.

Here are some tips for sun safety from the Canadian Cancer Society, a member of HealthPartners:

1. Cover up

One of the best ways to protect yourself from the sun is to dress for the weather. Choose clothing that is loose-fitting, tightly-woven and lightweight.

Wear a hat with a wide brim that covers your head, face, ears and neck. Hats like baseball caps won't give you enough

protection. Many skin cancers happen on the face and neck. These areas need extra protection.

Put sunscreen on your ears, chin and neck — even when you're wearing a hat.

2. Wear sunglasses

Sunglasses can help prevent damage to your eyes by blocking a large amount of UV rays. Keep your shades on and make sure your children wear them too. Sunglasses don't have to be expensive to be effective, but make sure you choose ones with:

- even shading
- medium to dark lenses (grey, brown or green tint)
- protection from UVA (long-wave) and UVB (short-wave) ultraviolet radiation.

3. Know your sunscreen

Sunscreen absorbs UV rays and prevents them from penetrating the skin. Sunscreens are available with a sun protection factor (SPF) ranging from 2 to at least 100.

Use an SPF of 15 or higher, and if you work outdoors or are planning to be outside most of the day, use an SPF 30.

Make sure the product offers both UVA and UVB protection (usually labelled 'broad-spectrum').

If you're in the water, make sure your sunscreen is water-resistant.

Sunscreens are rated by the strength of their SPF. The SPF tells you the product's ability to screen or block out the sun's UVB rays.

SPF 15 sunscreen blocks 93 per cent of UVB rays. Sunscreen with SPF 30 blocks 97 per cent of UVB rays. Make sure you use a 'broad-spectrum' sunscreen, which will help protect your skin from UVA rays,

too. All sunscreens allow some ultraviolet rays to penetrate your skin, but broad spectrum will give you the best protection.

4. How to use sunscreen

Apply a generous amount of sunscreen to clean, dry skin at least 20 minutes before you go out to allow the active ingredients to soak into your skin. Don't forget your ears, nose, neck, any bald spots and the tops of your feet.

Use an SPF 15 sunscreen lip balm and reapply when needed. Your lips need protection, too.

Follow the instructions for reapplying your sunscreen, especially after swimming or sweating.

Don't forget to apply sunscreen on cloudy days and during the winter months.

Try different sunscreens until you find one that works best for you. Talk to your pharmacist if you need help in choosing a sunscreen.

5. Working and gardening outside

If you work outdoors, your exposure to the sun may be much more frequent and prolonged. To protect yourself, cover up, wear sunglasses with UVA and UVB protection, and wear a broad spectrum sunscreen. Use a sunscreen with an SPF of 30 or higher. ■



getting past the 'SEVEN-YEAR ITCH'



Even the most committed relationships can cool off, given time. Turn up the heat.

SUE MCGARVIE

If you've been together with your partner for longer than seven years — the proverbial 'itch' — you may have lost that loving feeling. When the newness wears off and familiarity sets in, maintaining passion, connection and intimacy can be a struggle.

So what can you do to keep the heat?

Current research shows long-term intimacy builds with mutual trust, a commitment to spending time together and a sense of playfulness. A University of Denver study determined that having fun as a couple and finding moments to be together without talk of work, kids or other stressors is not just an indulgence — it's an absolute necessity.

"The more you invest in fun and friendship and being there for your partner, the happier the relationship will get over time," says Howard Markman, a psychologist at the University of Denver.

I go one step further during couples therapy. I suggest two things. One is something I call 'mandatory sensuous date nights'. The other is the need for adrenaline-provoking activities — or what I call 'big and small adventures'.

It turns out that anything that triggers your adrenaline seems to bond you as a couple. Think of military friendships that last decades because of the experience of danger shared. For a couple, it's the dates which take you slightly out of your comfort zone that turn you into a unit.

Try seeing a movie with your man — without wearing panties. Or a new salsa dance class — even if you're convinced you have two left feet. Whitewater rafting, ziplining, nude beaches, taking a Toastmasters class together — they all work if they get the butterflies going. The more exciting the activity, the more attractive you'll find the person you're doing it with. The correlation between fun, adrenaline and marital happiness is strong and significant.

Men especially seem to equate intimacy and friendship with action, rather than just talk. Although communication is vital, if you do it sitting in prime seats at an NHL game you're far more likely to feel closer as a couple afterward. And while we all lead busy lives these days, an investment of three hours a week seems to be the minimum required to keep up the magic. You have to be willing to make your relationship a priority.

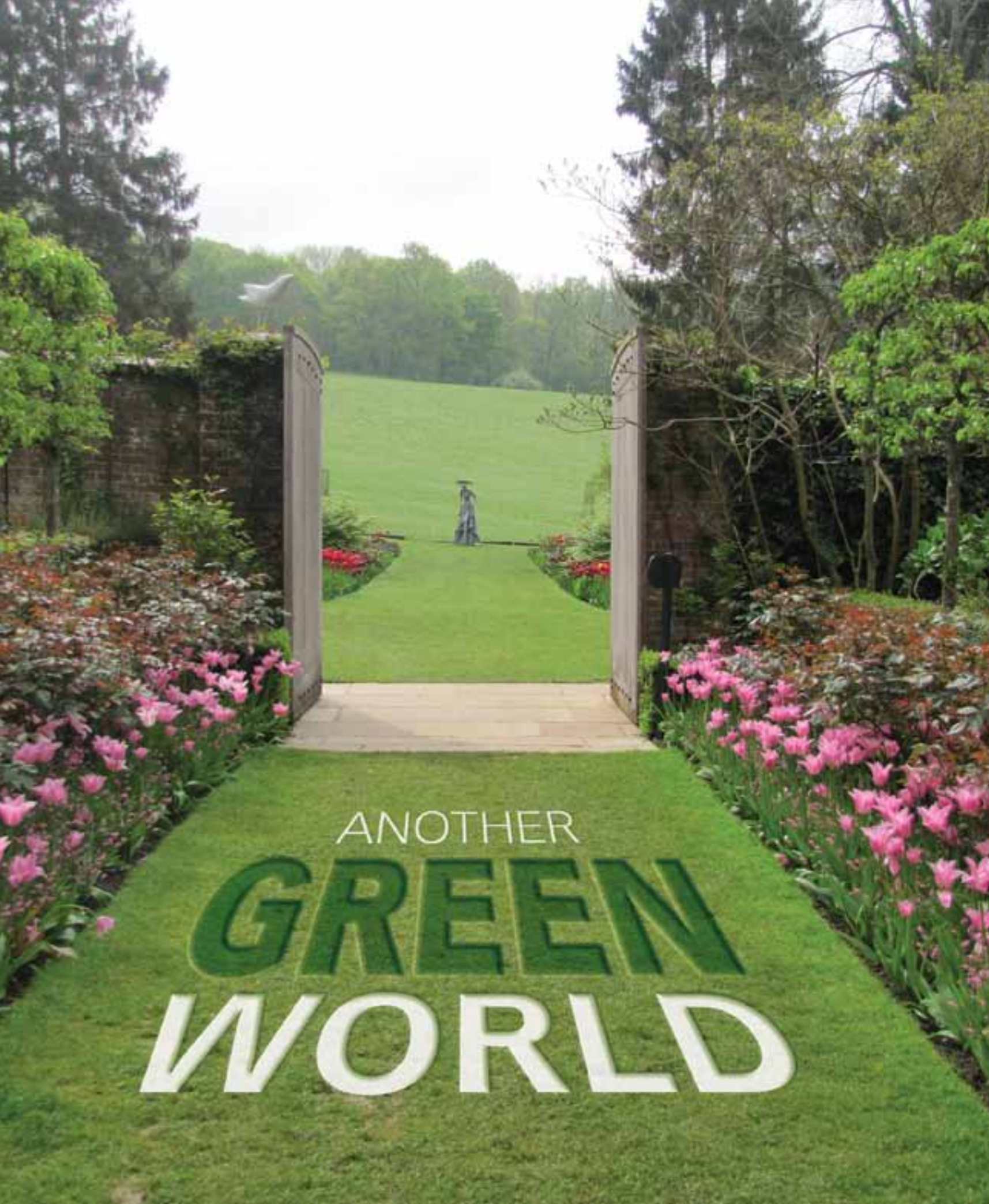
And then there's sex. According to studies done by the U.S.-based AARP and the General Social Survey, couples over 50 who reported engaging in sexual activity were more likely to find fulfillment in their lives and their marriages. Women are more likely to define love through verbal reassurance,

through their partners doing small things around the house and acknowledging the value of the relationship. It's worth reminding couples that the old saying about relationships — that women want closeness to feel love and men want love to feel close — still rings true in most cases. Sex contributes to a better, more passionate relationship.

Great relationships are a gift you give to everyone around you. Plan an adventure holiday, learn to scuba dive together and make sure you have a saucy date night scheduled on the calendar. You may find the passion bubbling up once again. ■



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



Think you know your way around a spade? Touring some of England's celebrated manor gardens could leave you green with envy.

HATTIE KLOTZ

There's never a bad time to visit an English garden — except when it's raining, which is often. But if you pick your moments between the spring and summer showers, you'll be treated to vistas of incomparable beauty.

I know, because I grew up in a house in East Sussex, where the gardens are now open to the public. The lush, deep green beauty, the scents, colours and astounding variety of plants call me back again and again. I'm not even a particularly talented gardener, but the views of the rolling Kent and Sussex countryside, dotted with fuzzy white sheep and the cream-coloured candles of the horse-chestnut trees in spring, sing to me. I'm awestruck by the way in which the professionally-run gardens of England always manage a floral show: daffodils, bluebells and tulips in springtime, roses, lavender and lilies in mid-summer and the oranges and reds of dahlias in the fall. There is no downtime in the gardens of England.

Some of the best gardens to visit can be found in the southeast, within easy reach of London. While you'll need to hire a car to get from one to another, the drive out of the city is easy. Just an hour and a half by car from Harrods puts you at the gates of Pashley Manor Gardens in Ticehurst, described by the British press as "one of the finest gardens in England."

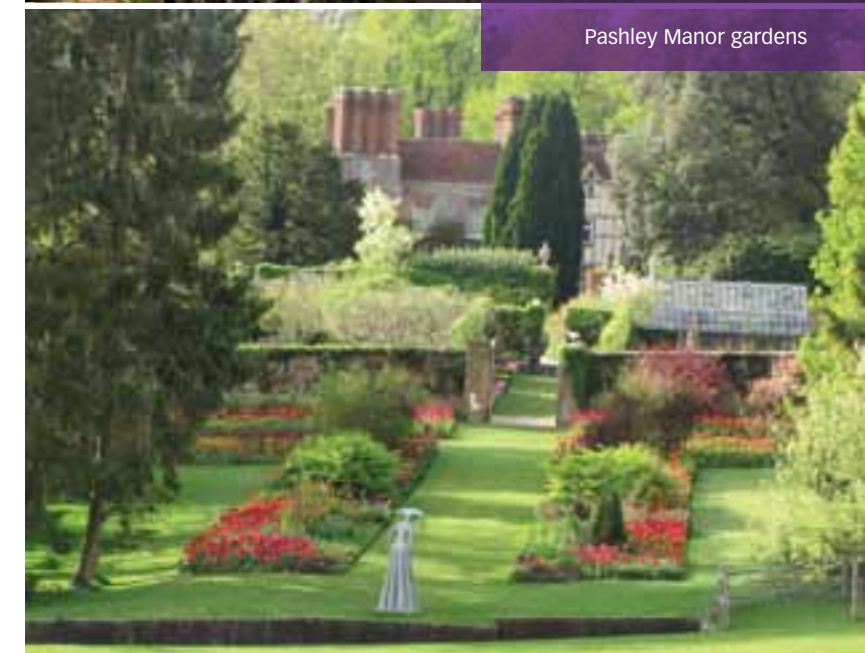
It is a romantic, classical garden with views stretching far into the distance across East Sussex. The garden features over 25,000 tulips at the end of April and beginning of May and boasts a magical bluebell walk that winds its way through ancient woods — even the air seems to glow blue. Special events follow throughout the summer months, celebrating everything from roses, raspberries and radishes to lilies and garden sculpture.

If it's vegetables that interest you, Pashley Manor has a Victorian walled kitchen garden full of fresh produce and flowers that supply the attached café and feed the household. Espaliered pear trees and vine arches mark the entrance; scented and colourful sweet peas grow on tall bamboo pyramids at each corner. Many different types of lettuce and greens jostle for space with parsley, chives, coriander and other herbs, while artichokes and early zucchini, peas, beans and beetroot share space with soft fruits. It's enough to make your mouth water.

Almost within sight of Pashley Manor is Bateman's, the childhood home of novelist Rudyard Kipling. Bateman's is in Burwash, a pretty Sussex village just a short drive from Ticehurst. There's an excellent pub in the village, the Rose and Crown. It's hidden down Ham Lane, just off the High Street, and it's a great place to stop for a quick beer or a bite to eat.



Batemans Mulberry Garden



Pashley Manor gardens

Recommended websites for exploring the gardens of Great Britain:

www.nationaltrust.org.uk/batemans

www.nationaltrust.org.uk/sissinghurst-castle

www.pashleymanorgardens.com

www.hevercastle.co.uk

www.greatdixter.co.uk

www.gardens-to-go.org.uk

At Bateman's, you can visit both the house and the garden. The house itself is atmospheric, with Kipling's book-lined study, his Nobel Prize for literature and original paintings from *The Jungle Book*. You can then step outside into the tranquil garden, explore the working 17th century mill and take a stroll along the footpaths that bisect the 300-acre estate. You'll get a real feel for the Sussex countryside.

Your next stop should be Sissinghurst Castle, the home of Bloomsbury set poet and writer Vita Sackville-West and her husband, diplomat and writer Nigel Nicholson. It's less than 30 minutes down the winding lanes of Kent and East Sussex from Bateman's.

This garden is a series of intimate spaces, each quite different from the next. Highlights include The Nuttery, an area that features a canopy of hazel trees, underplanted with woodland plants in shades of green-white, lime-yellow and blue; the Limewalk, an avenue of pleached lime trees planted either side with a multitude of small



Sissinghurst White Garden



Sissinghurst Nuttery

Photo Credit: Jonathan Buckley

spring bulbs that flower from March to May; and the famous White Garden, with its enormous *Rosa mulliganii*, as well as white gladioli, white irises, white dahlias and Japanese anemones.

These are just three magical gardens, close to one another in a beautiful corner of

England. You could spend a happy seven days in Kent and East Sussex, visiting garden after garden. Drive the quiet country lanes, stop to poke about in the little villages you stumble across and visit the country pubs you pass to get a real taste for this part of the country. ■

TRAVELLING? MAKE SURE YOU'RE COVERED



Even short trips need insurance.

Many Canadians will decide to pack up and take a trip this summer — some to visit other parts of our beautiful country, and others to explore destinations further afield. While insurance is widely recognized as a must-have for international travel, it's often overlooked for shorter trips.

Remember, even if you're just going to a neighbouring province, it's still important to make sure you are prepared and protected.

Here are some helpful reminders for those planning trips within Canada.

- Your home province's medical insurance plan may not provide all the coverage you need when you are in another province. For example, the costs of visiting a public hospital and seeing doctors generally would be covered by provincial plans under interprovincial reciprocal health care agreements, while emergency medical costs and incidental expenses would not. This would include the extra costs associated with transporting you or your car back home. In many cases, emergency ambulance services to get you home from another province — which can cost thousands of dollars — are not covered by provincial medical insurance.

You may wish to check with the appropriate government department in your province about what out-of-province coverage your medical care insurance provides when you are travelling within Canada. Then, look into what supplemental health or travel medical insurance you currently have or need,



so that you can make sure you have adequate emergency coverage. In fact, many provinces advise their residents to obtain private supplementary insurance for non-physician/non-hospital services.

- You may also benefit from having trip cancellation and interruption insurance. Without that type of coverage, it could prove costly if you need to cancel a flight or return home due to an emergency in the middle of your trip.
- Do you travel once in a blue moon, or several times a year? Either way, there are travel insurance plans to suit your needs. For those who travel only once or twice per year, single-trip coverage may be the best option. If you're a more frequent traveller (whether for annual vacations abroad, family visits in another part of the country, or weekend road

trips to a neighbouring province), then it is worth looking at a multi-trip annual travel insurance plan. Annual plans will cover you for all the trips you take during the year, and can save you money and hassles.

- Always take your travel insurance documents and the 24/7 emergency assistance number with you while travelling — even if you'll only be away from home for a day or two.
- Take some time before you travel to read over your insurance policy so that you understand the coverage it provides and what to do if you have a claim. If you have questions, contact your insurance provider. ■

Article courtesy of **Johnson Insurance**

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Advocacy in action ON THE ISLAND

On May 27, Prince Edward Islanders gathered at the Murchison Centre for a town hall meeting on retirement income and health care security, hosted by the National Association of Federal Retirees.

Federal retirees and community members spent the afternoon with politicians, including P.E.I. Health Minister Doug Currie, Charlottetown Mayor Clifford Lee and the Canadian Labour Congress's new president, Hassan Yussuff, along with other representatives of the P.E.I. government and experts in retirement income and health care security. Their task: to determine how all orders of government, businesses and experts can work together to find practical solutions for the retirement income and health care security concerns facing Canadians today.

Mr. Currie said that the way forward on these issues is through partnership and collaboration, rather than disengagement and the blame game – a message that resonated with the audience and with the other speakers.

“On the one hand, you have the federal government saying problems with health care are because of how it’s being delivered by the provinces. The provinces say it’s because they’re not getting enough money,” said MP Sean Casey. “It’s high time the partnership Minister Currie calls for happens.”

Mr. Yussuff was equally clear on retirement income security and the role retirees have



PEI's Minister of Health and Wellness, Doug Currie (centre) was joined by MP Sean Casey (left) and Charlottetown Mayor Clifford Lee (right) to speak to government's role in helping Canadians achieve retirement income and health care security.

“On the one hand, you have the federal government saying problems with health care are because of how it’s being delivered by the provinces. The provinces say it’s because they’re not getting enough money... It’s high time the partnership Minister Currie calls for happens.”

to play in helping all Canadians achieve it. “This conversation is vital in terms of the role each one of you could play,” said Yussuff. “You’ve made Canada a great place, but we also need to talk about the next generation, and that’s your kids, your

grandkids, your nieces and nephews. We need to have some faith that it can be made better.”

Lively discussion, along with smart, innovative solutions and possibilities

for Canadians from the panel as well as audience members, made this town hall a hit.

Town hall meetings like this one will be coming to a branch near you this fall, and what we learn from all participants – representatives from all orders of government, business and union leaders, retirement income and health care experts, and ordinary citizens like you – will be used to inform a conference on the same subject in early 2015. Please visit fsna.com and provide your email address to the National Association of Federal Retirees to make sure you get the latest updates!



Canadian Labour Congress President Hassan Yussuff spoke on retirement income security, along with Catherine Freeze (Department of Community Services and Seniors, PEI), Susan Birt (PEI Senior Citizens' Federation) and David Arsenault (not pictured, Department of Finance, PEI).

Auditor General's report should not distract from the real issues

On May 6, 2014, Auditor General Michael Ferguson released his spring report, focusing on Canada's penitentiaries, First Nations policing and other things – most notably, federal public sector pension plans.

The National Association of Federal Retirees will conduct a complete analysis of the auditor general's report. “The auditor general's report is important to federal retirees, employees, to serving members and to veterans of the Canadian Forces and the RCMP,” said FSNA National President Gary Oberg. “And it's more important that we conduct our own review of the report and work not only on behalf of our members, but also to make sure this report is not turned into rhetoric that distracts us from the real issue – that all Canadians need better retirement income security.”

The report found that the various departments responsible for federal pensions have fulfilled their responsibilities, but that the plans could

be improved with stronger governance policies and practices — including the implementation of a funding policy and regular reviews of the pension plans' sustainability. The auditor also noted that today's investment environment — prolonged low interest rates, lower-than-expected returns and increasing longevity — could have an impact on pension liabilities and on the federal government's bottom line.

But many Canadians do not have access to an adequate pension plan and they lack adequate savings to provide for a reasonable retirement income. Pension fairness should focus on raising the standard that would afford all Canadians the opportunity to have a predictable and secure retirement income. Collaboration and conversations are critical to moving forward on pension fairness: larger numbers of Canadians working towards the same outcomes will bring more creativity, more resources, more credibility and more momentum to the outcomes.



Auditor General Michael Ferguson

“It's more important that we conduct our own review of the report ... to make sure this report is not turned into rhetoric that distracts us from the real issue — that all Canadians need better retirement income security.”



What the Public Service Health Care Plan changes mean to you

On Wednesday, March 26, the Treasury Board announced there would be changes to the Public Service Health Care Plan (PSHCP). The outcome was not what federal retirees had hoped for, having fought so hard through the Honour Your Promise campaign and months of negotiations between the Partners Committee and the Treasury Board.

Though this has been characterized as a negotiated deal, the truth is that federal retirees were faced with an ultimatum in March: to accept the Treasury Board's changes or have the government legislate to the lowest common denominator, which would have created further hardship for our most vulnerable members.

Two big changes include the cost-sharing ratio shifting to 50/50, and an increase in the number of years of pensionable service required for new retirees who opt to join the PSHCP. But FSNA was able to achieve some protection for retirees, including a four-year phase-in period for the cost-sharing ratio shift, protection for low-income retirees and several plan enhancements.

The following outlines the changes that will be implemented for the PSHCP — and what those changes may mean to you.

Effective April 1, 2015, members who were retired or who will retire before March 31, 2015, will not be affected by the cost-sharing change if their income is below the Guaranteed Income Supplement (GIS) thresholds under the Old Age Security Act. For reference, the 2014 GIS thresholds are \$16,728 for single pensioners or \$22,080 for couples. These thresholds change annually.

The cost sharing will be phased in over a four-year period as follows:

| Retired Member Monthly Contribution Cost-Sharing Percentages | | |
|--|----------------|----------------------|
| Effective Date | Retired Member | Government of Canada |
| April 1, 2015 | 31.25% | 68.75% |
| April 1, 2016 | 37.5% | 62.5% |
| April 1, 2017 | 43.75% | 56.25% |
| April 1, 2018 | 50% | 50% |

Keep in mind that these figures represent the cost-sharing ratio between pensioners and the government. The dollar amounts of

the premiums are determined each year and depend on a number of factors that influence plan costs, such as plan usage trends and policies. FSNA will share the premium amounts when the amounts are known.

Effective April 1, 2015, new retirees will need six years or more of pensionable service to be eligible as retired members under the Public Service Health Care Plan. Some exemptions will apply, including for disabled retired members, survivors, the Veterans Affairs Canada client group and those affected by Workforce Adjustments.

Effective January 1, 2015, the annual deductible will be eliminated. Plan members will no longer have to pay the first \$60 for single coverage or \$100 for family coverage per calendar year.

Effective October 1, 2014, the following benefit enhancements will be introduced for all members of the Public Service Health Care Plan:

- Expanded vision care benefit to include reimbursement for laser eye surgery with a lifetime maximum benefit of \$1,000
- Coverage for repairs, replacement parts and servicing of aerotherapeutics devices with an annual maximum benefit of \$300
- An increase to the annual maximum benefit for psychological services from \$1,000 to \$2,000

Honour Your Promise: next steps

FSNA believes that the federal government did not honour the spirit or principles of negotiation, and that it has not honoured the moral contract it had with now-retired employees and veterans. With that in mind, the Association is reviewing all of its options – including legal options.

Be sure to provide your email address to make sure you get the latest updates, and check fsna.com for more information.



ASK THE PENSION OFFICER

What happens to my pension if I go back to work for government?

QUESTION: In the last issue of *Sage*, you talked about consequences for retirees' pensions if they return to work for the federal government. Is there an impact on pension indexing, too?

ANSWER: There may be an impact on your pension indexing if you return to work and are required to contribute to one of the federal public sector pension plans.

For example, let's say you retired in 2010 and are now, in 2014, considering a position with the federal government that would last two years. The position would require you to contribute to the public service pension plan, so your current pension payments would be suspended until you stop working. If you accept the position, your indexing when your

pension resumes in 2016 would be based on your new year of retirement — that is, 2016. Although your pension likely would be recalculated based on your extra years of service, the indexing you had accumulated in your first years of retirement, between 2010 and 2014, essentially would be erased. Your indexing would re-start as of 2016.

Depending on how long you have been retired, returning to work could have some financial drawbacks for you. Your new pension plus the indexing based on a later year of retirement could mean a lower federal pension income.

Note that if you return to the federal public service after you've reached age 71, you cannot contribute to the public service pension plan. But even if you are over 71, if your new position would normally require you to contribute to the plan, your monthly pension and indexing would still cease to be paid until you stop working.

Keep in mind that your situation may be different, or more complex than what has been described here, and that certain rules may apply to you personally. As we mentioned in the last issue, returning to work after retirement can also have implications for your Canada or Quebec Pension Plan, or for your Old Age Security payments. Before taking the leap out of retirement and back into public service, you should always connect with your pension administration to talk about how a return to work could affect your federal pension — including indexing, health and dental coverage — and with Service Canada regarding C/QPP and OAS. The guidance of a qualified financial advisor can also help you see the big picture and make the best decision, not just for your pocketbook — but for your goals, family and well-being in retirement. ■

ASK THE HEALTH OFFICER

Inflation and the Public Service Health Care Plan

QUESTION: I recently noticed on a handout from our FSNA branch that the Public Service Health Care Plan (PSHCP) booklet was last edited in 2006. Does that mean the reimbursement amounts and cost listings for services are based on 2006 dollars? Inflation has gone up over the past eight years, and it seems out-of-pocket health and dental expenses have increased, too. Is there a system in place to help ensure our dental and health care reimbursement amounts keep step with current prices and inflation?

ANSWER: The 2006 date on the front cover of the PSHCP booklet only refers to the original publication date and does not reflect the last date the PSHCP was updated.

There have been a number of changes to the plan since 2006, but the date on the booklet has not been updated to reflect those amendments. It's important to consult the most recent PSHCP booklet to make sure you are accessing up-to-date coverage information. You can do that by visiting <http://www.pshcp.ca>. If you do not have access to a computer or if you need a copy of the plan booklet in print, call Treasury Board at 1-877-636-0656 for the most recent version.

Increases in the cost of services are evaluated from year to year, and policies and processes are in place to ensure coverage levels reflect reasonable costs and expenses for health treatments, equipment or drugs.

It can seem as though out-of-pocket expenses are increasing and that the health and dental plans are not covering expenses as you expected. Hospital room fees are a good example of why some members may feel there is a disconnect between the amounts covered under the PSHCP and the amounts hospitals charge for their rooms. Fees for semi-private or private hospital rooms are set by individual hospitals; there is no set or standard fee for hospital room accommodation in Canada, the provinces or territories. In fact, some hospitals fund their operating budgets via hospital room fees, and sometimes the fees hospitals charge do not correspond to the fees the PSHCP defines as "reasonable and customary". That's why it's important to ask the hospital — before admission, if possible — what the costs are for semi-private or private accommodation. This will help you avoid any unfortunate surprises upon discharge from the hospital.

With dental coverage, Pensioners' Dental Services Plan (PDSP) expenses are paid based on the previous year's dental Fee Guide published by the Canadian Dental Association. This design feature is common among dental plans, including the Public Service Dental Care Plan for active federal public sector employees.

Dental fee guides in Canada are not regulated by the government. Rather, fees are based on generally accepted schedules or guidelines established by provincial



professional associations and/or the Canadian Dental Association. Not all dentists follow the Canadian Dental Association's Fee Guide, which means some may charge more than the PDSP will cover for some treatments — so some PDSP members will have to pay more out-of-pocket for dental care. To help save on those out-of-pocket expenses and to avoid any unpleasant surprises, you may want to ask your dentist if they base their rates on the Canadian Dental Association's Fee Guide.

Private insurance plans, such as the PSHCP and PDSP, are not always intended to cover all health and dental costs for plan members. But we know that costs for services can increase year over year, and it's important to ensure your plan coverage levels reflect cost realities.

Pensioner representatives are at the table advocating to ensure your health and dental plans follow cost trends, and that includes making sure coverage levels are reviewed regularly so that coverage is in step with costs. ■

FSNA NEWS





FSNA members listen closely to experts debating retirement income and health services at a May 27 town hall in P.E.I.

FSNA EXECUTIVE DIRECTOR NAMED TO VETERANS OMBUDSMAN ADVISORY COMMITTEE



Sylvia Ceacero

Sylvia Ceacero, FSNA's Executive Director, has been appointed to the Veterans Ombudsman Advisory Committee, which provides advice to the veterans ombudsman on issues related to his mandate. As veterans' representatives, the committee members work to promote the well-being and fair treatment of all veterans by identifying emerging issues of importance to the veteran community and providing advice to the ombudsman on how best to approach those issues. In addition, committee members help raise awareness of the ombudsman's office and liaise with veterans organizations so that they too can have a voice on the committee. Sylvia is committed to serving the needs of veterans and, without a doubt, will be an asset to the committee and to Canada's veterans.

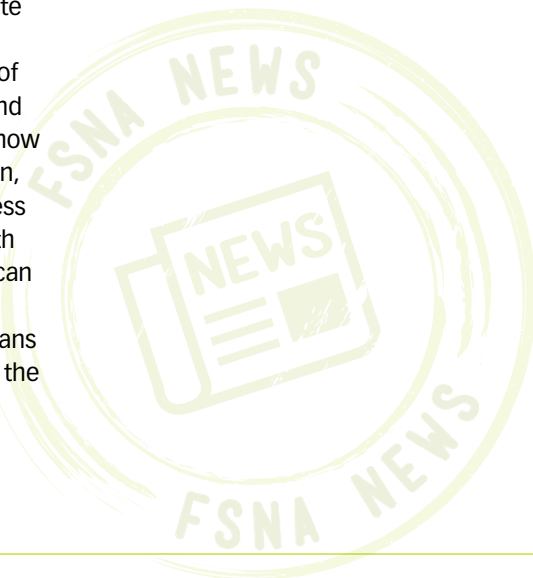
HONOURING OUR VOLUNTEERS

Given that FSNA members devoted their working lives to serving Canadians, it should come as no surprise that our members have a strong sense of social responsibility and a commitment to community service. In 2012, more than 87,000 FSNA members engaged in volunteer activities – a contribution of over 4.8 million volunteer hours to Canada.

Within the FSNA family, over 1,000 volunteers work at the branch, regional and national levels, providing leadership, delivering member services and advocating on behalf of our members with all orders of government.

FSNA will launch the first phase of our new Volunteer Recognition Program at the end of our Annual General Meeting on June 27 in Montreal during the Volunteer Recognition Dinner. Individual awards for leadership, innovation, and volunteerism will be presented to FSNA volunteers. Next year, branches will also be recognized for their accomplishments in several categories.

In the next issue of Sage, prepare to be inspired as we share stories of some of our extraordinary member volunteers who have reached out to make a difference in the lives of others.



NEW AFFINITY PROGRAMS FOR FSNA MEMBERS

FSNA is always looking for new and exciting opportunities to make your membership even more valuable. We are pleased to announce two new affinity partnerships that will bring you new opportunities and savings.

Chartwell Retirement Residences offers a range of senior living options across Canada, including independent and assisted living retirement homes, long term care residences and nursing homes. FSNA members can now benefit from savings on their first year's lease and on renewing their lease. Better still, up to two immediate family members of an Association member can also benefit from the savings, even if the FSNA member is not a Chartwell resident. If you are

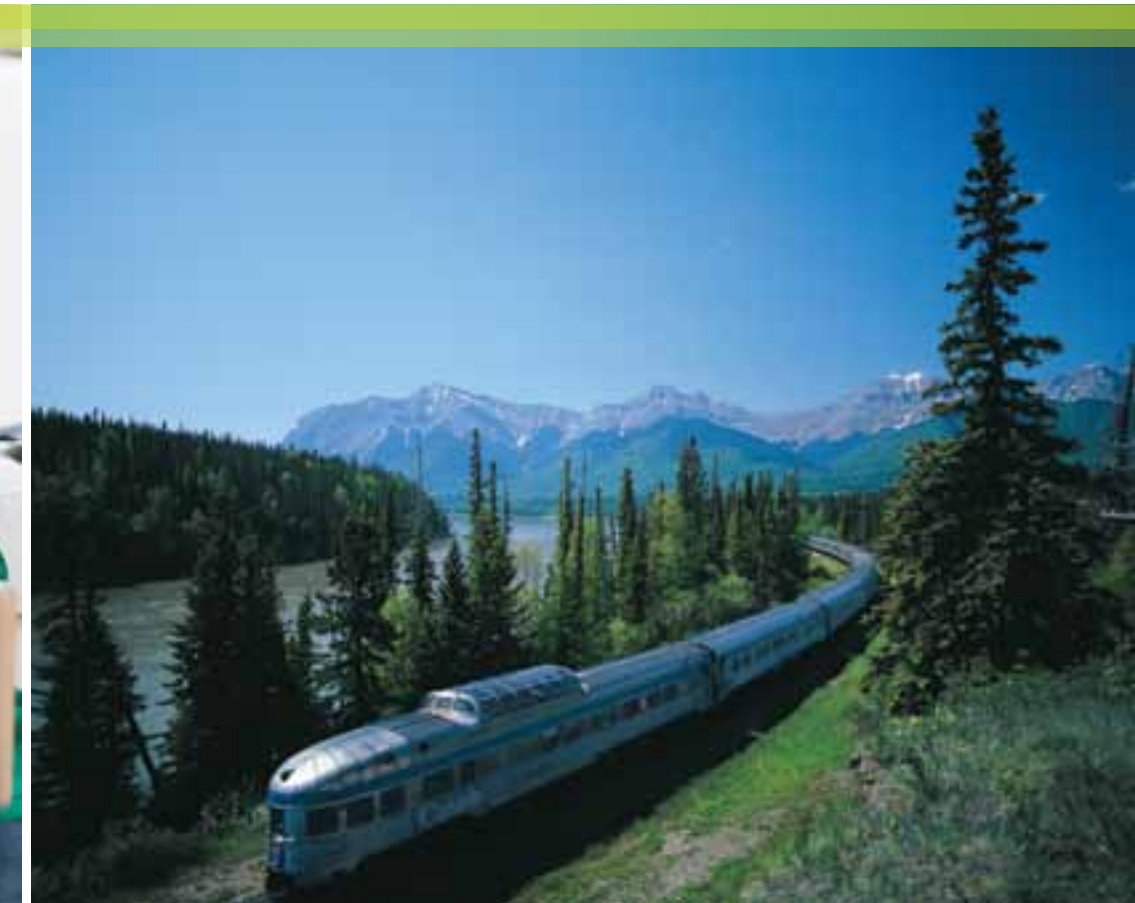
interested in what Chartwell has to offer, or if you have questions about your current Chartwell lease, please call 1-855-461-0685 or visit www.chartwell.com.

To help you learn more about retirement living options, Chartwell is hosting a barbecue at each of its residences for FSNA members on July 12, 2014. Contact Chartwell to learn more about residences near you.

With almost 500 trains operating on 12,500 kilometres of track each week, reaching 450 communities, **VIA Rail** offers travel with a view of our country from coast to coast and north to Hudson Bay. Fast, convenient and affordable service between some of Canada's biggest cities, as well as service to remote communities in northern Quebec and Ontario, make

VIA Rail a transportation option of choice. FSNA members can now save eight per cent on VIA's lowest available fare, including seniors' and veterans' fares. Call 1-888-VIA-RAIL (1-888-842-7245) or visit www.viarail.ca to book your train trip today.

Do you have a travel story to tell? Whether it's about your dream trip come true, or a vacation from hell, Sage wants to hear all about it before our next edition. Email us at Sage@fsna.com



YOUR EMAIL ADDRESS MATTERS

Do you use email? FSNA has email addresses for less than half of our members. Many members have told us that they like — even prefer — using email, so we would like to do better.

FSNA will always respect the wishes of our members who want paper copies of our information. We know that some members don't use email, or that some members may not want to give us their email addresses.

We always respect our members' privacy; we never share our members' contact information with any other organizations, not even with our affinity partners. And we limit email through the year to make sure that what we do send is useful and relevant to our members.

Email is very immediate. It can be used to inform our members of a breaking advocacy issue, a last-minute meeting change, a quick poll, or a dues reminder. And it can be accessed from anywhere, meaning our snowbirds can stay in touch year-round, and don't have to miss out on the latest news and branch events.



We like email because there are just some things that it does very well. Plus, Canada Post's latest postage increases affect us as well, and with concerns about future increases to come, email lets us stay in touch without incurring any postage costs.

We encourage our members to call, email or write to us to make sure that your contact information is up to date — including, hopefully, your email address.

TIP: The fastest way to update your contact information is by sending an email to info@fsna.com; please be sure to include your membership number.

IN MEMORIAM

LORRAINE BURSEY

A long-time member of the Western Newfoundland and Labrador Branch and a dedicated volunteer who served the National Association of Federal Retirees in many capacities, Lorraine passed away suddenly on February 23, 2014 at age 67. Her husband of 39 years, Leonard, and sons Bryan (Jillian) and Keith (Pamela), grandson Logan, along with a large circle of family and friends, remember Lorraine with fond and loving memories. The Association extends its most sincere condolences to Lorraine's family and friends.

JOHN FINN

A dedicated member and volunteer of the Association, John passed away on April 26, 2014. John was with the Canadian Forces for over thirty years, and retired as a colonel. He held a number of senior roles in the compensation and benefits area and was a senior management consultant for many years. He willingly gave time in his retirement to FSNA, serving federal retirees in British Columbia at the branch, regional and provincial levels, and later served on our National Board of Directors as national director from British Columbia.

Most recently, John was FSNA's third national vice-president. John was also an enthusiastic volunteer in his community in the Comox Valley.

John worked tirelessly on behalf of federal retirees until the end of his life. For years to come, we will look to John's commitment, energy and expertise, and the passion he had for advocacy, as inspiration and example. Federal retirees extend their heartfelt condolences to Karen, John's wife, and their daughters Tara and Tonya, and celebrate all that he gave to the National Association of Federal Retirees.

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MEMBER DISCOUNTS AND BENEFITS

HEALTH



FSNA members and their spouses are entitled to a preferred price on new membership enrolments. A national registered charity, **MedicAlert** is a leading source of personal and medical information for first responders and healthcare professionals, at home and abroad.

For more information about MedicAlert services and the special FSNA offer, visit www.medicalert.ca/fsna or call MedicAlert at **1-866-679-3219** and mention offer code **FSNA12N**.



Shoppers Drug Mart/Pharmaprix are providing FSNA members with exclusive offers and savings.

As an FSNA member, you'll enjoy:

- 15 per cent off at Shoppers Home Health Care® – Save on a wide variety of home comfort and safety solutions such as supports and braces, mobility aids, bathroom devices and more. Simply present your FSNA membership card and a government-issued photo ID.
- Exclusive Shoppers/Pharmaprix Optimum® offers – Take advantage of special Shoppers Optimum/Pharmaprix Optimum offers and get great rewards with your Shoppers Optimum/Pharmaprix Optimum Card. Not a Shoppers Drug Mart/Pharmaprix Optimum Member? Sign up today online at Shoppers Optimum or Pharmaprix Optimum.
- Reimbursement assistance at no cost – Shoppers Drug Mart Specialty Health Network® will help you coordinate financial coverage requests for any special authorization medications you may have, helping to maximize your funding and minimize your financial impact. To discuss your options, please call **1-855-701-3762** (FSNA) or print your enrolment form now.

HOME AND AUTO



AlarmCare is a Personal Emergency Response System (PERS) designed to help anyone live independently and securely at home. If assistance is needed, a simple push of the help button will immediately send an emergency signal. Free Installation, only \$28 per month. FSNA members pay only \$25/month for the first three months!

Call **1-800-267-2001** or visit www.myalarmcare.com for more information.



Chartwell offers retirement and long-term care residence options in British Columbia, Alberta, Ontario and Québec. FSNA members and up to two immediate family members can now take advantage of discounts on new leases and on monthly rent at Chartwell Retirement Residences. Chartwell residents know that the care and services they receive in a Chartwell home will make their lives happier, healthier and more meaningful, and family members know that their loved ones are safe, active and engaged while living in a Chartwell retirement or long term care residence. Visit www.chartwell.com or call **1-855-461-0685** to learn more.



As an FSNA member, you have access to the benefits of a Group Home-Auto Insurance Plan through **Johnson Inc.** Advantages include: monthly payments, assigned Service Supervisor, 24hr. policy service, Members-Only website, availability of Home Plus, Auto Plus, and Auto Club enhancements. (Auto Insurance, Auto Plus, and Auto Club are not available in BC, MB, SK due to provincial auto plans.)

For information, or a no-cost, no-obligation quotation, call **1-800-563-0677**, or visit www.johnson.ca/fsna.



Relocation Services offers an exclusive "Cash Back" rebate on real estate transactions to FSNA members and their families. To qualify, call Relocation Services first to discuss all your relocation needs.

Relocation Services Group is the leading provider of relocation services to associations in Canada. They will assist FSNA members and their families with the following services:

1. Real estate sales and or purchases
2. Moving services and
3. Obtaining mortgages

All of these services are available at no cost to FSNA members and their families, which is unprecedented in the industry.

Contact Relocation Services first at **1-866-865-5504** or visit www.relocationservicesgroup.com/fsna.htm

FINANCES



Canadian MoneySaver has provided its members with unbiased personal finance advice since 1981. The cornerstone of this advisory service is Canadian MoneySaver magazine, which features advice from Canadian experts in all areas of personal finance, including taxation, investments, estate, retirement and financial planning.

Members' benefits include:

- Direct contact with financial experts to answer your financial questions on investments, retirement, taxes, etc.
- Reduced costs/fees for new cars, insurance products, mutual funds and the best rates for mortgages, GICs, annuities, RRSPs and TFSA's.

All FSNA members are extended an introductory discount offer for a one-year print or online membership (not renewals) to Canadian MoneySaver for only \$20.95 (GST included) or \$22.54 (HST included). That's a 44 per cent discount off the newsstand price and 20 per cent off the regular price. Renewals are offered at MoneySaver's lowest renewal rate.

You may order:

- By calling **519-772-7632** or
- By mail at Canadian MoneySaver, 55 King St. W, Suite 700, Kitchener ON N2G 4W1
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TRAVEL



MEDOC is a comprehensive group travel health insurance plan that provides up to \$5,000,000 for emergency medical treatment while traveling outside your province or territory of residence or outside of Canada. MEDOC supplements and coordinates insurance coverage with both the Public Service Health Care Plan (PSHCP) and your provincial government health insurance plan. With MEDOC, you can extend coverage for a trip of up to 182 days (up to 212 days for residents of Ontario and Newfoundland/Labrador).

Included with your MEDOC travel health insurance policy is:

- Up to \$12,000 Trip Cancellation, Interruption & Delay Insurance per insured per trip
- Up to \$1,500 Baggage & Personal Effects Benefits per insured (maximum of \$3,000 per family)
- Up to \$100,000 Flight Accident and Accidental Death & Dismemberment Benefits per insured

To get more information or to enrol, contact Johnson Inc. at **1-866-606-3362** (or at 613-728-6557 within the Ottawa region) or visit www.johnson.ca/fsna.



Choice Hotels is Canada's largest hotel franchisor with ten great brands that offer unexpected amenities at affordable prices. And with some 300 locations nationwide, FSNA members will find what they like at any Comfort, Comfort Suites, Quality, Sleep Inn, Clarion, Mainstay Suites, Suburban, EconoLodge, Rodeway Inn or Ascend Collection in Canada. Plus, FSNA members can save with discounted rates at participating hotels worldwide.

To save on your next stay, call **1-800.4CHOICE** (1-800-424-6423) and quote ID# **00066784** or visit www.choicehotels.ca/fsna. Choice Hotels offers FSNA members their Significant Savings Organization (SSO) rate with discounts of up to 20 per cent. FSNA identification may be requested upon check-in.



With more than 95 years of experience in guided travel, **Collette** offers extraordinary travel experiences on all seven continents. Members can take advantage of exclusive FSNA discounts as they choose from inclusive land tours, river cruises, rail journeys, faith-based journeys, small group tours, family vacations and more. Collette seamlessly takes care of all the details, making travel simple while providing outstanding quality and value.

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When you are ready to book, contact your local agent or call Collette Vacations at **1-866-413-3762** or visit www.collettevacations.ca.

IMPORTANT: Members must provide the promotion code when booking (**R841-AX1-918**) and the Member Benefit discount will be immediately added to the booking and show on the invoice.



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Founded in 1957, **Enterprise Rent-A-Car** serves customers in Canada, the United States, the U.K., Ireland and Germany. Enterprise is North America's largest vehicle rental company, with some 400 rental outlets in Canada and some 7,000 worldwide.

Enterprise Rent-A-Car offers vehicle rentals to FSNA members at competitive rates. For your next vehicle rental, please contact Enterprise at: www.enterprise.com/fsna

You can also book your next vehicle rental by either:

- calling Enterprise toll free at **1-800-593-0505** and quoting ID # NAC3013, or;
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If ye break faith WITH US WHO DIE...

JAMES BAXTER

"And so here, on these hallowed grounds, we rededicate ourselves to our sacred obligations to all who wear America's uniform. These Americans have done their duty. They ask nothing more than that our country does ours — now and for decades to come."

— President Barack Obama, Memorial Day 2014.

"Taxpayers are not Santa Claus."

— Conservative MP Royal Galipeau, member of the standing committee on veteran's affairs.

Consider those two statements. Who would you want to go to war for?

In the United States, looking after veterans is considered a "sacred" trust. In Canada, according to our government, veterans don't even warrant consideration of a 'social contract'.

Two countries — NATO allies, coalition partners on the battlefields of Afghanistan, Bosnia and Desert Storm — with completely different approaches to veterans' services.

Here, the view of war veterans has moved on from the post-First World War mood expressed in John McCrae's 'In Flanders Fields' — "If ye break faith with us who die,

We shall not sleep, though poppies grow ..." — to the bureaucratic boilerplate in the federal government's defence against a lawsuit launched by veterans over the 2006 overhaul of their benefits: "The defendant pleads that the statements ... reflected the policy positions of the government at the time and were never intended to create a contract or covenant."

Translation: retired and deactivated soldiers are just current and former public servants, no more. After all, of the 45,000 military personnel who went to Afghanistan over the past decade, only about 10,000 of them saw action.

But with the advent of night-vision, beyond-the-horizon intelligence and modern guerrilla tactics, today's warfare brings with it 24/7 stresses that would have been unimaginable to the soldiers of a generation or two back.

Ottawa provided jobs and education grants for the soldiers who came home from the world wars. There was federal funding and, more importantly, federal leadership in getting communities to welcome their soldiers home with meaningful civilian work.

Then the New Veterans Charter, developed by Paul Martin and implemented by Stephen Harper, made it clear how much things had changed: The government's obligation to

soldiers diminished to a one-time lump-sum payment. For many, that lump sum is enough — to get resettled, update skills and find meaningful work.

But wars always leave some soldiers broken and, too soon, broke. It is here that the New Veterans Charter fails miserably, aggravated by the myopic decision to cut veterans hospitals and post-hospital care. Gone are the veterans' facilities at Sunnybrook and Ste-Anne-de-Bellevue. Gone are many of the field offices that used to coordinate care and check on veterans in their homes. Gone is the recognition that problems faced by retired soldiers are different from those who are hurt in car crashes or suffer from a range of mental ailments.

No offence intended to those who struggle in their daily lives, but nothing prepares a young person for the scarring effects of fear and adrenaline that come with being on patrol in a combat zone. It was once our natural state — but in the modern world, those instincts, once activated, wreak havoc.

For those damaged war veterans, there are no easy answers and no reasonable explanation for why the federal government is offloading its responsibilities on the men and women it sent into battle. It's not about being treated equally. It's about being treated fairly.

These people answered our country's call to fight. Some need a little help — some need a lot. What's fair is giving them each, respectively, what they need to thrive again.

As suspicious as previous prime ministers have been on occasion of the generals in DND headquarters, they never showed contempt for the rank-and-file who did the fighting and the dying. This is something new in Canadian public life — something inhumane. ■



A woman points to the name of her son who was killed in Afghanistan, on a memorial in the Senate for a ceremony during a National Day of Honour Friday May 9, 2014 in Ottawa.

THE CANADIAN PRESS/Adrian Wyld



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