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National Association
of Federal Retirees
Association nationale
des retraités fédéraux

SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

THE VOLUNTEER ISSUE

THE WELCOME

How ordinary Canadians took
the Syrian refugee effort
from wish to reality.

PAGE 7

BORROWED TIME

Are we all too busy to help?

PAGE 14





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The National Association of Federal Retirees recently adopted a new tagline: *Still a force*. We feel it's a fitting reflection of our members and their continued impact on this country. The tagline has many different connotations — but in this edition of *Sage*, we would like to focus on how our members are a force for good.

Federal retirees devoted their careers to this country and retirement has done nothing to dull that commitment. While the following pages offer a few examples of some of our members' selfless acts, there are countless other examples.

We look forward to profiling more of those stories in *Sage* and on our website, federalretirees.ca, but I would like to take this opportunity to express my true appreciation to those who volunteer their time and skills to the National Association of Federal Retirees. You are the lifeblood of this Association and your devotion is sincerely and greatly appreciated by everyone.

Sticking together

Working in the service of others is something that is instilled in public servants from the outset. It's what motivates our decisions in the workforce and continues, unabated, in retirement. The bond we share as public servants is what inspires many of

our volunteers to give back. I hope it will inspire others to devote some of their time to the organization and our community.

There are many volunteering opportunities in our 82 branches across the country and I know they're all grateful for contributions. You can find a list of those opportunities on the volunteer page of our website.

At 185,000 strong, we continue to be a powerful and inspiring voice in this country — and it is heartening to see that voice being used for such good.

A healthy choice

As it happens, standing by each other also has some health benefits, according to a recent study published in *BMJ Open*. The study followed retirees before and after they retired and found that those who held on to their social groups, or who joined new ones, reported higher life-satisfaction and had a lower risk of dying early.



"Life transitions come with uncertainty," said one of the study's co-authors, Catherine Haslam. "We know that people cope better if they are more socially connected, but these ties must be important to you if they are to help you adjust."

Whatever your reason for joining the Association, or for taking that extra step and becoming a volunteer, please know it is making a difference. We very much are *still a force*.

Sincerely,

Konrad von Finckenstein
Chairman of the Board

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SAGE

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DEAR SAGE

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

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Or you can email us at sage@federalretirees.ca

Both my wife and I enjoy Sage — I think more so my wife, as she can keep up (with) all the latest updates you provide. We have found the Johnson insurance the best in our area. We like and have the Medoc Travel Insurance.

Also, the articles in Sage are well-written. I found the At Your Service feature very helpful, seeing as we just moved.

Thank you.

— Cliff Everett

Congratulations on a very informative issue. At 90, I found the article 'Mind Games' very

timely! It was encouraging to learn that my frustrating memory lapses are normal.

I would like to get two more copies of the issue if that is possible for family members.

— Elizabeth Fleming Campbell, Ottawa

Look, I am 84. I take no pills, I rarely see my doctor, who knows better than to prescribe any. I do see my dentist every six months and an optician once a year. (I) live in my own house and dig in my own garden.

I think that not driving makes a lot of difference to senior life. Walking and taking

the bus is good for you, and there are always cabs for heavy shopping.

My grandma never bought what she called "shop muck" — so I don't touch processed food, ever. Nothing with sugar or its imitators. For dinner tonight we'll have braised lamb shank with a pile of vegetables and raw clementines for dessert.

My family always die at home, in their own beds. Or, in the case of my 90-year-old father, in the shower after digging up a large tree.

You live by what you eat.

— Jean Cameron, Halifax

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National Association of Federal Retirees Association nationale des retraités fédéraux

Volunteer Bénévole



THE **WELCOME**

Ottawa may have launched the Syrian refugee effort — but ordinary Canadians are the ones making it work.

SUSAN DELACOURT

PHOTO: Haveen Kurdi, left, 16, hugs her aunt Tima Kurdi, who lives in the Vancouver area, after her family, who escaped the war in Syria, arrived at Vancouver International Airport in Richmond, B.C., on Monday, Dec. 28, 2015. Her father Mohammad Kurdi is Tima's brother. Tima Kurdi's other brother is Abdullah, whose young sons and wife died when their boat capsized during a desperate voyage from Turkey to Greece. THE CANADIAN PRESS/Darryl Dyck

The story of Canada’s response to the Syrian refugee crisis can be summed up in two photos.

The first was the one that shook the world’s conscience: the corpse of a 3-year-old boy, Alan Kurdi, lying face-down on a beach in Turkey in early September, 2015 — drowned, along with his brother, mother and ten other migrants as they fled across the Mediterranean in an open boat, desperate to escape the war in Syria.

The other arrived just a few months later: a beaming, newly-elected Prime Minister Justin Trudeau at Pearson Airport in Toronto in December, personally greeting a planeload of new Syrian arrivals to Canada.

What happened in the weeks between those two events, and since, is the story of Canadian compassion working on a global scale. Spurred by a humanitarian catastrophe driven by a brutal civil war thousands of kilometres away, Canadians have been stepping up to give Syrians new lives in this country. The federal

government may have opened the door to thousands of these migrants, but the people welcoming them in — ordinary citizens from every walk of life — are the ones writing a new chapter in the history of Canadian volunteering.

By the time the government hit its goal of accepting 25,000 Syrian refugees at the end of February, the federal department of Immigration, Refugees and Citizenship was reporting that more than 275 communities across Canada were involved in the welcome effort — either as private sponsors or by serving as hosts for government-sponsored Syrian newcomers. Large metropolitan hubs such as Toronto, Montreal and Vancouver were prime destinations for the migrants, but Syrian families were landing almost everywhere — even in tiny communities like Parrsboro, Nova Scotia, population 1,305, now home to a family of five Syrian newcomers: father, mother and three young children, ranging in age from 7 to 15 months.

The ‘Parrsboro Welcomes Refugees’ effort was the brainchild of some seasoned volunteers — notably Nancy Curleigh,

who retired to her hometown 14 years ago with the crazy idea she’d be spending her time relaxing. A few years ago, she was named Citizen of the Year in Parrsboro for her tireless volunteer work. Since last fall, her consuming project has been the Syrian refugee effort.

In a speech she gave to Parrsboro’s United Baptist Church last November, Curleigh talked about a sleepless night she spent thinking about those families of migrants, crowded into freezing refugee camps or trekking slowly across the frontiers of Europe.

“All those refugees, in so many camps ... especially now that it’s getting colder, with little or nothing, and some with no families.”

It’s a thread winding through many of the stories people tell to explain why they volunteer — the sense that the good life they’ve lived is the product of the blind luck that landed them in a safe, prosperous part of the world.

“I’ve had a really good life and it’s a pleasure for a grey-haired woman to be

able to welcome young people to this country,” says Ginny Twomey, a National Association of Federal Retirees member and former government human-resources manager. She now spends many hours a week working with Syrian refugee kids at Winnipeg’s N.E.E.D.S. centre, an employment and education outreach service for immigrants.

The Syrian refugee crisis is a multi-generational affair, and so is the volunteer effort. When the Canadian Forces put out a call for nearly 300 reservists to help with the influx last November — a project dubbed Operation Provision — Corporal Matt Zasidko was quick to respond. The 24-year-old put his Toronto personal-training business on hold for three months and suited up to be among the reservists greeting planeloads of new arrivals at Pearson from December through to early March.

“It was genuinely good work,” Zasidko says. “I feel like we were part of history.”

One moment of the experience stands out for him. A boy, about 7 years old,

was filing into Pearson’s welcome centre with his family late one night. Part of his leg was gone. Through an interpreter, Zasidko learned he had been mutilated in an air strike.

But the boy was grinning ear to ear at the sight of the Canadian soldiers. Asked what kind of jacket he wanted to cope with his first Canadian winter, he said he wanted something like what the soldiers were wearing. Zasidko and his team members went digging through the donated clothing and found a tiny, green camo-pattern coat with a matching hat. The boy was elated. Limping away from the welcome centre he turned to Zasidko, bent down and kissed his hand. “Thank you,” he said, in perfect English.

“I’ll never forget that,” says Zasidko.

Doug Anderson has spent his career researching public opinion, now with the Earncliffe Strategy Group in Ottawa. When he saw the photo of young Alan Kurdi lying on that beach, Anderson was transformed — from a dispassionate observer of voter behaviour to a passionate participant in a wave of humanitarian action.

Together with about a dozen friends, family members and neighbours, he started work on sponsoring a Syrian family. Within a few short months, he was standing at Ottawa’s airport the day after a record snowfall hit the capital, holding up a sign and waiting to meet Canada’s newest residents — father, mother and two children, aged 4 and nearly 2 years.

Like a lot of volunteers, Anderson says he never felt that doing nothing was an option for him. “I thought: It’s going to take a lot of people stepping up ... and I really want to be part of the solution.”

“Everyone has needed help at one point or another in their lives,” says Leen Al Zaibak, board member for Lifeline Syria, a citizens’ initiative founded in June, 2015, to bring more than 1,000 Syrian refugees to the Greater Toronto Area through private sponsorships.



Tarek Noaman, wife Ghena, daughter Seba and son Zaid are welcomed by volunteer Nancy Curleigh at Moncton International Airport on Feb. 17, 2016.

The federal government may have opened the door to thousands of these migrants, but the people welcoming them in — ordinary citizens from every walk of life — are the ones writing a new chapter in the history of Canadian volunteering.

Just four years old when her family came to Canada from Syria in 1989, Al Zaibak talks about “paying it forward ... A lot of people have helped me along in my life.”

When she looks at the people working with her now, Al Zaibak is struck by how the experience of statelessness can affect a nation’s character. Some of Lifeline’s volunteers are former refugees themselves — people who remember what it was like to arrive in a strange new country with nothing but terrible memories, utterly unprepared for a new life. A Vietnamese-Canadian group called



Syrian refugees at a refugee camp in Dalhameh, eastern Bekaa Valley, Lebanon, Friday, March 25, 2016.



Prime Minister Justin Trudeau greets 16-month-old Madeleine Jamkossian, right, and her father Kevork Jamkossian, refugees fleeing the Syrian civil war, at Pearson International airport in Toronto on Friday, Dec. 11, 2015.

Voice Canada — composed of former “boat people”, as they were known in the late 1970s and early 1980s — forms part of the backbone of Lifeline Syria’s large coalition of volunteers.

“You see this beautiful circle with the Vietnamese community, who were themselves sponsored and are now sponsoring a lot of the Syrian newcomers,” says Al Zaibak.

The refugee crisis also has seen a remarkable number of former public servants stepping up to help. Many of

them see their volunteer work as a new form of public service, reviving the skills and knowledge they acquired while being paid to work for Canada.

Ethel Robidoux, Federal Retirees member, has been helping refugees settle in Kelowna, B.C., ever since she retired from the public service more than 20 years ago. Robidoux has done most of her work through her church, St. Charles Garnier, but she came to her volunteering duties with impeccable credentials, having worked in the federal departments of employment and immigration.

And immigration and employment have always been closely linked in her approach to helping refugees — those in the first wave of Croatians she dealt with in the late 1990s, and the five Syrian families her church is looking after now. Many of her proudest memories revolve around refugees getting jobs: the nervous young woman emerging from an interview with a job offer and a huge smile on her face; the young man who is still working at the Kelowna aviation centre where he first landed a job at age 18, and who started a family of his own here.

Employment, she says, is where the rubber meets the road in any refugee effort — the point where the refugee passes from victimhood to self-reliance. “I feel that if our government is bringing refugees to this country, we need to do what we can to help make them employable,” she says.

It’s seldom easy. This time it may be even harder. Volunteers seasoned in the work of refugee resettlement say that this wave of Syrian newcomers presents unique challenges, and with them, new levels of knowledge about how to help people adjust to living in Canada.

The first challenge is one of scale: Bringing in 25,000 migrants in such a short span amounts to uncharted territory for Canada. While Canada did accept 50,000 Vietnamese boat people decades ago, those migrants arrived over a course of years — not months. Moreover, while many refugees come to Canada with some knowledge of English or French, a vast number of the Syrian newcomers primarily speak Arabic.

“What matters more with people when you don’t have a language in common is how you connect with people without language, which is really humbling and incredibly satisfying as well,” says Twomey. “You learn an incredible amount.”

Typically, when volunteer organizations put out the call for help, they’re careful to assure people that no contribution

Some of Lifeline’s volunteers are former refugees themselves — people who remember what it was like to arrive in strange new country with nothing but terrible memories, utterly unprepared for a new life.



Newly arrived refugees six-year-old Mustafa Al-Darwish, right, and his eight-year-old sister Maryam skate for the first time as they take part in the Refugee Sponsorship Support Program to raise funds and welcome newly arrived refugees to Ottawa, at the Canadian Tire Centre in Ottawa on Saturday, March 26, 2016.

THE CANADIAN PRESS/Fred Charrand



Mary Lou Johnson of St. Charles Garnier Church in Kelowna stands with two unnamed refugee children on a recent outing. “They’d never seen snow before,” says church volunteer and Federal Retirees member Ethel Robidoux.

Source: Ethel Robidoux



THE CANADIAN PRESS/Ryan Remiorz

Syrian refugees Jamil Haddad, left, and Tony Batekh, 2nd left, George Louka and Edmon Artin, right, have some fun while they attend French classes at a school Wednesday, Feb. 17, 2016 in Montreal.

will go to waste — that everything donated, whether it’s household goods or clothing or money, will help refugees in need. Typically, private sponsors set a fundraising goal of around \$28,000 to get a refugee family through its first rocky months in Canada.

But what the refugee effort needs from its volunteers more than anything else is *time*. Newcomers need a vast array of time commitments from volunteers: help with learning the language, the geography and culture of their new country, help with getting to and from job interviews and government offices. Many just need to see a familiar face every day.

“I try to give (volunteers) a realistic picture of what is involved,” says Al Zaibak. “The underlying theme is consistency. You benefit someone the most when it’s not on a ‘drop-in’ basis.”

Robidoux has seen first-hand how the Syrian families in Kelowna need that consistency. If a day or two goes by without contact from a volunteer or

government official, she says, they can feel abandoned in their new home — as if they’re (figuratively) at sea again.

Full-on sponsorship involves a major commitment of time, both before and after the sponsored family arrives. Setting up a home from scratch is a bigger task than many imagine. Anderson’s wife, Sharron Ellis, found a handy website listing a home’s contents and used it to set up something very like a wedding-gift registry to channel and manage donations.

To brief himself on the job ahead, Anderson attended two training sessions put on by the Ottawa-based organization Refugee613 to educate refugee sponsors. The experience, he says, was an eye-opener. “I don’t think anyone came out (it) saying, ‘I knew all that,’” Anderson says.

One of the more valuable lessons he took from the training revolved around how the refugees themselves react to being helped. While they may be reasonably comfortable with government assistance,

many worry about what they might owe their private sponsors — and are confused by the idea of perfect strangers giving their money and time to help war migrants from the far side of the world. To ease their minds — and to convince them that Canada is getting something out of the refugee program as well — volunteers are encouraged to refer to their charges as “newcomers,” not refugees.

Like a lot of volunteers, Anderson says he never felt that doing nothing was an option for him. “I thought: It’s going to take a lot of people stepping up ... and I really want to be part of the solution.”



Source: Matt Zasidko

Canadian Forces reservists welcome two refugee kids at Pearson International. Cpl Matt Zasidko is seen kneeling in the front row, far left, next to Cpl. Melissa Blair, an unidentified refugee boy, MBdr Kevin Noh and an unidentified refugee girl. Back row left to right: Cpl. Dardan Malushaj, Cpl. Alex Badita, Bdr. Jocelyn Rae and Cpl. Ross Blair.

Many say that one of the hardest things about volunteering for the Syrian refugee effort is learning to curb one's enthusiasm. Sponsor groups are warned against getting too caught up in the moment; while they may be exhilarated to see a sponsored family arrive at the airport (and keen to get a few pictures for the Facebook page), the migrants themselves may be travelling under a cloud of doubt, guilt and anxiety — for their homes, for the people they left behind. Fearful of consequences for loved ones still trapped in Syria, they may be reluctant to be photographed.

"This is really an ugly, ugly situation, to make the understatement of the year," says Twomey. "And people are really in a state of trauma."

Still, it's important to remember how this country's Syrian refugee project started: with a photo of a dead boy on a beach in Turkey. Since the migrants started arriving in Canada, the images have changed:

A photo of a Syrian child — his face lit up with uncomplicated joy — taking his first toboggan ride. Two siblings walking hand-in-hand down a grade school corridor on their way to their first class. A boy beaming with pride as he shows off his first bicycle.

And ordinary Canadians from coast to coast, taking one of the worst humanitarian disasters in recent memory and trying to turn it into something else: a vision of a better world. ■

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Myra Conway

Federal retiree, wife of dementia sufferer and volunteer for Alzheimer Society of Canada

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BORROWED TIME

Stretched thin by work and caregiving commitments, Canadians are finding it harder to step up for volunteer work. Can non-profits cope?

SHARON KIRKEY



Guy Lepage's first deployment with the Canadian Red Cross was to Biloxi, Miss., in 2005, the year Hurricane Katrina slammed into America's Deep South.

As a former journalist, one of his jobs was to lead media crews up and down the storm-ravaged Gulf Coast — past casino barges half a football field long, picked up and tossed like toys by Katrina's winds; past homes flattened by storm surges, leaving nothing standing but the front steps. "We called them stairs to nowhere," says Lepage.

Lepage is an *über* volunteer. In addition to Katrina, he has helped in relief operations ranging from Haiti's devastating 2010 earthquake to last summer's wildfires in northern Saskatchewan. At home in the Durham Region east of Toronto, he supervises a Red Cross personal disaster assistance team that is on call round-the-clock to arrange emergency shelter, food and other essential supplies for victims of house fires and other disasters.

"That's one of the things that attracted me to the Red Cross," says Lepage, 58, a senior issues analyst with the Ontario government. "It truly is work that matters."

Without volunteers like Lepage, non-profits simply couldn't function. But now the face of this vast, unpaid labour pool is changing — and it's prompting some serious soul-searching in Canada's charitable and non-profit sectors.

For starters, the number of volunteers is declining. In 2013, 12.7 million Canadians, or 44 per cent of people aged 15 and older, volunteered their time, according to Statistics Canada's 2013 General Social Survey — a decrease from a high of 47 per cent in 2010, the last time the survey was conducted.

The decline was sharpest among those aged 35 to 44 — the middle-aged "sandwich" generation caught between caring for their own children and aging parents. Their volunteering rate fell by a worrying six percentage points.

And the volunteer population is aging: In 2013, 28 per cent of all Canadian volunteers were aged 55 and older, up from 23 per cent in 2004.

The oldest volunteers — members of the post-Second World War cohort that has been the backbone of the volunteer sector for generations — are exiting the volunteer corps. And it's not at all clear whether the boomers behind them will step up to fill their places.

The "millennials," meanwhile — members of the generation born roughly between 1982 and 2003 — have higher rates of volunteering than boomers. But they're a different breed: For Generation Y, it's more about social activism and less about providing direct, front-line services.

"For those who are caring for the elderly, that to me is where we will have a real challenge," says Susan Phillips, professor and supervisor of the Philanthropy and Non-Profit Leadership Program at Carleton University in Ottawa. The people now shouldering the bulk of that caregiving work are overwhelmingly women "who are already quite on in years themselves," Phillips says.

"I don't think the women of the next generation behind them, the boomer women, will see that same kind of role for themselves." That could mean a looming crisis in elder care.

She and others say organizations need to re-think what they're asking volunteers to do. That means a change in how volunteers and their capabilities are perceived. It means tossing out old rules, allowing people to scale back, or up, as their own life circumstances

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Canada's charitable sector is the second largest in the world... Half the country's estimated 170,000 non-profits and charities are run entirely by volunteers.
.....



Guy Lepage visits a grade school class in Jacmel, Haiti in September 2010. "It truly is work that matters."

.....

Canadians devoted 1.96 billion hours to volunteer work in 2013 — everything from reading to children in school, collecting food donations and selling daffodils for cancer research to helping refugees fleeing the unimaginable horrors of war. Together, they performed the equivalent of about one million full-time jobs.

.....

change — offering more short-term or flexible commitments and giving volunteers opportunities that let them see the direct impact of their work.

"Rather than simply saying, 'This is the volunteer opportunity we have, take it or leave it,' organizations need to be thinking of the shifting desires of their market," says Bruce MacDonald, president and chief executive officer of Imagine Canada, a national organization that supports charities and non-profits.

"There is a profound and fundamental shift taking place here."

Canada's charitable sector is the second largest in the world, behind only the Netherlands (the United States ranks fifth.) Half the country's estimated 170,000 non-profits and charities are run entirely by volunteers.

Canadians are among the most benevolent people in the world. The Charities Aid Foundation in the United Kingdom ranked Canada fourth in its 2015 World Giving Index,

with a national "volunteering time score" of 44 per cent, behind only Myanmar, the U.S. and New Zealand.

Nationally, according to Statistics Canada, formal volunteer rates are highest in Saskatchewan and Manitoba and lowest in Quebec. And Canadians in small and rural towns are more likely to volunteer than their urban neighbours.

All told, Canadians devoted 1.96 billion hours to volunteer work in 2013 — everything from reading to children in school, collecting food donations and selling daffodils for cancer research to helping refugees fleeing the unimaginable horrors of war. Together, they performed the equivalent of about one million full-time jobs.

Now, however, fewer volunteers are being compelled to carry more of the load.

One of the most worrying trends is the decline in volunteering in the 35-to-45 age group, traditionally a group that handles a disproportionately large share of the volunteer workload.

The problem is that today's mid-lifers are being squeezed at every turn. They're holding down full-time jobs while caring for multiple family members — just as community services are declining. They simply have less time to give.

"Someone was telling me they have adult children who have moved back home with their kids, a partner with some kind of health issue, parents *and* grandparents," says Paula Speevak, president and chief executive officer of Volunteer Canada.

"That's probably not that unusual, and will be less unusual as time goes on."

So the charitable sector needs to adapt to volunteers' changing demands and schedules. Jane Hunt, associate director of volunteer resources management with the Red Cross, says her organization has worked hard in recent years on "making sure that our volunteers have opportunities to change with us, as their life circumstances change."

"Rather than losing them, we've been able to cross-train them into new roles" that require less of a time commitment, says Hunt. "We have volunteers that are in a virtual role — they're volunteering from home, or supporting us through telephone or video conferencing."

Organizations are also finding ways to make volunteering a family affair — to let volunteers bring their younger or older family members with them as they do non-profit work. And many organizations are reaching out to the private sector to offer more employer-supported volunteering options.

But seniors still score the highest average number of hours volunteered, so getting retired boomers engaged would be a huge windfall for charities — if they don't lose them to Florida or cruise ships first.

Raised during the social and political ferment of the 1960s and 70s, many boomers have a deep sense of social commitment that has driven their volunteer work in the past. But things are shifting.

As the boomer cohort moves into retirement years, "there are questions around what their level of commitment will be," says MacDonald of Imagine Canada. Will they maintain the same charitable patterns they have in the past?

"If you think about this potentially being the healthiest and wealthiest generation of retirees in the history of humankind, you can see that it may present challenges that are different from previous generations of retirees."

In other words, many boomers are entering retirement with little time on their hands. Many aren't retiring completely. Many are travelling, or wintering abroad. And increasingly, many have caregiving responsibilities of their own. Canadians are living longer lives, putting many boomers in the position of caring for their own frail parents.

So while many organizations still want permanent or long-term commitments,

HELPING PEOPLE, HELPING YOURSELF

Can volunteering be good for your brain?

It's an intriguing question, so far unanswered. Canadian researchers have shown that volunteering is associated with lower rates of depression, better self-reported health and well-being and longer lives.

Now, emerging evidence is hinting it also improves cognition and lowers dementia risk.

Dr. Nicole Anderson is a senior scientist with the Rotman Research Institute at Toronto's Baycrest Health Sciences. Two years ago her team published a study based on the best evidence they could gather on the benefits of volunteering for older adults.

In addition to psychosocial payoffs like reduced depression, they also found lower rates of hypertension and hip fractures among seniors who volunteer, compared to their non-volunteering peers.

The benefits accrued with more hours — but only up to a point. That tipping point appears to be about 150 hours per year, or about three hours per week. "So, half a day, once a week, is as much as you need to get good benefits," Anderson says. "Beyond that you don't seem to benefit any more."

Hospitals, schools or food banks — the setting doesn't seem to make a difference. "It doesn't really seem to matter where you're doing your volunteering," Anderson says.

What may matter, however, is whether the work challenges you mentally.

Studies have suggested the more cognitively or socially complex a person's

paid occupation, the better his or her cognitive functioning and the lower the dementia risk.

"And volunteering is an occupation as well — it's unpaid and it's part-time, but it is an occupation," Anderson says.

"And so we're testing the hypothesis that the more complex your volunteer role is, the bigger the benefits will be."

Her team has been studying a group of about 100 volunteers aged 55-plus. The researchers assessed each person's physical, cognitive and psychosocial functioning before they started to volunteer, and then after six and 12 months of volunteering.

The team measured everything from grip strength and how far people could walk in six minutes, to depression, feelings of social support, optimism and a sense of meaning and purpose in life.

Anderson, who is preparing to publish her results, says there is an urgent need to identify something — anything — that could reduce age-related brain decline.

Almost 750,000 Canadians currently have Alzheimer's or other forms of dementia, a figure expected to double within 15 years. But according to Anderson, "99.6 per cent of clinical drug trials (for dementia) have failed in the last decade.

"We don't have a cure for dementia. But more than 50 per cent of the risk of developing dementia is due to modifiable lifestyle factors," she says, citing high blood pressure, physical activity and diet.

"If we can find lifestyle activities that help reduce dementia, that's our best hope at knocking down the prevalence rates."

MacDonald says many more volunteers will be looking for short-term, flexible ones.

Boomers have what amounts to a 'project' mindset, he says. They want to start something and see it through to completion, "rather than saying, 'I'm in it forever,' which also makes exiting much more difficult.

"This fits with the ability to say, 'I'll work on a project in the fall, but I'm going to winter in Florida for three months and I'll see you again in the spring.'"



Most of all, MacDonald says, today's volunteers want to feel their contribution is valued — and they want to see it making a direct impact.

At the other end of the volunteer pipeline are young people, and while MacDonald says today's youths have the desire to do good in their DNA, "it's likely to unfold differently than their parents and grandparents." Young people are creating their own volunteer opportunities, he says. "They're creating social enterprises and social purpose businesses."

"So, there's a big rush of volunteers going out one end of the pipeline, and perhaps a slower trickle coming in the other. It's really something the sector needs to be paying attention to."

Despite the challenges, Speevak remains optimistic. The Statistics Canada survey only captured formal volunteering — holding a position within an organization — and not the self-organized, "organic action" that's increasingly taking place.

"It means that people don't have to go through organizations to do good things together," she says. "All forms of engagement are important and valuable."

It's useful to remember why people volunteer in the first place — that sense of public service that drags Guy Lepage and his team out of their beds in the middle of the night to attend fire scenes. His first job in an emergency is needs assessment: Does the family have insurance? A place to stay?

"We get them gift cards for clothing from Walmart," he says, "and restaurant cards so they have somewhere to eat while they get their lives back together again.

"You're dealing with people at a time of crisis, and people are just so appreciative. I tell my new members of the team, 'You will get the warm fuzzies,' because people are so happy.

"Yes, you may have got up at two in the morning and you get home three hours later, but you feel so good about helping someone else. It's just an amazing feeling." ■

HOLIDAYS THAT HELP



A new trend in travel lets you see the world while saving it.

ELIZABETH THOMPSON



A volunteer takes notes while participating in an Earthwatch Institute study of endangered chimpanzees in Uganda. Source: Earthwatch



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The days were long. The sun was hot. Joan Weinman loved every minute.

She spent her days in a small community outside the city of León in Nicaragua, bending rebar to make the concrete walls of a school, chatting as she worked with a local woman about their grandchildren.

After work, she and her friends hiked around a volcanic lake, watched folklore performances and enjoyed the cuisine in local restaurants. At the end of the week, they headed to the tropical paradise of Little Corn Island for a few days of rest.

For Weinman, however, relaxation was never the aim. "When you're out in the sun and you're watching these little kids learn under a tree and you're building this stuff with your hands ... and, lo and behold, it actually turns into a useful thing," says Weinman, who worked as a public servant for the City of Ottawa before opening her own communications consulting firm. She's already planning another trip to Nicaragua with SchoolBOX, an Ontario-based charity.

"It gives you a real sense of accomplishment in a way that I haven't felt before."

Most people go on holiday to get away from work. More and more, however, retirees with time on their hands are looking for something better than a beach — a vacation that makes a difference, however small. Weinman is part of a growing trend of travellers combining vacations with volunteer work — getting to see another part of the world while doing a bit of good along the way.

Statistics Canada doesn't track the number of Canadians who travel overseas to volunteer, but experts, travel operators and groups that send volunteers overseas all say 'voluntourism' is growing in popularity around the world.

"It's a \$173 billion a year industry — just voluntourism," says Rebecca Tiessen, associate professor at the University of Ottawa's School of International Development and Global Studies and an expert on volunteer travel.

"Part of the big trend is it's increasingly being offered as a form of alternative tourism by private, for-profit companies."

Groups like Habitat for Humanity have been doing it for years, sending thousands of volunteers across Canada and around the world to build affordable housing.



Source: Earthwatch

Volunteer researchers enjoy a spectacular view while taking part in a killer whale study in Iceland.

"Habitat was doing service trips like this long before voluntourism was even a word," says Rick Tait, senior director of Habitat for Humanity's Global Village program.

Lately, private sector tour companies have been moving into the field. For several years, Collette Vacations has offered charitable attractions — such as schools supported by its foundation — on its tour itineraries for destinations like South Africa. In October, it will make its first official foray into volunteer tourism with a nine day trip to Ecuador, partnering with Children International.



Source: Earthwatch

A scuba-diving volunteer checks samples off Little Cayman, part of an Earthwatch Institute coral research project.



Source: Joan Weinman

Volunteers Joan Weinman, Ann Rickenbacker, Tammy Laverty and Terri Storey (left to right) are greeted by schoolkids outside of Tipitapa, Nicaragua, in February, 2016.

Collette general manager Brett Walker, who did volunteer work in Ecuador last year, says clients who sign up for the volunteer tourism package could find themselves doing a variety of jobs, such as painting and gardening.

"This will be for someone who can put on some boots or bend over. It's not overly strenuous but it's not going to be for everyone."

Still, no matter who you are or where you want to go, there's a voluntourism option that works for you — whether it's taking a two-hour break from a Jamaican resort to read to local kids, or performing physically demanding work like building houses and schools in impoverished countries.

For many, volunteer tourism offers a chance to break through the tourist 'bubble' and see a country up close — to give back while getting to know the people in a way package tours seldom permit.

If you volunteer for a recognized Canadian charity like Habitat for Humanity, you might even be able to get a tax deduction for your flight and the cost of the non-recreational part of your trip.

"The CRA (Canada Revenue Agency) rule says that if you are doing work for a charity in pursuit of its mission, then your expenses are tax-receiptable," Tait says.

But there are a lot of voluntourism options out there, so it pays to do your homework

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Volunteer tourism offers a chance to break through the tourist 'bubble' and see a country up close — to give back while getting to know the people in a way package tours seldom permit.

.....

and ask yourself some questions before you sign up. Will you be making a useful contribution to a community, or will it just 'busy work'? How much vacation time are you prepared to dedicate to volunteering? Are you prepared to rough it a little, or a lot?

Tiessen says prospective volunteers also should be honest with tour operators about their abilities and qualifications; don't, for example, tell people you're a professional building contractor or a medic if you're not.

"The kind of work that you're doing abroad, would you do it in Canada? If you can't say 'yes' to that, then it's unethical."

Safety is another consideration, says Tait.

"You really need to question (the tour organizer's) safety record and emergency procedures. Do they provide travel health insurance as part of the program? What are their procedures if something were to happen? Will there be a host with you all the time, 24/7, who can act on your behalf if you end up needing to go to the hospital for some reason?"

Amy Mills, spokeswoman for Global Affairs Canada, recommends Canadians check the department's travel website for information on the country they're planning to visit — including advice on health precautions. Those volunteering for overseas work also should register with the Registration of Canadians Abroad program so they can be notified in the event of an emergency in the country they're visiting.

Working with children — at an orphanage or a school, for example — is a popular voluntourism option, but experts say you should ask yourself whether you're creating a relationship with a child that you're not planning to maintain once you return home.

Time commitments vary. Short-term projects may keep you busy for just a few days, while more structured volunteer operations — run by groups like CUSO International, World University Services Canada or the Canadian Executive Service Organization (CESO) — can last weeks or months.

And not every volunteer tourism option involves humanitarian work. The U.S.-based Earthwatch Institute offers a wide variety of expeditions that turn tourists into "citizen scientists" helping researchers collect valuable data.

Earthwatch expeditions cover the globe: tracking the effects of climate change in Churchill, Manitoba; counting pink dolphins while living on a riverboat in the Amazon; surveying coral disease while scuba diving on the Great Barrier Reef off Australia. The institute also offers archaeological expeditions; you can take part in a dig looking for traces of the Roman Empire near Hadrian's Wall in Britain, or uncover the secrets of a 1st century AD Italian villa in Tuscany.

"Through Earthwatch, you are working side-by-side with scientists leading conservation projects around the globe and you are literally



Volunteers Joan Weinman (right) and Kimothy Walker at the construction site for a new school outside Managua, Nicaragua in February, 2015.

Planning a volunteering holiday? Here are a few questions the experts say you should ask before you sign up.

- Who benefits? Make sure your money and your work are going to help the people who need the help.
- How long has the organization you're travelling with been involved in voluntourism? Does it have a good track record? Does it have a plan for emergencies?
- Ask detailed questions about the trip. How many hours a day will you be expected to work? Where will you sleep?
- Are you qualified to do the work? Are you doing work that could provide a job for someone in that country?
- If you're volunteering with children, will you be creating a relationship that you don't plan to maintain when you return home?

collecting data side-by-side with them over the course of one to two weeks," says spokeswoman Kristen Kusek.

"It's a quite literally direct, hands-on contribution. You're getting your hands dirty."

Kusek says nearly 3,500 Canadians have taken part in more than 600 Earthwatch projects around the globe since 1981. Each Earthwatch expedition is run by experts; this summer's Churchill expedition is led by environmental geochemist LeeAnn Fishback, University of Alberta professor emeritus Dr. Peter Kershaw and Steven Mamet, a postdoctoral fellow at the University of Saskatchewan.



Climate change research in the near Arctic.

Source: Earthwatch

And you don't have to risk jet lag to help out. Volunteer tourism can be a great way to see Canada while giving back.

Habitat for Humanity may be best known for sending building teams overseas, but it also has a Canada Builds program for domestic projects — constructing everything from affordable homes in Prince Edward Island to an elders' lodge on the Flying Dust Reserve in Saskatchewan.

Alberta's beautiful Banff National Park has a program that allows volunteers to work on park projects — everything from water quality monitoring to restoration projects.

Willing Workers on Organic Farms (WWOOF) offers travellers the chance to trade labour for food and accommodation on farms overseas or across Canada. The organization says there is no upper age limit.

"Providing you are fit and well enough to work for four to six hours per day, there is no upper age limit for WWOOFing," the

organization says on its website. "Many farmers welcome the maturity older WWOOFers bring."

Travel broadens the mind; combining travel and volunteer work opens the heart. Many people who take part in voluntourism holidays are so moved by the experience that they keep coming back.

Weinman's trip to Nicaragua last February was her second. She's planning to return with family members to build a new school, dedicated to her late mother.

"You drift away from your family as you get older," she says. "So this is a really cool way, I think, of just pulling my sisters and brothers and nieces and nephews into a project where we are all doing this for my mother." ■

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VOLUNTEER PROFILE

The indefatigable IRENE GALLANT

Some see retirement as a chance to do less. Irene saw it as permission to do more.

NATHALIE TRÉPANIÉ



Irene Gallant set herself a short but impressive list of goals to achieve in retirement. Only one of them involves doing something strictly for herself — which probably explains why she hasn't gotten around to it yet.

"I haven't learned to play the piano," she says with a hint of regret.

It's not at all obvious where Gallant would find the time. Most of her waking hours are spent helping others. She splits most of her time between four large volunteer organizations in Prince Edward Island, including the National Association of Federal Retirees. She's also deeply involved with the provincial chapter of the Girl Guides of Canada and the Catholic Women's League, and is president of her local chapter of the IODE — which, among other things, supports children's breakfast programs.

Most of what remains of her free time is devoted to singing for various choirs, seniors' homes and church groups.

"I do like to help out," says Gallant, winner of the Federal Retirees' inaugural volunteerism award in 2014. "I do what I can."

She's being modest, of course. Those who know her consider Irene Gallant a pillar of P.E.I.'s non-profit community.

"Quite frankly, if it were not for her, I'm not sure this branch would survive," says Jack MacDonald, president of the National Association of Federal Retirees' Charlottetown branch.

And nothing seems to slow her down — not even a hospital stay. While in

hospital recently awaiting her second open-heart surgery in three years, Gallant kept working the phones and her email account, ensuring that the organizations she volunteers for were running smoothly in her absence.

"I feel that that's my role," she says. "I was put here to work with people, to help. I think I'm a better person for it."

She credits her mother with setting for her an example of public service. But it was her own career as a public servant, she adds, that laid the groundwork for her second life as a volunteer.

"I felt pride in being a public servant," Gallant says. "I felt like I was contributing to my country."

Gallant spent over 34 years working for what is now called Employment and Social Development Canada. She worked through the department's many different incarnations since she first joined the public service almost 40 years ago — starting with Manpower and ending with Human Resources and Skills Development Canada when she retired about 10 years back. She took on many different roles, always in administration, culminating with the post of director of corporate services in Charlottetown.

After she retired, she was determined to find some new uses for the skills she'd

acquired in the public service — to find a way to continue to serve her country, even without getting paid for it.

"I wanted an opportunity to do things that were good for me to broaden my skills and also be of service to others," she says. "I wanted to keep my mind and my body active."

Gallant had heard about the Federal Retirees through work colleagues, and saw in it an opportunity to stay connected. When she showed up for her first branch meeting, she was immediately nominated vice-president because of her previous work in staff training and management. She took the job — and never looked back.

"I learned a lot. It was good for me," says Gallant. "It broadened my skills."

Gallant focuses her contributions on administrative tasks and priorities, areas where she feels she has the most to offer.

Volunteering for various organizations also has greatly expanded her personal support group. She's made a lot of friends along the way, she says, and the support she has given to others has been returned in kind during her darker moments — including the death of her husband about a year ago.

"I feel that that's my role... I was put here to work with people, to help. I think I'm a better person for it."

"They helped me cope," she says. "I felt like I was wrapped in a very comforting embrace. I had so many people come and express their sympathies.

"To me, what I got back from all of that is so much more than what I gave them."

Her friends and colleagues might argue the point; to them, Gallant is indispensable — the kind of volunteer who never turns down a task.

"You can always count on her to complete anything she is asked," MacDonald says. "I've never heard her say no to any request."

"The National Association of Federal Retirees, for one, is extremely privileged to count Irene as one of its volunteers," says acting Federal Retirees CEO Debbie Bernhardt. "Her commitment to the Association and the members it represents has and continues to be exemplary. I can say with absolute

conviction that her efforts have made a real impact and are greatly welcomed and appreciated. All of our volunteers are hugely valued."

Gallant's message to retirees is simple: Time is precious. Don't use retirement as an excuse to stagnate or, worse, become irrelevant. Instead, treat it as an opportunity to grow and learn — to become a better person in ways your working life may not have allowed.

"If you want to build a better place, you have to start somewhere," she says.

In other words, retirement isn't just the end of one journey. It can also be the beginning of another. ■

Nathalie Trépanier is director, communications and marketing for Federal Retirees.

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No matter why you're travelling, it's important to think about protecting your health before you pack a bag. You might assume you only need vaccinations for travel to remote or exotic locations — but you also might be surprised to know how many popular destinations also recommend vaccinations for safe travel.

Here are five steps to make sure you're covered:

Do your research: No matter where you're travelling, check the websites for Canada's Public Health Agency (PHAC) and the U.S. Centers for Disease Control and Prevention (CDC). Both have alert sections and health information searchable by country. You may not think it's necessary for your destination, but even a mumps advisory is worth checking against your vaccination records.

Check with the country you're visiting: Talk to staff at the consulate or embassy of your destination country to find out if they have any vaccination/proof of vaccination requirements, or any other information you need to know.

Talk to your doctor: And do it early. Ask about your destination and review your immunization records as soon as possible. Plan on getting vaccinations or booster shots at least six weeks before travel. Your doctor may be able to administer the vaccines, but may not have them on hand. Even through a travel vaccination clinic, you may need several weeks' notice.

Take your immunization records with you: Some countries actually may require you to show proof of immunization. In fact, even countries where yellow fever is *not* a risk may require proof of immunization if you are entering from, or connecting through, a country that has yellow fever alerts.



Pack insect repellent: Mosquitoes aren't just a nuisance. They can also be carriers of disease, some of which have no vaccines.

The Caribbean, Latin America, Asia and Africa are among the top destinations for travel volunteer opportunities. You may not have considered getting vaccinations for these destinations, but they are advised by both PHAC and CDC.

Thanks to the vast databases of information provided by PHAC and CDC, it only takes a moment to learn about the health risks associated with your area of travel. A little advance preparation can help you avoid getting sick, and make sure you bring back nothing but great memories from your volunteer experience abroad. ■

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Help yourself to BETTER HEALTH

Volunteering is good for you — and it's easy to get started.

PAULA HORSLEY AND AMANDA CHEN

All over Canada, retirees are using their skills and spare time to make their communities better places to live through volunteer work.

Research tells us volunteer work that makes volunteers feel valued and allows them to see a positive impact — while requiring a moderate commitment — results in the highest level of satisfaction for the volunteers themselves.¹ But the benefits of volunteering also extend to improved physical, intellectual and psychological health, as well as improved cognitive functioning.¹

Volunteering allows older adults to stay active in their communities and build on their social networks.² As a result, older volunteers report a stronger sense of identity and well-being³, which has been

found to lead to a higher level of physical activity and quality of life.²

One popular volunteering option for Canadian seniors is homecare. Seniors For Seniors and Always Home Homecare are just two agencies looking for older volunteers to provide homecare for seniors in need.⁴⁻⁶ Although some of these agencies do pay their volunteers, many older adults volunteer their time free of charge.⁴⁻⁶

Such homecare arrangements benefit everyone involved. They allow volunteers to remain engaged and involved in their communities, and they give older adults access to services in their own homes that they might not have been able to afford otherwise.⁴⁻⁶ And homecare volunteers and their clients often connect on a personal level, sharing common experiences and developing meaningful relationships.^{4,5}

Volunteering also has been connected with positive effects on a variety of health conditions.^{1,2} Older adults find that volunteering helps them better adjust to the many life changes that occur as we age², and volunteering has been



linked to improvements in symptoms of depression.¹ There's even strong evidence to suggest a connection between volunteering and delayed mortality.¹⁻³

So find a worthy cause in your community, and pitch in. Your head, heart and health will all thank you for it. ■

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This article is courtesy of The Canadian Geriatrics Society — canadiangeriatrics.ca

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HERE COMES THE SUN



Staying fit in warm weather is easy. Just keep doing what you're doing.

MIKE BRUCE

The long wait is over. The cold, dark months of winter are finally behind us, sunny days ahead. More hours of daylight mean more time for fun — for staying fit without really trying.

That, to me, is what makes this the best time of the year; suddenly, getting in shape isn't hard work anymore. So rather than offering you new workout regimes, meal plans or lifestyle changes requiring a lot of willpower, I'd like to just point out that, chances are, you're already doing things that can keep you fit. You just don't think of them as *exercise*.

Take home maintenance, for example. If you're a homeowner, you've been dying to get to work outside since March. Activities like yard work and gardening can be great forms of physical activity. But remember: If you've been mostly idle over the winter

months, you run the risk of problems like joint and lower back pain. So start slowly and support your home maintenance work with other forms of exercise, such as swimming, biking, walking and running. We call this 'active recovery'; it's good for posture and blood flow and it reduces residual muscle and joint fatigue.

A few words on diet. I'm not going to be a jerk about this; you've probably been waiting months to enjoy hot-weather treats like ice cream and sangria. Go ahead and indulge every once in a while, but remember — moderation in all things.

Personally, my favourite part of the season is cooking outdoors. I'm a barbecue fanatic; if you can eat it, I'll look for a way to get it onto the grill. Early summer is the beginning of the peak period for a lot of fresh produce, so look at grilling season as a chance to get away from processed foods as much as possible.

Grilling and barbecuing allow you to bring out the pure flavour in foods without resorting to a lot of fat, salt and processed ingredients. So keep it simple. I spare no expense at my local butcher — a lot of great cuts of meat need only a short sear on the grill to reach perfection. And what's better than a meal made up of the freshest produce your farmers' market can offer?

Let me just offer a plug here for the best Canadian berry of them all: the blueberry. Blueberries are a delicious dessert and snack option, whether cooked or eaten fresh. They're also loaded with fiber (which keeps cholesterol at moderate levels) and they're also the best berry source of antioxidants (which have been strongly linked to preventing some age-related health issues).

Word of warning: Stay hydrated. Hot weather activities dry you out, so keep a supply of water handy. Here's a tip: Add a little lemon juice to your water. It tastes great and it can actually keep you hydrated longer. Lemons contain the highest amount of electrolytes of all citrus fruits; add just enough (about one lemon per 700 ml — any more and it can act as a diuretic) and those electrolytes will help you maintain your water balance better than just plain water.

And as I've mentioned before, it's important to listen to your body. If it's telling you to ease off, do so. Trust your feelings of fatigue or discomfort, and don't try to do more than you can do safely. That way, you can enjoy the spoils of the season in good health. ■

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



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Too sweet for OUR OWN GOOD?

When it comes to sugar, a little goes a very long way.

Sugar has been getting a lot of bad press lately. American cities have tried to ban extra-large soft drinks. The Canadian Diabetes Association and some municipalities want a tax imposed on sugar-sweetened beverages. Some articles claim certain kinds of sugar are worse for you than others. The *New York Times* recently posed the question: "Is Sugar Toxic?"

As with many foods, the bottom line on sugar is that eating too much can have a negative effect on health, says Kathleen Turner, a registered dietitian in the Cardiac Prevention and Rehabilitation Centre at the Ottawa Heart Institute.

"Eating too much sugar may increase the risk of developing cardiovascular disease, stroke, obesity, diabetes, cancer, and dental caries," she says.

Sugar is a type of carbohydrate that provides energy but no other nutritional benefits. Other carbohydrates (starch, fibre) do have added nutritional benefits.

There are two types of sugar. Monosaccharides are the most basic sugars and include glucose and fructose. Disaccharides consist of two monosaccharides and include table sugar, maltose and lactose.

All sugars affect your body in pretty much the same ways — as long as you don't have more than the recommended amounts, says Turner.

The sugar we consume is either a natural part of the foods we eat (fruit, dairy and

grains) or is added during processing or preparation. These added sugars and other concentrated sweeteners — such as syrups, honey and fruit juices — are what you need to keep an eye on.

"The sugar that occurs naturally in whole foods comes with other nutritional benefits which can include fibre, vitamins, fats and other types of carbohydrates," Turner says. These foods are healthy because their other components have nutritional value and help make you feel full, limiting the amount you eat.

It's easy to consume excess sugar in soft drinks, prepared foods and even some home cooking — because the amounts of sugar in these foods can be very high. The Heart and Stroke Foundation estimates that Canadians get up to 13 per cent of their total calories from sugars they add to their own food.

People who consume from 10 to 25 per cent of their total calories in added sugar have a 30 per cent higher risk of death from heart disease or stroke than people who consume less than 10 per cent. For those who consume 25 per cent or more of total calories though added sugar, the risk is nearly tripled, according to Heart and Stroke.

Excess calories from sugar are stored in the body as fat, which can contribute to obesity and increase the risk of heart disease, diabetes and cancer.

Sugar-sweetened beverages such as soft drinks and juices are the main offenders. "Liquid calories such as pop, juice, energy drinks or vitamin waters can really add up quickly," Turner says. A single 355 mL can of

pop contains about 10 teaspoons (40 grams) of sugar — with no additional health benefits.

Recommended daily levels of sugar vary from person to person, depending on their energy needs and metabolism. The World Health Organization and Heart and Stroke both suggest limiting your daily added sugar intake to no more than 10 per cent of total daily calories; less than 5 per cent is ideal. This equals about 50 g (12 teaspoons) of added sugar per day for a 2,000-calorie diet.

"Use less sugar in your cooking, buy fewer pre-made products, reduce the sugar in your coffee, avoid sugar-sweetened beverages," Turner says. "Also, there is evidence suggesting that eating less added sugar might help to reduce your risk of chronic disease."

She suggests cooking more often at home, using fresh, whole foods. When you can't cook your own meals, look at the sugar content on product labels.

High-fructose corn syrup is widely used in food manufacturing. Turner says the evidence on whether it's worse for you than other forms of sugar is still unclear.

"The better thing for people to focus on is reducing their overall sugar intake, regardless of the source."

For some easy-to-remember ideas about eating better, check out the Heart Institute's 10 Tips for Healthy Eating. ■

This article is brought to you by the University of Ottawa Heart Institute, Canada's largest and foremost heart health centre dedicated to understanding, treating and preventing heart disease. Support our search for a cure at: donate.ottawaheart.ca/nafr



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ASK THE HEALTH OFFICER

QUESTION: What is the new contribution rate that I am now paying for the Public Service Health Care Plan that came into effect April 1, 2016?

ANSWER: That depends on the type of coverage you have — single or family coverage, or Level I, II or III hospital coverage. Contribution rates are different if you have Supplementary Coverage, Supplementary Coverage-Relief Provision or Comprehensive coverage.

This year, pensioner premiums for Public Service Health Care Plan supplementary coverage range from \$41.06 to \$86.47 for single coverage, from \$79.86 to \$125.27 for family coverage. Supplementary Coverage is also available under the Relief Provision, with pensioner premiums ranging from \$27.37 to \$72.78 for single coverage, or \$53.24 to \$98.65 for family coverage.

Comprehensive coverage pensioner contributions range from \$64.11 to \$109.52 for singles, and from \$117.08 to \$162.49 for family coverage.

For details, please visit www.njc-cnm.gc.ca

Pensioner Monthly Contribution Rates

April 2016

Supplementary Coverage

	Hospital Level I	Hospital Level II	Hospital Level III
	Total \$		
Single	41.06	57.62	86.47
Family	79.86	96.42	125.27
Orphans	0.05	2.63	5.22

Supplementary Coverage — Relief Provision

	Hospital Level I	Hospital Level II	Hospital Level III
	Total \$		
Single	27.37	43.93	72.78
Family	53.24	69.80	98.65

Comprehensive Coverage

	Hospital Level I	Hospital Level II	Hospital Level III
	Total \$		
Single	64.11	80.67	109.52
Family	117.08	133.64	162.49
Orphans	0.06	2.64	4.93

The cost-sharing ratio represents the portion of plan costs to be paid by the pensioner group within the plan. The pensioner premiums or contribution rates are the dollar amounts pensioners pay for their Public Service Health Care Plan coverage.

Pensioner rates are based on the previous year's total plan costs for the pensioner population only, adjusted by the estimated percentage increase in benefit cost for the following year, based on single or family coverage. Cost-sharing is then applied, and the figure is divided by 12 to get the monthly rate.

The new cost-sharing ratios are set to increase gradually from 2015 through 2018, in order to get to the 50-50 cost-sharing ratio. Each year, the pensioner contribution rates will be adjusted to reflect the previous year's actual plan costs for the pensioner group, and adjusted by the estimated percentage increase in benefit cost for the following year:

Pensioner Monthly Contribution Cost Sharing Percentages

Cost Sharing for Pensioners		
Effective Date	Pensioners	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%

Canada's website at <http://www.esdc.gc.ca/en/cpp/oas/payments.page>

Pensioners must complete a form to apply for the Relief Provision — the PWGSC-TPSGC 481 Public Service Health Care Plan Relief Provision Application Form. It's available online at <http://www.pshcp.ca/forms-and-documents.aspx>, or by calling the pension administration.

To discuss your eligibility, please contact your pension office. ■

than the new 50/50 ratio.

Coverage is available to pensioners living in Canada who joined the Public Service Health Care Plan as a pensioner on or before March 31, 2015, and who are in receipt of a Guaranteed Income Supplement (GIS) or who have a net income or a joint net income (that of you and your spouse or common-law partner) that is lower than the GIS thresholds established for the Old Age Security Act. The latest GIS thresholds are found on Service

ASK THE PENSION OFFICER

QUESTION: What did the 2016 federal budget have to say about seniors? Have they cancelled income-splitting?

ANSWER: Like every federal budget, the 2016 budget is a long, complicated document that can be daunting for those searching for answers to specific questions. So let's highlight a few key areas of interest on the pension file.

Income-splitting is a tax planning technique designed to shift income from a taxpayer paying a high rate of tax to another taxpayer within the family unit paying tax at a lower rate. Budget 2016 proposes to eliminate income-splitting for couples with children under the age of 18 for 2016 and subsequent taxation years. The budget also stated that pension income-splitting will not be affected by the change.

Another hot topic of conversation is the eligibility age for Old Age Security (OAS). The 2016 budget cancels the previous government's plan to gradually increase the age of eligibility for OAS benefits from 65 to 67, and for Allowance benefits from 60 to 62, between 2023 and 2029. The government also is looking into a new Seniors Price Index that would reflect the cost of living faced by seniors.

Budget 2016 also proposes to increase the Guaranteed Income Supplement (GIS) top-up benefit for single seniors. The increase should be about \$947 annually, starting in July 2016. Seniors with an annual income (other than OAS/GIS) of less than \$4,600 will receive the full amount, but that will be reduced gradually for those who have higher incomes



(up to \$8,400). This change should be indexed to the cost of living and should affect 900,000 seniors.

Finally, there will be increased support for senior couples living apart. While no specifics were mentioned in the budget, the government has proposed amendments to the Old Age Security Act that will allow couples who receive GIS and Allowance benefits and have to live apart for reasons beyond their control to receive higher benefits based on their individual incomes.

There are still many unknowns in this budget — including sections that cover hopes and promises without concrete plans or dollars attached. One of these is a section that proposes "enhancing the Canadian Pension Plan." While it

praises many positive aspects of the CPP (low cost, pooled risk, predictability, portability, etc.), the section simply states that "in the coming months, the Government will launch consultations to give Canadians an opportunity to share their views on enhancing the Canadian Pension Plan." It's not known what form these proposed enhancements or consultations will take.

As more details emerge about these proposals, we'll keep our members informed. ■

Household debt: THE GOOD, THE BAD AND THE UGLY

CHRIS BUTTIGIEG

Headlines warning of high levels of household debt in Canada are easy to find. According to Statistics Canada, on average, Canadian families owe approximately \$1.63 for every after-tax dollar they earn – a new record high in Canada.

But the percentage of households that are debt-free has increased over the last three years. A recent BMO Wealth Management report focusing on household debt in Canada noted that more than half (56 per cent) of Canadians strive to pay off credit balances when possible. So is your household using debt properly? Could you be vulnerable?

Based on how it affects a household's financial situation, we can classify debt under three headings: Good, Bad and Ugly.

The Good:

Loans that advance a household's ability to purchase assets (homes, vehicles, investments) or increase income (business loans, education loans) are desirable. Even these seemingly "good" loans should, however, be accompanied by a strategy to repay them in full during the life of the asset.

Interest rates have been low for a while, so it's easy to get complacent. Many Canadians have used low interest rates to acquire larger loans on more expensive houses — instead of using them to aggressively pay down debt. That's a risky strategy. The BMO Wealth Management report found that one-quarter of Canadians admit they would be troubled

by a \$500 increase in mortgage payments if interest rates were to rise; 16 per cent say they simply couldn't afford it. Interest rates may well rise in the foreseeable future. The time to put together a detailed debt management plan is now.

The Bad:

Bad loans are those that don't advance your wealth or income prospects, but instead allow you to enjoy a standard of living you can't support on your income. Very often, these are unsecured loans such as credit card balances, lines of credit and bank loans.

Statistics Canada recently reported that 14 per cent of Canadian families have consumer debts that exceed their annual after-tax income. However, the period studied covered the recent recession, when unemployment rose sharply. The money borrowed may have been used to maintain a family's standard of living during a difficult time.

The difference between this type of borrowing and the type that results in long-term financial instability comes down to your ability to eliminate outstanding balances within a reasonable period.

The Ugly:

The worst debt offenders are borrowers who habitually use credit to fill gaps in their earnings rather than for building equity. A 2015 Ipsos survey shows that 18 per cent of households are considered "heavy borrowers," accounting for more than 70 per cent of all consumer debt.

A 2014 Ipsos survey found that 49 per cent of Canadians over age 65 were carrying debt, with mortgages comprising 59 per cent of this debt. These people are likely to be servicing these debt balances with reduced earnings.

According to that survey, debt-to-income level for seniors was approximately \$0.80 — much less than the national average of \$1.63 but more than the same cohort had reported in 2009. This suggests that chronic borrowers could be setting themselves up for a lifetime of debt servicing.

Debt management:

The ultimate goal of most Canadians should be the elimination of debt — but the first step should be to get rid of bad debts. There are a number of strategies available to deal with bad debts: creating sustainable budgets, restructuring debts to take advantage of lower-interest products, and 'snowballing' — where high-interest loans are targeted ahead of lower-interest loans.

Once you've got destabilizing loans under control, you can look to borrowing strategies that can help you improve your net worth through the acquisition of assets and products that improve financial stability.

Borrow smart:

The smartest debts are those that enhance household financial stability, create wealth and — most importantly — are part of a sound financial plan. We believe proactive planning and professional advice go hand in hand. For more information on related topics, visit bmowealthexchange.com.

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Chris Buttigieg is senior manager of BMO Wealth Management, which conducts research on issues and emerging trends affecting North Americans and their wealth.

BMO Wealth Management is the brand name for a business group consisting of Bank of Montreal and certain of its affiliates in providing wealth management products and services.

ASK THE VETERANS OFFICER



QUESTION: What can you tell us about the programs announced in the 2016 federal budget that affect injured veterans?

ANSWER: The 2016 federal budget proposes some enhancements to service delivery and benefits for veterans and their families, especially the most vulnerable.

Service delivery

To improve access to services for veterans, the government announced that it would re-open the Veterans Affairs Canada offices in: Charlottetown; Sydney, N.S.; Corner Brook, N.L.; Windsor, Ont.; Thunder Bay, Ont.; Saskatoon; Brandon, Man.; Prince George B.C. and; Kelowna, B.C. It also would open a new office in Surrey, B.C., and expand outreach to veterans in northern communities by working with local partners.

The government also announced that it would hire additional case managers to reduce the client-to-manager ratio

to no more than 25-1. Case managers assist veterans with their rehabilitation and co-ordinate referrals to health care providers. These additional resources would provide additional points of entry and support for veterans and their families.

Financial support

In response to the advocacy efforts of veterans and veterans' organizations, including the National Association of Federal Retirees and the Veterans Ombudsman, the government announced enhancements to existing financial benefits to address deficiencies in the New Veterans Charter. Proposed enhancements include:

- Increasing the Disability Award to a maximum of \$360,000 in 2017 and indexing it to inflation. The increase would be paid retroactively to all veterans who have received an award since the introduction of the New Veterans Charter in 2006.
- Expanding access to higher grades of the Permanent Impairment Allowance (PIA) to improve support for veterans who have seen their career potential limited by a service-related illness or injury. Loss of employment potential and career advancement opportunities would now be considered in determining the appropriate level of financial support. PIA would also be renamed 'Career Impact Allowance' to more accurately reflect the intent of the program. This proposed enhancement to the PIA would come into effect on April 1, 2017.
- Increasing the Earnings Loss Benefit to 90 per cent (previously 75 per cent) of gross pre-release military salary. The

indexation of this benefit also would no longer be capped at two per cent and would be allowed to keep pace with inflation. The calculation of the minimum benefit payable would be based on a senior private's salary, instead of a basic corporal's salary.

Budget 2016 also stated that the government would work with veterans and the veterans' community to ensure that these programs would meet the needs of injured veterans, and examine the best way to streamline and simplify the system of financial support programs for veterans and their families.

Last Post Fund

The Last Post Fund provides financial assistance to the estates of eligible deceased veterans towards the cost of funeral and burial services. Budget 2016 proposes to expand eligibility to families of low-income veterans by increasing the estate exemption for the Last Post Fund from approximately \$12,000 to approximately \$35,000. An annual cost-of-living adjustment to the estate exemption also would be included.

These proposed enhancements to veterans' benefits would provide financial security to the most seriously injured veterans and their families. The Association will continue to monitor the implementation of these announcements and will provide updated information. For more information on these proposed benefits, please contact Veterans Affairs Canada 1-866-522-2122 or visit veterans.gc.ca. ■

ADVOCACY IN ACTION

BEST-LAID PLANS:

How healthy are Canada's pension schemes?

SAYWARD MONTAGUE

Canadian pension plans are doing reasonably well overall. The consulting firm Mercer reported Canadian pension plans were 85 per cent funded in 2015, versus 88 per cent the year prior. Public sector pension plans generally have fared better than private plans — and so too have public sector employees. The retirement savings rate for public sector workers was estimated at around 24 per cent of earnings by noted actuary Malcolm Hamilton, and around 11 per cent for private sector employees.

Canadians in the private sector are faced with a number of retirement savings choices, from TFSAs to RRSPs to PRPPs and beyond. Navigating those choices to achieve a secure retirement is a serious challenge for many. Talks on enhancing the Canada Pension Plan

— the retirement savings vehicle to which most Canadians have access — have not gained much momentum so far.

Even Canadians who have defined benefit pension plans face retirement security risks. The Canadian Institute of Actuaries introduced changes to how life expectancy is accounted for in pension plans, because Canadians are living longer — which is good news. But the flip side of people living longer is that pensions have to be paid out longer than plan administrators originally thought. That can add financial pressure to pension plans, leading to increased contributions — or decreased benefits — to keep a plan going.

We've also seen some high-profile public and private sector pension battles. Vale (formerly INCO), New Brunswick's public sector and U.S. Steel have been in tough fights with

employees and retirees alike over earned pension benefits over the past seven years.

And pension indexing is becoming more the exception than the rule it used to be. Fred Vettese, chief actuary with the consulting firm Morneau Shepell, noted that while the norm had been increases every two to four years in most plans, that policy applies now to less than three per cent of all private sector plans and "most plans describe their pension increase policy as 'rare or none.'"

The federal public service plan

According to the latest plan report for the year ending March 31, 2015, the federal public service pension plan is doing well. The plan saw a 14.5 per cent rate of return, and plan changes enacted in 2012 appear to have had a positive impact on the plan's outlook.

But all may not be as it seems. The federal public service plan is in a surplus position — but because of an accounting practice known as 'smoothing' (which some experts say is unusual and even inappropriate to use in evaluating a public sector plan), the plan *appears* to be in a deficit.

The risk of target benefit plans

New Brunswick introduced target benefit plans to its public sector in 2013, and the federal government began consultations on target benefit plans in 2014 for Crown corporations and federally regulated employers. The new federal finance minister, Bill Morneau, has in the past advocated for target benefit plans, having described defined benefit plans as being on the "path to extinction" in the private sector and a "public sector problem."

Though target benefit plans were not mentioned in the 2016 federal budget, the finance department clarified the omission, saying "the development of a (target-benefit plan) framework for Crown corporations and federally regulated private sector pension plans remains a priority for the government."

Some Canadians — like the millions without pension coverage — could be well-served by target benefit plans. But the National Association of Federal Retirees is watchful and concerned because this emerging trend may allow for reductions to pensions that already have been earned — and that's a trend that eventually could affect us all.

Other retirement benefits

As members know, Federal Retirees is engaged in a legal challenge with the federal government. Since 2014, we've been working to have the federal courts declare that the former government's actions on the Public Service Health Care Plan — increasing pensioner cost-sharing without negotiating in good faith — were illegal.

Federal public sector retirees also have their families to think of. The Supplementary Death Benefit, or SDB, is a benefit that works like life insurance and is paid for by tens of thousands of public servants and members of the Canadian Armed Forces.

Public service retirees are living longer, so the death benefit account is in surplus. While this is good news in many respects, some are concerned because the legislation that deals with the SDB does not explain what to *do* with a surplus. Shannon Bittman, vice-president of the Professional Institute of the Public Service of Canada (PIPSC) believes that the public service may be over-funding supplementary death benefits. Other unions have suggested the surplus could go back into improving benefits.

But the SDB for Canadian Armed Forces members is a different story. At the last valuation of the Forces supplementary death benefit account in 2013, the current surplus was projected to vanish by 2024 — with the account itself exhausted by 2033. The

Forces' death benefit is a likely item for review over the coming years.

And then there's the broader environment: The federal government is in a more serious deficit position than it initially estimated in November 2015. Basic math tells us that savings will be sought sooner or later. Add that to the broader pension landscape — tricky to navigate for most Canadians, with emerging trends that could affect retirees in both the private and public sectors — and it's clear that retirement-security advocacy for its members is Federal Retirees' *raison d'être*. ■

Sayward Montague is director, advocacy for Federal Retirees.

This **Advocacy in Action** features an excerpt from *Federal Retirees' 2016 Winds of Change: Pensions, an annual environmental scan of the Canadian pension landscape*. Read more on our website at federalretirees.ca



National Association of Federal Retirees and Arbor Alliances

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National Association
of Federal Retirees
Association nationale
des retraités fédéraux

FEDERAL RETIREES NEWS

Simon Coakeley joins association as new CEO



Simon Coakeley, CEO

The National Association of Federal Retirees recently welcomed Simon Coakeley as its new chief executive officer.

Coakeley is a seasoned, fully bilingual lawyer and government executive with almost 30 years of operational and policy-oriented experience working in the federal government — most recently as the executive director of the Immigration and Refugee Board.

He has achieved success and earned great respect during his time in government, particularly for his experience in managing large organizations, working with central agencies, co-operating with parliamentary committees and conducting high-level negotiations.

“Mr. Coakeley’s work on veterans’ and pension issues is particularly relevant and bodes well in terms of advancing the many issues facing the Association,” said Konrad Von Finckenstein, the Association’s chairman of the board.

WE HAVE A NEW ADDRESS!
National Association of Federal Retirees
865 Shefford Rd., Ottawa, ON, K1J 1H9

National Office’s new digs

And just as this issue is landing in your mailboxes, the Association is moving house. If it’s May 11 or later, our team at National Office is settling nicely into its new home. The building will be changing its name from the Barbara Ann Scott Building to the Claude Edwards Building roughly around the time we’re moving in.

Make sure you update your snail mail address lists to read:
National Association of Federal Retirees,
865 Shefford Rd., Ottawa, ON, K1J 1H9.

Our telephone numbers remain the same, along with our website and email addresses.



Living’ the GoodLife

In April we introduced you to our newest Preferred Partner, GoodLife Fitness/Énergie Cardio. There are more than 280 GoodLife Fitness/Énergie Cardio clubs across Canada, ready to help meet the health and wellness needs of our membership.

Association members can join for an annual fee of \$449 (plus taxes) per member paid up-front, or a bi-weekly payment of \$21.12 (plus taxes). The up-front annual fee is just half the cost of a regular GoodLife Fitness/Énergie Cardio membership and up to four eligible family members can enrol.

Visit federalretirees.ca for more information or join today at corporate.goodlifefitness.com

Federalretirees.ca and you

Make sure you check out Federalretirees.ca on a regular basis for new content and the latest news. While there, you also can log on to your profile for members-only information and update your communications preferences.



A big sweep for volunteer awards

A trio of women swept the Federal Retirees individual awards when the 2016 recipients were announced last April. Anne Ashcroft from the Saskatoon and area branch won the Claude Edwards Leadership Award, Françoise Dompierre of the Outaouais branch took home the Collaboration Award and southeast New Brunswick’s Patricia Goobie collected the Volunteerism Award.

Ashcroft, who serves as her branch’s president, showed exceptional leadership in both local and national initiatives, including the establishment of a member recruiting committee and her service on the national board of directors’ nomination committee.

Convinced that a strong association between her branch and a local retirement home could bring significant benefits to her fellow members in Outaouais, Dompierre worked closely with Allegro (a firm bought by Chartwell) and the managers of the residences to negotiate a first-time agreement between the parties. This agreement provided valuable discounts on members’ base rent and services.

A volunteer workhorse in her community, Goobie’s myriad accomplishments include serving as first vice-president of the Moncton Hospital Auxiliary and as a member of the Salvation Army board of directors. A founding member of the New Brunswick Coalition for Seniors’ and Nursing Home Residents’ Rights, she also volunteers for many not-for-profit organizations such as the Rotary Club and Community Kitchen.

The award recipients will be honoured at the 2016 volunteer recognition dinner at the Delta Hotel in Ottawa on June 17, when branch awards for advocacy, membership recruitment and engagement, innovation, and volunteer support and development will be presented. ■

BRANCH ANNOUNCEMENTS

BRITISH COLUMBIA

BC01 CENTRAL FRASER VALLEY

BRANCH EVENTS

We are on a summer hiatus until our next regular branch meeting on Oct. 13 in the APA Church Fireside Room, 3145 Gladwin Road, Abbotsford, from 1:30 to 3:00 p.m. We have informative speakers, entertainments, refreshments and a short business meeting. There are always handicap-accessible facilities and ample free parking.

For more information, please contact Branch President Randie Scott at 778-344-6499 or randiescott@hotmail.com. If you have not yet shared your email with the Branch or have updated your email address, please share with the Branch at fsna-cfv@shaw.ca.

BC04 FRASER VALLEY WEST BRANCH

BRANCH EVENTS

July 14: General Meeting & Annual BBQ Lunch at Peace Arch Provincial Park, South Surrey. Reservations required. Contact Charles Louth, preferably via e-mail at cherbert42@hotmail.com, or at 778-235-7040 to reserve the BBQ Lunch and to receive related details.

Meet & Chat at 2 p.m., first Thursday of any month. Ricky's Country Inn Restaurant at 2189 King George Blvd near 22nd Avenue, South Surrey, B.C. Friendly drop-in setting — coffee and tea on us.

E-COMMUNICATIONS

We need your current email address on file in order to send you Quarterly Branch News and branch news updates. Contact Steve Sawchuk, director membership, at s.sawchuk@shaw.ca (604-574-2939) with updates. For more branch info, visit www.fsnafraservalleywest.ca

CALL FOR VOLUNTEERS

Seeking volunteers for the following areas to help us stay connected with our members:

- Quarterly branch newsletter
- Branch website administration

Contact Bernd Hirsekorn b17182h@shaw.ca for more information on these important volunteer opportunities.

BC06 NORTH ISLAND – JOHN FINN

BRANCH EVENTS

Sept. 14 at noon: Luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Avenue, Courtenay, B.C. RSVP by Aug. 30, 2015. Cost is \$17 for members and guests. Guest speaker is Deb Dewar of Packable Travel Solutions and Aji Fliss – Travel. Contact Norma Dean with questions or to RSVP at 250-890-1218 or n-ad-2@hotmail.com

BC07 CENTRAL OKANAGAN

BRANCH EVENTS

June 9, 9 a.m.: We will hold our NAFR Golf and Mini Putt at Mission Creek Golf Course and Scandia Games. We will play nine holes of golf at Mission, starting at 9 a.m. and finishing in time for lunch at the clubhouse. The mini putt golfers will start at Scandia at 10 a.m., playing 18 holes. They will then come to Mission and join the golfers for lunch.

Information on times, cost, etc. will be posted on the website. All participants will be contacted to ensure they have the information.

The meal will be a beef or chicken burger with two salads and a bag of potato chips, and tea or coffee. The cost for the meal, which includes tax and tip, is \$18. They will start the buffet at noon.

Golf/prizes/lunch: \$23 + \$3 + \$18
Total \$44

Mini golf/prizes/lunch: \$8.50 + \$2 + \$18
Total \$28.50

Lunch only: \$1 + \$18 Total \$19

For more information, contact Ralph Oggelsby, golf co-coordinator, at 250-707-0995 or fsna07@shaw.ca

BC08 VANCOUVER

BRANCH EVENTS

Sept. 22, 11:30 a.m.: General meeting and free luncheon at Broadway Church, 2700 East Broadway, Vancouver, B.C. Guest speaker Dr. Chris Hammer, psychologist from Valentus Clinics, will present information on drug-free neurofeedback programs for those suffering brain disorders such as depression, age-related decline, PTSD and many others. To register, call us at 604-681-4742 or email us at fsnavan@shaw.ca before Sept. 15.

CALL FOR VOLUNTEERS

We need volunteers to staff our office one or more days per month from 10 a.m. to 2 p.m. to provide information and referral services to members and potential members via telephone and email. Training is provided. Contact Bob Anderson at 604-681-4742 or by email at fsnavan@shaw.ca to learn more.

BC10 SOUTH OKANAGAN

BRANCH EVENTS

June 9, 11:45 a.m.: Linden Gardens, Kaleden. Meet at 11:45 for lunch at noon in the Frog City Café and then take a guided tour of Linden Gardens, sponsored by your branch. RSVP and let us know if you need transportation.

July 14, noon: Skaha Lake Pavilion. Annual Picnic from noon to 2 p.m. Bring a lawn chair and a sunhat and enjoy a BBQ lunch, hosted by the Branch. RSVP.

RSVP: Call 250-493-6799 or email fsnabc10@telus.net

VOLUNTEER RECRUITMENT

We need volunteers to welcome, greet, sell tickets, help set up facilities. You will be appreciated for any time you can offer.

BC12 KAMLOOPS

BRANCH EVENTS

July 13, 10 a.m.: Annual Summer Picnic at the West End of Riverside Park on the bank of the Thompson River. Lots of parking is available and shady trees. Games begin at 10 am – Beanbag Baseball! Trophy and prizes for the teams. Enjoy lunch and dessert hosted by your local branch — and a rousing game of bocce for those who still have energy. Members are free and the fee is \$10 each for family, friends and visitors — the more the merrier! Bring your lawn chair and water, please!

Sept 21, 11 a.m.: Lunch & General Members Meeting at North Shore Community Centre — 730 Cottonwood Avenue, Kamloops, B.C. Park on the west side, please. Coffee is on at 11 a.m. Lunch costs \$10. RSVP by Sept 15 to kamloopsoffice@gmail.com or leave a voice message or ask a question at 250-571-5007.

BC 13 KOOTENAY

BRANCH EVENTS

Sept. 20, 1 p.m.: Branch meeting at Hume Hotel Nelson. Luncheon at noon followed by a business meeting at 1 p.m. Contact Jim Ackison 250-919-9348.

ALBERTA

AB16 CALGARY AND DISTRICT

BRANCH EVENTS

Sept. 16, 10:30 a.m.: General Meeting at Fort Calgary, 750 – 9 Ave. SE, Calgary, AB. Cost is \$25 for members and guests. Guest speaker TBA. Please RSVP by Sept. 9, 2015, at 403-265-0773 or fsnacal@telus.net.

Please remember our veterans; food donations will be much appreciated.

CALLS FOR NOMINATIONS & VOLUNTEERS

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

AB92 LAKELAND

BRANCH EVENTS

May 31, 11 a.m.: General Members Meeting, Royal Canadian Air Force 784 Wing, 5319 – 48th Avenue South, Cold Lake, Alta. Cost for luncheon is \$10; RSVP by May 27. Contact Ethel at 780-594-3961 or ethellou@telus.net

CALL FOR VOLUNTEERS

We are seeking two volunteers — one for a director's position and one for the vice-president's position. If you are interested, please contact Lou at 780-594-3961 or louethel@telusplanet.net

We are also seeking volunteers for the phone committee. If you are interested, please contact Ethel at 780-594-3961 or ethellou@telus.net or Lou at 780-594-3961 or louethel@telusplanet.net

SASKATCHEWAN

SK24 REGINA & AREA

BRANCH EVENTS

Sept 12, 6 p.m.: Fall Supper at All Saints Anglican Church Hall, 142 Massey Rd. Regina. Dinner served at 6 p.m. Cost \$10 for members and \$22 for non-members. Payment by Aug. 27 to 112-2001 Cornwall St., Regina, S4P 3X9.

SK26 PRINCE ALBERT & DISTRICT

BRANCH EVENTS

June 8, noon: Branch Picnic at Saskatchewan Penitentiary.

Sept. 15, 2 p.m.: General Meeting at Cuelenaire Library.

VOLUNTEERS

Congratulations to Shirley Lobb-Geddes, our 2016 Branch volunteer recipient.

MANITOBA & NORTHWEST ONTARIO

MB30 WESTERN MANITOBA

BRANCH EVENTS

Oct. 18, 11:30 a.m.: Luncheon meeting, Seniors for Seniors Co-Op, Brandon. If you need a ride: In Brandon call Al Richardson (204-728-4192) or Jac Hiebert (204-728-2438); in Minnedosa, call Barrett Nelson (204-867-3296). Lunch to follow meeting; cost is \$5 for members and \$12 for non-members.

CALL FOR VOLUNTEERS

Volunteers are required for various executive positions in order to keep branch in existence.

MB48 LAKEHEAD BRANCH

BRANCH EVENTS

Oct. 25, 11:30 a.m.: Fall luncheon to be held at the Victoria Inn.

Members in Dryden, Kenora and Fort Francis can expect a letter informing them of the place and time for an information session.

Hope to see all at an upcoming meeting.

ONTARIO

ON33 ALGONQUIN VALLEY

BRANCH EVENTS

Aug. 21, 11:30 a.m.: Branch Annual Picnic Social at Jubilee Lodge, Garrison Petawawa. RSVP by Aug. 7; complimentary BBQ lunch for members and \$10 for guests.

Update on Branch activities by Branch Executive. Contact Ken Philipose with questions or to RSVP at 613-584-2002 or avb.on33@gmail.com

Sept. 22, 11:30 a.m.: "So You Want to be an Executor" — Lunch and Learn Workshop at Royal Canadian Legion Branch 517, 3583 Petawawa Boulevard, Petawawa. RSVP by Sept. 12. Free for members, \$10 for guests. Leo Buckley, Branch Membership Secretary, will discuss an executor's duties in completing the instructions laid out in a will, and review the tasks involved in undertaking the administration of an estate. Contact Lakshman Rodrigo with questions or to RSVP at 613-584-3455 or avb.on33@gmail.com

CALL FOR VOLUNTEERS

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

ON38 KINGSTON

BRANCH EVENTS

Aug. 16, 11:30 a.m.: Rideau Acres Campground BBQ, 1014 Cunningham Rd., Kingston, Ont. Cash bar only. Cost \$20. Please indicate your choice (chicken,

steak, Portobello mushroom) and your vehicle licence plate #. Make cheque payable to "NAFR ON38", mark reverse "For Deposit Only", and forward to: Branch Annual Meeting, P.O. Box 1172, Kingston, ON K7L 4Y8 prior to Aug. 5, 2016. Direct questions to Vice-President Barb Fagg at 613-542-9832, call toll free at 1-866-729-3762, or visit the website at www.federalretirees.ca and click on 'Branches' to find the Kingston and District Branch specific information.

CALL FOR VOLUNTEERS

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

ON39 KITCHENER-WATERLOO & DISTRICT

BRANCH EVENTS

Sept. 20, 3:30 p.m.: Barbecue at Conestoga Catering, 110 Manitou Drive, Lower Level, Kitchener. Social is from 3:30 p.m. to 4:30 p.m. with dinner set to start at 5 p.m. Cost is \$10, and payment and confirmation are due before noon on Sept. 15.

CONTACT INFO

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

CALL FOR VOLUNTEERS

We need some new people on the executive with fresh new ideas — especially those with computer skills. Only a couple of hours are required each month to attend executive meetings.

ON42 OSHAWA & DISTRICT

BRANCH EVENTS

Oct. 18, 11:30 a.m.: Lunch at a cost of \$6 followed by General Meeting at 1 p.m. at the Moose Lodge, 731 Wilson Rd S, Oshawa.

ON46 QUINTRENT

BRANCH EVENTS

June 8, noon: Annual Spring BBQ at the Royal Canadian Legion Trenton. Meet & Greet at noon followed by lunch at 1 p.m. Cost is \$15 for members and \$20 for non-members. Only 150 tickets will be made available.

ON47 TORONTO

BRANCH INFO

We have prepared a schedule of federal and provincial Members of Parliament/MPPs, and all 42 municipal councillors within the Metro Toronto area. Local addresses and phone numbers are included. Note that not all federal MPs have their Toronto constituency offices set up. If you wish to receive a copy, please call and leave a message at 416-463-4384 or email fsna@on.aibn.com and a copy will be mailed to your home.

QUEBEC

QC61 MAURICIE

BRANCH EVENTS

June 8, 9 a.m.: Monthly breakfast, 9 a.m. at Chez Auger Restaurant, 493, 5th Street, Shawinigan, followed by 10-pin bowling. On-site registration only and cost for three games is \$9.75 (taxes included). Bowling shoe rentals are free. Bowling Biermans, 1553, Blvd. Hubert-Biermans, Shawinigan.

Aug. 10, 9 a.m.: Monthly breakfast at Le Brunch Restaurant (formerly Chez Théo), 4485, Blvd. Gene-H. Kruger, Trois-Rivières.

Sept. 14, 9 a.m.: Monthly breakfast at Chez Auger Restaurant, 493, 5th Street, Shawinigan.

NEW BRUNSWICK

NB62 FREDERICTON & DISTRICT

BRANCH EVENTS

June 8, 10 a.m.: "It's Your Money: A Presentation for Those 55+" at Days Inn, 60 Brayson Blvd, Oromocto. The session will be given by Credit Counselling Services of Atlantic Canada. For more information, see the Fredericton and District Branch Insert with this edition of Sage. Register by June 1 by calling 506-451-2111 or emailing fsna2.fred@nb.aibn.com.

EMAIL ADDRESSES

In order to speed up communication and reduce costs, we will be communicating with our members via email whenever possible. If you recently changed your email address, or you have not given it to us yet, please provide it to us by sending an email to Denise at fsna2.fred@nb.aibn.com. Your email address will not be shared. Thank you.

NB64 MONCTON

BRANCH EVENTS

June 6, 5 p.m.: The Branch annual banquet at Four Points Sheraton, Mapleton Rd., Moncton. Tickets are \$15 for members and \$45 for non-members. Meet & greet is at 5 p.m. and dinner at 6 p.m. Call 506-855-8349 for tickets.

Upcoming general meetings: Sept. 30, Oct. 28, Nov. 25 (luncheon meeting \$5, tickets available at Sept. and Oct. meetings). Meetings are held at Royal Canadian Legion Branch #6, War Veterans Ave., Moncton at 10 a.m.

NOVA SCOTIA

NS72 COLCHESTER/EAST HANTS

BRANCH EVENTS

Oct. 16, 2:30 p.m.: Fall membership meeting at the Truro Fire Hall, beginning at 2:30 p.m. Business followed by guest speaker on topics of interest to members.

Finish with a catered dinner at no charge. Door prize to be won. Call president at 902-639-9969 for more info.

We will be taking part in the senior's expo, to be held in the Glengarry Hotel in Truro on Sept. 30. Watch local papers for details. Volunteers to help man our booth are welcome. Call president at 902-639-9969 or organizer 902-641-2285.

IN MEMORIAM

Our condolences are extended to the family of Bert Justason, a long-time member of NS72 and our vice-president at the time of his demise. Rest in peace, Bert.

NS73 NOVA SCOTIA CENTRAL

BRANCH EVENTS

Oct. 25: Fall Luncheon and Social at Best Western Plus, 15 Spectacle Drive (Burnside), Dartmouth. Details regarding ticket sales will be posted in the fall issue of Sage and on the Association's website.

CALL FOR VOLUNTEERS

We are seeking a volunteer with experience in auditing financial records or financial accounting procedures/management, who would be willing to perform an annual not-for-profit review of the Branch records. Volunteers interested in committee work, general office work (including the performance of administrative tasks) and/or troubleshooting computer hardware/software are also required.

If you are interested or know of someone who could be interested, please contact George Robertson at 902-463-1431. Expressions of interest outlining your related experience can be forwarded to fsna.nscentral@ns.aliantzinc.ca

NS75 WESTERN ANNAPOLIS VALLEY

BRANCH EVENTS

Sept. 21, 11:30 a.m.: Members and guests are invited to the General Meeting

and Dinner at the Clementsport Legion, 2008 Hwy 1 Clementsport. Tickets are \$10 for members and \$14 for guests. RSVP to nafr75@gmail.com or call Carolyn or Bill at 902-765-8590 no later than Tuesday, Sept. 6.

NS80 NORTH NOVA

BRANCH EVENTS

May 5, 2 p.m.: Annual meeting at New Glasgow Legion. Elections will be conducted, followed by a hot lunch. Contact Margaret Thompson at 902-485-5119 for more information.

CALL FOR VOLUNTEERS

We are seeking volunteers willing to get involved. We are also seeking e-mail addresses for use by the membership chairperson. Email our president at peitzschejohn@gmail.com

NEWFOUNDLAND AND LABRADOR

NL85 WESTERN NEWFOUNDLAND AND LABRADOR

BRANCH EVENTS

June 15, 12:30 p.m.: General meeting at Hotel Port Aux Basques, 2 Grand Bay Road, Channel Port aux Basques.

NL86 CENTRAL NEWFOUNDLAND

BRANCH NEWS

The following people were voted to the Board of Directors on Feb. 23, 2016:

- Daniel O'Donnell (President)
- Derm Coady (Vice-president)
- Shirley O'Donnell (Secretary)
- Nick Connolly (Treasurer)
- Christine Glavine (Director)
- John Lush (Director)
- Cal Carter (Director)
- Cator Best (Director)
- Clyde Bonnell (Director)

NL87 AVALON-BURIN

BRANCH EVENTS

June 8, 11 a.m. – 2 p.m.: General Meeting at St. Gabriels Hall, Marystown. Lunch provided. Members are encouraged to bring a food bank donation. Contact Walter Combden at 709-834-3648 or wcombden@nl.rogers.com

Sept 21, 2 p.m. – 4 p.m.: General Meeting at Royal Canadian Legion, Blackmarsh Road, St. John's, NL. Members are encouraged to bring a food bank donation. Contact: Walter Combden at 709-834-3648 or wcombden@nl.rogers.com

Sept 30, 7 p.m.: Annual BBQ & Dance, Elks Club, Carpasian Road, St. John's, NL. Contact Walter Combden at 709-834-3648 or wcombden@nl.rogers.com or Kevin Stacey at 709-753-1557 or kevinstacey@hotmail.com

PRINCE EDWARD ISLAND

PE82 CHARLOTTETOWN

BRANCH EVENTS

July 12, noon: Join us for our annual BBQ on Tuesday, July 12, at the Farm Centre on

University Avenue. Food should be ready starting at noon through 2 p.m. No cost for members. Contact Doug Shackell, President – Charlottetown Branch at 902-628-5150.

PE83 SUMMERSIDE

CALL FOR VOLUNTEERS

We have executive vacancies for vice-president, health & benefits officer, call co-ordinator and directors at large. Call Cliff Poirier 902-724-2302.

IN MEMORIAM

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

BC01 Central Fraser Valley

Lucy McKay
Allan Brasnett
Joseph Ward

BC08 Vancouver

Andrew Bravener
Douglas Ewing
Elizabeth Fernyhough
Harry Hamilton
Nick Marach
Ken McCrindle
Jan Muller
Hazel Pendray
Andrew Pilski
Muriel Prior
Sylvia Reed
Douglas Richardson
Bernard Sharpe
Peter Stasiuk
George Strazicich
William Thompson

Russell West
Mary Widdows

BC14 Sidney & District

Audrie Graham
Joyce White
Charles Duncan
Richard Sparke
Dorothy Lowdon
Hugh John Rankine
Robert Newman
Ruth MacKay
Capt. John Dewar, RCN (Ret'd)
Robert Clarke
Jack W.D. Alexander

AB92 Lakeland

Gord MacKay
Shirley Lussier
Frank Kausy
Madeline Edge

MB31 Winnipeg & District

Joyce Briggs
Thomas Chaston
Anita D. Hicock
Esther Reece
G. Speliers
Margaret Stewart

Larry Swallow
Glenn Wylie

MB30 Western Manitoba

Roy Rozander
James Irvine
Vic Waddell
Jim Prentice
W. M. Sherris

ON38 Kingston

Brig.-Gen. Donald Banks
Helmut Entrup
June E. Goodwins
Robert Joseph Stack
George Leonard St. Denis
Pauline Mae (née Belch)
Tousignant
Sheila Carol Truedell
Joan Frances White

ON42 Oshawa

Bertha Osmond
Michael F. Ticehurst
Erma Devine
Gordon Reid
Peter D. McGowan
Violet M. Dodds
Jeanette James
Howard Wagner

ON46 Quintrent

A. Cyr
Alan Williams
Bernard Coles
William Carss
Mary Gower
Bev McDowell
Marguerite Livingstone

ON49 Windsor

Tom Abrash

NB64 Moncton

Austin Fearon
Catherine Reid
Claudette Bernard
Clovis Melanson
Delvina Hachez
Donald Goss
Dorothy C. Bell
Edmund H. Hicks
Gerald Arsenault
Gerald Mazerolle
Hazel Fownes
James G. Barron
Joan Campbell
Joe Moran
Keith I. Steeves
Leah Soucoup-Benoit
Louise Steeves
Marie Hackett

Odette LeBlanc
Phyllis MacGregor
Phyllis Robinson
Phyllis T. Chapman
Rita MacMillan
Victor Smith
Yvon Whalen

NS72 Colchester/ East Hants

Bert Justason

NL85 Western Newfoundland & Labrador

Sheila Gushue

PE82 Charlottetown

Bruce Wheeler
Frank Strain
Joseph Revell
Carl Vincent Baird
Nora Judit Birtwhistle
Eileen M. Arsenault
Ann Langstroth

PE83 Summerside

F. Oliver Gallant
Roderick Gallant
Gordon Yeo
Fred Dale

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