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National Association  
of Federal Retirees  
Association nationale  
des retraités fédéraux

# SAGE

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of Europe  
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**SAGE IS THE VOICE OF FEDERAL RETIREES**

## THE TRAVEL ISSUE

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Don't let the fear of terrorism  
stop you from seeing the world

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Short Cuts

Great destinations are  
just a daytrip away

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# Why we're taking THE FEDERAL GOVERNMENT BACK TO COURT

## JEAN-GUY SOULIÈRE

Last September, the National Association of Federal Retirees' board of directors voted to appeal the Federal Court's decision to reject our challenge of the Treasury Board's decision to increase retirees' health care premiums from 25 per cent to 50 per cent under the Public Service Health Care Plan (PSHCP).

The board meetings of Sept. 26, 27 and 28 — where we decided to pursue an appeal — were the most challenging, interesting and educational ones I've experienced in all my years with Federal Retirees.

It's important for members to know how the board arrived at that decision. It was not an easy decision to make.

Originally, 90 minutes had been set aside on the board's agenda to consider the court case. It ended up taking more than six hours, spread over the entire course of the three-day meeting. The board considered all the angles: the legal aspects, the costs, the implications of our decision for other stakeholders (unions and the employer), Federal Retirees' credibility and reputation, the potential impact on future cases and the need to protect our benefits.

Our lawyers gave us a very thorough briefing, reviewing the reasons for the judge's decision in detail. I do not think that any of us disagreed with the lawyers' conclusion — that the judge made many errors in law. But the law was just one of the factors we considered.

We spent a long time talking about cost — what we had spent to date, what we'd

have to spend on an appeal. Since the appeal would be based on documentation and research already done as part of our court case, we knew the appeal would cost significantly less. The final costs will be included in the Association's audited financial statements for 2018, which is when the appeal is set to be heard. Our Defence of Benefits reserve fund is sufficient to cover the cost of both the original court case and the appeal.

As the Federal Retirees' representative on the Partners' Committee, I said that I believed that the unions who supported us when we went to court would support our decision to appeal. I also said that it was my impression that the employer understood our situation. We concluded that the credibility and the reputation of Federal Retirees with other stakeholders would not be altered by our decision.

Many of our members did not support the decision to challenge the government in Federal Court. Many other members did. Most members do not have a deep understanding of the technical and legal aspects of the case — still, the board had a fiduciary responsibility to make a decision.



National Association of Federal Retirees  
president Jean-Guy Soulière.

During the discussion, board members agreed that, whatever the decision turned out to be, members and branches would be kept informed at every stage, and we have done so. We knew the decision would not please everyone — but wanted to make sure our members knew *why* we took the course we took.

So, in the final analysis, what was the most important factor behind the board's decision to appeal? To me, the most important factor was the judge's rejection of our argument; the judge found that the PSHCP is not part of the collective bargaining framework and that Federal Retirees has no legal right to negotiate on behalf of pensioners.

As members of Federal Retirees, you may be happy with the choice we made — or you may oppose it. But I hope at least you agree that we exercised our responsibilities to you with the greatest of care. It was a difficult decision to make — and we did not make it lightly. ■





# SAGE

SAGE IS THE VOICE OF FEDERAL RETIREES

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**COVER PHOTO** The Château Frontenac by night. Source: Shutterstock





## DEAR SAGE

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

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

Or you can email us at [sage@federalretirees.ca](mailto:sage@federalretirees.ca)

I agree with what Dr. Acharya says about anecdotal evidence: "It will approximate the weight of prospective research just with volume."

Since my husband has started using it, he has found many other seniors who are reporting its use and benefits for legitimate health concerns.

Pamela Benson  
Westbank, B.C.

I always look forward to receiving *Sage* magazine, it's a real treat. However, a personal observation on your Fall 2017 edition: The front cover smacks of *Cosmopolitan* for seniors. I do not know Alice Barre, and ask me if I care that she has done the edge walk atop the CN tower!

(And) when I turn the page, the next thing I read is: "This edition of *Sage* is dedicated to Louise Bergeron." If you had put an image of her on the front cover, I would have not been prompted to express my cynicism. My thoughts and prayers go with her and her loved ones, even though I didn't know her.

Keep up the good work,  
Raphael

*We chose to put Ms. Barre on the cover because she figured prominently in our piece on medical cannabis — and it's a great picture. You'll find our tribute to the late and much-loved Louise Bergeron on page 32 of this issue.*

I congratulate you on your choice of articles, which I found informative on a number of subjects — mainly, medical marijuana (and) Alzheimer's. All in all, keep up the good work for the upcoming publication.

Mahed Fathy

*Thanks!*

Your feature article 'Hallowed Ground' astonished me by its vehement emphasis on the 'Britishness' of Princes Charles, William and Harry. "Britain's Charles ... Britain's Prince William ... Britain's Prince Harry." All of this Britishness squashed into a 4-line photo caption.

Of course, we former federal public servants know that Her Majesty is the Queen of Canada and that therefore she and her direct heirs belong to Canada as well as to Britain. Is this the start of a republican campaign by *Sage*?

Nancy Kenyon

*Heck no, Ms. Kenyon — we love the Royals!*

*Letters have been edited for length.*

Interesting article, "Grey Nation" (Fall 2017). It shows a lot of insight, and makes some good suggestions. Here are two measures we should adopt in addition to the measures suggested in the article. First, provide long-term care facilities for seniors who are currently occupying a huge proportion of badly-needed acute care hospital beds. Second, allow the private sector to provide health care services, which would greatly increase efficiency, reduce delivery costs, and reduce unneeded bureaucracy.

Wolf Illing  
Ottawa

Hi guys, Just a clarification on your medical marijuana article. One paragraph indicates marijuana is an addictive drug. The danger of that statement is it implies 'addictive' similar to alcohol and steroids. The pharmacological and physiological research is quite clear: Approximately 9 per cent of the population, who may have a predisposition to addiction due to psychiatric conditions or severe anxiety, may be susceptible to addiction. For 91 per cent of the population, (cannabis) will not be addictive.

Kenneth J.F. Johnson, M.Ed.

My husband (age 76) is a confirmed user of cannabis oil. He has suffered severe migraine headaches since he was a small child and has taken numerous anti-migraine medications and copious amounts of opioids over the years, with minimal pain relief and lots of side effects, not to mention financial costs.

After consultation with his doctor, he decided to try cannabis oil. The outcome has been a miracle for him! He takes 1 teaspoon of cannabis oil-infused honey at the first signs of a headache and within 30 minutes he has no symptoms!

A woman is shown in profile, looking out of an airplane window. Her hands are clasped together in a prayer-like gesture, suggesting anxiety or a desire for safety. The window shows a view of clouds from above. The lighting is soft, highlighting the woman's face and hands.

# TRAVEL IN THE AGE OF ANXIETY

It's easy to get spooked by the threat of terrorism — but it doesn't have to stop you from seeing the world.

**ELIZABETH THOMPSON**



As a former strategic analyst for the Canadian Security Intelligence Service, Phil Gurski knows all too well just how dangerous a place the world can be.

'Lone wolf' attacks. Terrorist plots. Home-grown radicalization. Random, often unpredictable, attacks on innocent civilians. The headlines are enough to make you want to cancel your reservations.

But, Gurski — who has spent years analyzing terrorism — is the first to say that the very remote threat of terrorist activity shouldn't stop people from travelling.

"Bad things have been happening since we climbed down from the trees," says Gurski, who retired from CSIS in 2015 and is now president of Borealis Threat and Risk Consulting. "So let's not think that this is a recent phenomenon in terms of acts of violence ... shootings or muggings or violent assaults. These have been going on forever."

But while terrorist attacks aren't new, in recent years the targets have changed — prompting some to think twice about those trips they had planned to take in retirement.

Years ago, terrorists tended to go after symbolic targets like government offices, business centres or individual politicians. Attacks also tended to take place in distant locations, like the Middle East, Nigeria or Afghanistan. Travellers looking to avoid even a distant threat of terrorist activity only had to avoid the places where it was happening.

But terrorism has changed. Today's terrorists often target places where tourists and crowds are most likely to congregate — particularly in Europe. Think of the gunmen who opened fire in the Bataclan theatre in Paris, or the drivers who mowed down pedestrians in Las Ramblas in Barcelona, on the Promenade des Anglais in Nice and on London Bridge. Remember the shrapnel bomb that exploded as teenage fans of pop star Ariana Grande were leaving a stadium in Manchester, England.

"There are places where large numbers of people congregate — and that's why they are

chosen," says Gar Pardy, former head of consular affairs for the department of Global Affairs.

The recent attacks also are more likely to be the work of lone wolves than of terrorist cells. While their techniques are less sophisticated, they're still effective — and more difficult to predict or prevent.

Pardy says such attacks likely will continue until Western nations are able to address the root causes of today's terrorism, such as the presence of Western troops in countries like Afghanistan. In the meantime, the new face of terrorism is having an effect on tourism — at least in the short term.

According to the Association of British Travel Agents' 2017 Travel Trends report, high-profile incidents in Tunisia, Egypt and Turkey prompted many tourists to opt for Western Mediterranean destinations like Spain. French statistics show that tourism in Paris dropped in 2016 following terror attacks in 2015 — but rebounded in 2017, posting some of its highest visitation figures in a decade.

Ironically, a city where an isolated attack has just taken place can actually be a good choice for a holiday, says Gurski.

"I've heard a lot of cases of people that say, 'I'm not going to Paris after the attacks of November 2015.' I'm saying that's the safest place on the planet the day after the attacks because the streets are full of soldiers and police. Hotels are probably cheaper because no one is going because people are afraid."

Experts like Gurski and Pardy say it's almost impossible for intelligence agencies and analysts to predict where the next terrorist attacks will take place. Tourists can try to stay off the beaten path and avoid places that attract crowds, but they'd end up missing many of the sites that bring people to that destination in the first place, says Pardy.

In most places, your chances of being caught in a terrorist attack are vanishingly small, says Gurski.

“Don’t do a walking tour of Kabul or Baghdad — that’s kind of stupid right now. Or Mogadishu, for that matter. But aside from that, go through with your plans because the chances of you being caught up in a terrorist incident are virtually zero, or as close to zero as you can get.”

Prediction may be close to impossible, but protection is relatively easy. Without worrying yourself unnecessarily about something less likely than a lightning strike, there are things you can do increase your chances of staying safe.

Experts say one of the first things you should do when planning a trip is check out the travel advisories put out by various governments, including Canada’s ([www.travel.gc.ca](http://www.travel.gc.ca)). In addition to practical information on things like health tips and visa requirements, the advisories will include some of the most up-to-date information on crime and security threats in destinations around the globe.

However, insiders warn there may be a delay between the time a potential security threat is first detected and when it is added to a travel advisory. When Canada issues a warning about a security threat in another country, airlines and insurance companies can suffer financial impacts as

a result — and the country in question may push back through diplomatic channels. So governments tend to be cautious when updating travel advisories.

“It’s usually an attack takes place, then a warning is issued,” says Pardy, who helped develop Canada’s system of travel advisories. “Your ability to forecast in this area is extremely difficult.”

And the simple fact that a country has suffered a recent attack isn’t enough on its own to rule it out as a holiday destination, says Pardy. Context matters.

“Select your destination with some sense of how troubled (they) are ... and how frequent have been the attacks.

“I have no trouble going back to London tomorrow morning. I know London and I’ve been around there and I’m sure that I would not have any trouble. I’m more likely to have a heart attack there than anything else.”

On the other hand ... Pardy used to enjoy taking cruises around the Mediterranean, stopping off in coastal countries along the way. Now, he’s not so sure that’s a safe way to see some of the countries he has visited in the past.

“Morocco is still a relatively safe place to travel but anywhere east of Morocco — if you go to Algeria or Tunisia or Libya or Egypt, you go around the crescent there ... in almost any of those countries, people should not go there at this point.” (River tours that cut across the centre of Europe and stay out of big cities are still a safe option, he says.)

Communication can also be key to staying safe, says Pardy. “Know where you are going. Plan things out and make sure that your relatives — meaning someone back here in Canada — know exactly where you are going to be at any given time.”

Registering with the Canadian embassy or consulate in countries where you are travelling also can give you an early warning of trouble brewing. And Pardy says embassies and consulates can do a lot to help Canadian travellers victimized by terrorist attacks or violent crime.

.....

“Bad things have been happening since we climbed down from the trees. So let’s not think that this is a recent phenomenon in terms of acts of violence ... shootings or muggings or violent assaults. These have been going on forever.”

.....



At a Monday, Aug. 21, memorial event, a policeman hugs a boy and his family whom he helped during the terrorist attack on Las Ramblas, Barcelona, Spain.

AP Photo/Santi Palacios, File





THE CANADIAN PRESS/J.P. Moczulski

Passengers stand in a lineup running the length of the terminal at Pearson's Terminal One in Toronto, Friday, Nov. 16, 2007.

"When people have been injured or even killed, (the embassy) can go in and provide assistance, return the bodies, make sure there is good medical care or medical evacuation. If people have been robbed ... in many cases money can be lent or arrangements can be made for them to get the money."

Pardy also recommends that Canadians travelling abroad maximize their travel and medical insurance. Many foreign hospitals require patients to pay up front, while insurance companies can be slow to act and costs can quickly add up, he points out.

"If you have to do an emergency evacuation in a private aircraft, you're talking tens of thousands of dollars right there."

Canadians wounded in the Oct. 1 attack in Las Vegas — when gunman Stephen Paddock opened fire from his hotel room on a crowd attending a concert — have been hit with hefty hospital bills. Some didn't have insurance, prompting friends and family to resort to online GoFundMe campaigns to pay their tabs.

When choosing insurance, check for exclusions and make sure of the terms when it comes to costs associated with terrorist events, such as medical expenses, trip cancellations and changes to flight dates.

Marco Pozzobon, director of marketing, communications and partnerships with the Association of Canadian Travel Agents, says using a travel agent to book your flights can prove invaluable in the event of a terrorist attack or a natural disaster. Agents often have shortcuts for booking tickets and

re-booking flights at times when the regular phone lines are swamped with calls.

"Travel agents who do regular bookings with the supplier and airlines would have their own lines and web portals to manage their clients," Pozzobon says, adding professional agents are also likely to have current information about emerging problems in prospective destinations.

Carefully choosing where you stay also can improve your odds of staying safe in the event of violence — and of getting out of Dodge if the hotel itself becomes a target. While a penthouse view can be spectacular, staying on a lower floor makes it easier to get out of a hotel quickly. Moreover, fire departments don't always have the right equipment to tackle fires on the highest floors of some hotels.

If you're staying in a foreign city and an attack forces you to evacuate your room, grab a matchbook, a notepad or something else that has the hotel's full address on it. If you have to get back to the hotel quickly, you can show a taxi driver the address — even if you don't speak the same language.

And don't feel you have to shell out for security. Luxury hotels aren't necessarily better than cheaper ones when it comes to attracting terrorism, says Pardy. And a hotel that has been attacked already may be perfectly safe.

"If there have been attacks, usually security at those places is probably pretty good. But there's no absolute guarantee."

Before you leave Canada, photocopy your passport as well as any credit cards in your

wallet, front and back. If your wallet or purse is stolen it can be hard to remember exactly what it contained; the photocopies will make it easy for you to cancel cards in a hurry.

"The number of passports that are stolen in Barcelona in a given year is more than all of Canada combined," says Pardy. "It's all because people hang them out of their pockets ... When you're in a crowded situation, fingers can relieve you of that without you even realizing it has happened."

If you have dual citizenship, the passport you use entering a country can sometimes affect the ability of Canadian officials to help you if you get in trouble abroad — if you're arrested, for example. Use your Canadian passport. It's safer.

"If you don't use your Canadian passport, you're undercutting the ability of the Canadian government to help you," says Pardy.

And don't travel in a bubble; be aware of what's going on around you. Even if you're on vacation, Gurski recommends taking a few minutes each day to check out the local news and find out what's going on elsewhere in the world.

"You don't need to read the news for three hours a day — that's kind of obsessive. But just because you're on the beach in Cuba doesn't mean that you can't spend five minutes in a café and pay five bucks to check out the BBC and CNN."

Like many career diplomats, Pardy has bounced between dangerous destinations over the course of his career. Staying safe, he says, depends in part on your attitude.

“You need a mindset here. If I was back home, would I go to a certain part of the city where I know there is trouble? But when you’re a tourist, some of the places where there could be trouble are the places you want to go.”

It seems that every new terrorist incident leads to new security procedures, particularly at major airports around the world. While some security rules are international, others can vary from one airport to the next. Countries can also suddenly decide to change the rules in isolation — as U.S. President Donald Trump did when he initially ordered that travellers from a list of countries would have to transport laptops in checked luggage.

So familiarize yourself with the current rules, keep what you take on board to a minimum — and be patient, says Pardy.

“Give yourself as much time as possible. None of (the airlines) are getting more efficient. The numbers continue to go up.”

Some airlines are turning to new technology to reduce the time it takes to board. In May,

for example, U.S.-based Jet Blue Airlines launched a ‘Board in a Snap’ pilot program for flights between Boston and Aruba, which allows passengers the option of having their picture taken to board a plane, rather than providing a boarding pass and passport.

Some airport security screening agencies, such as the Canadian Air Transport Security Authority and the U.S. Transportation Security Administration, are now posting security screening wait times on the web. CATSA’s wait times website ([www.catsa.gc.ca/waittimes](http://www.catsa.gc.ca/waittimes)) posts real-time data based on when boarding passes are scanned. The TSA’s website and phone app post wait times as reported by fellow passengers ([apps.tsa.dhs.gov/mytsa/status\\_home.aspx](http://apps.tsa.dhs.gov/mytsa/status_home.aspx)).

If you expect to travel to a country on a regular basis, enrolling in a trusted traveller program can help speed you through lines at the airport and at the border. For a \$50 per person application fee, the Nexus pass fast-tracks you through the Canada-U.S. border. The U.K.’s Registered Traveller program (about \$115 Cdn to sign up) allows you to

skip the huge arrivals line-ups at airports like Heathrow and head for shorter lines reserved for U.K. or European Union passport holders.

Getting through a modern international departures zone can be a stressful experience, but you can make it easier on yourself by packing smart, being patient and holding on to your sense of humour. Just be careful what you joke about when you’re going through security.

“Whatever you do, don’t joke about bombs in a line up,” says Gurski. “Which people still do, believe it or not. That’s a good way to find yourself being body-searched.

“You think it’s a big joke? It’s not a joke to them.”

In the end, says Gurski, the key to travelling in an anxious age is to refuse to let fear prevent you from living your life.

“There’s a lot I want to see, a lot I want to do and I’m not going to let the small chance of something like that happening stop me from going.” ■

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# SHORT CUTS

## THE WINTER EDITION

### HOLLY LAKE

It's not always easy to love winter in Canada — especially on the days when you're digging yourself out from under it.

Cheer up! We're back with another list of terrific domestic destinations for short trips that can help you learn to embrace our coldest, darkest season.



## Fredericton FROSTival

“I always wanted to do an event around curling and beer,” says Lloyd Chambers, co-founder of the Fredericton Craft Beer Festival and one of the guiding lights behind the NB HopSpiel. “When we started researching it, it all fit together.”

The HopSpiel is part of the Fredericton FROSTival, Atlantic Canada’s largest winter celebration, which kicks off Jan. 18 and spans three weekends in New Brunswick’s capital. It takes a hardy soul to curl outdoors in a town where winter lows can hit minus 30C, but there’s a tradition to uphold here: British soldiers were curling in the Officers’ Square in the Garrison District way back in the 1800s.

Sixteen teams of locals and visitors — including some from as far away as Maine — make for a good social mix, both on the ice and at the outdoor beer garden.

“It’s competitive enough for the serious curlers, but not to the point that those who don’t curl (can’t) have fun. Let’s say it’s semi-competitive,” Chambers says.

Curling not your thing? Take in an old-fashioned skating party, try some SnoGa (yes, that’s yoga in the snow), a moonlight snowshoe hike, a sliding party or a campfire sing-along.

When you’ve had your fill of the chill and need to thaw out, dance the cold away at the Shivering Songs Festival. A mix of songwriters and storytellers, it hosts internationally renowned artists in rustic and historic spaces throughout the downtown from Jan. 18-21.

Also happening during the FROSTival: Dine Around Freddy, an event that sees the city’s best restaurants offer three-course meals for \$31.

More information at [www.frostival.ca](http://www.frostival.ca).



Source: Fredericton Tourism

Curling at the HopSpiel.



Source: Destination BC/Steve Ogle

The Halcyon Hot Springs.

## The Powder Highway

*Ski. Soak. Repeat.* Doesn’t sound like a bad way to spend a few days, does it?

When you travel the Powder Highway in southeastern British Columbia, you can ski a different resort and soak in a different hot spring every single day.

This one-of-a-kind road to winter threads its way through the Kootenays, home to more than 75 ski operators on more than three million acres, including eight alpine ski resorts, backcountry lodges, cat-ski and heli-ski operators and nordic ski clubs. The district sees an average annual snowfall of 60 ft. — including the dry, fluffy ‘champagne’ powder the area is celebrated for.

“We have the highest concentration of ski product anywhere in the world,” says Shannon Harrison of Kootenay Rockies Tourism.

The ski resorts are just minutes away from their small mountain communities and, mid-week, lift lines are pretty much non-existent. (Another perk of retirement.)

Heli-skiing isn’t everyone’s cup of tea, but the district has plenty of hills for less experienced skiers, including three smaller mountains in Elkford, Nakusp and Salmo.

“They’re close-knit community mountains and have wonderful camaraderie with each other and the locals,” Harrison says. “It’s old-school skiing.”

And when you get tired of boots and bindings, you can head to the Lake Windermere Whiteway — at 34 km long, the world’s longest skating path. The groomed track runs all the way around the lake, connecting Invermere



The Lake Windemere Whiteway.

Source: Destination BC/Karl Medig

and Windermere, near Panorama Mountain Resort. There are also tracks for cross-country skiing and skate-skiing, and you can snowshoe and fat-bike alongside.

And let's not neglect the après-ski. Four wineries, 14 craft breweries, a cidery and several distilleries dot the Powder Highway. Several resorts boast their own hot springs — the most famous being the Radium Hot Springs — but along the shores of Arrow Lake between Revelstoke & Nakusp, you'll find the cascading pools at the Halcyon Hot Springs Village & Spa.

The Ainsworth Hot Springs are 45 minutes from Nelson, and at the Fairmont Hot Springs you'll find Canada's largest hot spring pool.

At Halfway River Hot Springs, water bubbles directly out of the hillside into a natural pool along the river. You can drive there, but if you're feeling ambitious, you can park on the highway and make the 11 km trek in on snowshoes, with a warm soak in a natural stone grotto as your reward.

At the Lussier Hot Springs in Whiteswan Provincial Park, pools of hot spring water collect in a rock formation next to a rushing river.

"It's beautiful," Harrison says. "You can take the plunge into the river, which is ice cold, and then back into the hot springs again."

Find more information on where to ski, soak, sip and stay at [www.kootenayrockies.com](http://www.kootenayrockies.com).

## Jasper after dark

Jasper National Park isn't the best place to count your lucky stars. You could be there all night and still not come close to counting them all.

Jasper is a 'dark sky preserve', meaning it limits its use of outdoor artificial light to reduce light pollution. Jasper received the designation in 2011 from the Royal Astronomical Society of Canada. One of 17 dark sky preserves in the country, it spans 11,000 square kilometres and is the second-largest preserve in the world.

Here you can see things visible from very few places on Earth. "We've had views of the ice caps of Mars and the rings of Saturn setting over the mountains at high magnification," says Peter McMahon, manager of the Jasper Planetarium.

"We've also seen a supernova as it appeared to explode in a galaxy — 20 million light years away."

Many people come for the Northern Lights — and they never disappoint. "You have a better chance of seeing things like the Milky Way along with the aurora when it

appears," McMahon says. "We've seen an auroral display that lasted nine days and included ... domes of green, pink, orange, purple and blue light."

You can make the most of a stargazing trip to Jasper with an evening of snowshoeing, a night hike, a Columbia Icefields stargazing tour or a visit to the planetarium's heated dome. Dark sky adventures run year-round, but fall and winter are the best times to visit.

"Winter skies offer some of the most amazing telescope objects we're able to show people, such as the Orion Nebula ... and countless galaxies," says McMahon.

To pass the daylight hours, you can go sledding in the mountains, explore ice canyons, take wildlife and photo tours, or ride a SkyTram up to the top for incredible mountain views.

You can also ice-climb, snowshoe and cross-country ski, and plenty of powder awaits at Marmot Basin. Be sure to have dinner at the mid-mountain restaurant after the hill closes for the day.

To learn more, visit [www.jasper.travel](http://www.jasper.travel).



The Aurora Borealis over Mount Robson near Jasper National Park.

Source: Shutterstock





Fogo Island Inn from the rocks.



Berry picking on the island.



A room with a view.

## The seasons of Fogo Island

Fun fact: The Flat Earth Society of Canada believes Fogo Island is one of the four corners of the Earth. It's not hard to see why.

From the comfort of your room in the Fogo Island Inn — on one of the largest of Newfoundland's offshore islands — you can look due north over a limitless ocean, with a book in your hand and a crackling log fire at your side, and imagine that you're sitting at the very edge of the world.

Locals say the island's weather is so varied that it feels like seven seasons, not four — but its most spectacular season is early spring, around March, when the pack ice sliding down from Greenland pushes through to Fogo's doorstep on the back of the Labrador Current.

"It's a gorgeous, majestic season," says Melanie Coates, the Inn's director of marketing and business development. "There's the crunch and grind of the ice out on the bay. Even the sounds of silence are quite mesmerizing.

"Every room has a view of the most powerful ocean on the planet."

The Inn has a deep connection to the local community and its people. Through its 'community host program', guests are matched with locals based on their interests and backgrounds. A visiting architect, for instance, might be paired with a Fogo builder who worked on the Inn or helped make its furniture.

"They're unscripted and they give you a greater sense of why this Inn is here," Coates says.

Because most locals have built their homes close to shore, almost everyone also has a cabin inland. That means endless opportunities for ice fishing, skating and snowmobiling. The Inn organizes cabin visits and outings for travellers.

"There's nothing like some ice fishing with a boil-up in the woods afterwards, with tea and a partridgeberry tart or fishcakes," Coates says.

On Valentine's Day weekend, the 'Love the Birds' event sees Memorial University biologist Bill Montevecchi take guests on birding tours.

In late May and June, iceberg season gets underway. The Inn has a boat that can circumnavigate bergs — but you can easily watch these ice mountains drift past from your own room.

The island is a hiker's paradise. Andrea Laurin, an empty-nester from Ottawa who visited with her husband, says she loved the sense of having the place all to herself.

"It was just that sense of aloneness and being comfortable with that ... not afraid, but the sense of wildness," she says.

"All you can see is the water. The next thing you're going to hit is Ireland. It really feels like you're on the very edge of Canada. There's no one around. It was truly so beautiful."

For more information, visit [fogoislandinn.ca](http://fogoislandinn.ca).

## NHL100 Classic

One of the very first National Hockey League games took place in Ottawa on Dec. 19, 1917. The Ottawa Hockey Club and the Montreal Canadiens faced off. The Habs won 7-4.

A century later, the Habs and the Ottawa Senators are about to do it all again in the nation's capital, in the great outdoors in deep December. Hope they bundle up.

The 2017 Scotiabank NHL100 Classic is set for Dec. 16 at Lansdowne Park. The football stadium is being converted for the occasion to an open-air hockey arena for nearly 35,000 people.

This Classic also marks the league's centennial and coincides with the Senators' 25th anniversary and the Stanley Cup's 125th birthday.

"I can think of no better place to cap off the centennial celebrations than right here in Ottawa with an outdoor game," said Senators owner Eugene Melnyk.

"It will be an honour to try to recreate that very first game."

The NHL has held 22 outdoor games and the fresh-air experience has turned out to be a hit with fans.

For more information on the Classic, visit [www.nhl.com/fans/nhl-centennial/nhl-100-classic](http://www.nhl.com/fans/nhl-centennial/nhl-100-classic).

You can't hit the ice with the pros — but while you're in the nation's capital you can lace up and take a spin on the lawn of Parliament itself. Canadian Heritage is working with the Ottawa Senators and the Bell Capital Cup tournament to build the first ever NHL-sized temporary skating rink on the Hill — part of the closing events for the Canada 150 celebrations.

The rink is set to open on Dec. 7 — which happens to be the opening date of the annual Christmas Lights Across Canada show, featuring music, lights and an official opening ceremony with a pyrotechnic display. The rink will remain open until Dec. 31.



THE CANADIAN PRESS/JEFF MONTOSH

The Montreal Canadiens' Hal Gill takes part in an outdoor practice for the NHL Heritage Classic in Calgary, Alta., Saturday, Feb. 19, 2011.



THE CANADIAN PRESS/Justin Tang

Pyrotechnics explode in front of Centre Block on Parliament Hill during the launch of Christmas Lights Across Canada, on Wednesday, Dec. 7, 2016, in Ottawa.



Source: Shutterstock

Rue du Petit-Champlain in Lower Old Town.

## Quebec City's season of light

Finally, we can't talk about winter travel in Canada without mentioning Christmas — and nobody does the season better than Quebec's capital.

Old Quebec is always a lovely place for travellers to putter and stroll, but once the snow falls and the decorations come out, its Old World charm is on full display. From Notre-Dame-des-Victoires Church in Place Royale to the end of Rue du Petit-Champlain, the city is a blaze of light in the winter's dark.

Across from city hall, Place de l'Hôtel-de-Ville brims with all things Christmas. With the Boutique de Noël just down the street and Notre-Dame de Québec Basilica-Cathedral nearby, this public square has the season cornered. Be sure to check out the German Christmas Market, which is marking its 10th season this year. It runs from Nov. 23 until Dec. 23. (The best part? It's free.)

Don't miss a chance to warm up in the lobby of the Fairmont Le Château Frontenac, the world's most photographed hotel. And if you're not tired after an evening of exploring the loveliest Christmas scenery in North America, head on over to the toboggan run on Dufferin Terrace at the foot of the Château. It reaches speeds of up to 70 km per hour and has been whipping people down the hill for more than 100 years now.

Happy travels! ■



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IS NOT.**



	EMILY	BRIAN
Amount paid for general administration	\$0	\$227
Amount paid for specific transactions	\$0	\$50
Amount my investments paid for ongoing services to my accounts	\$416	\$1,453
<b>Amount dealer received to service my accounts</b>	<b>\$416</b>	<b>\$1,730</b>
<b>Amount Tradex paid into Emily's account</b>	<b>EMILY</b>	<b>BRIAN</b>
RSP administration	\$135	N/A
Transfer fees	\$57	N/A
Portion of rebates to Tradex funds	\$97	N/A
Trailer fees refunded	\$105	N/A
<b>Total Tradex paid Emily</b>	<b>\$394</b>	<b>N/A</b>
<b>Net amount dealer received</b>	<b>\$22</b>	<b>\$1,730</b>



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# STORM WARNINGS

Climate change is going to affect how — and where — we travel.

SHARON KIRKEY

This satellite image taken Thursday, Sep. 7, 2017, shows the eye of Hurricane Irma, centre, just north of the island of Hispaniola, with Hurricane Katia, left, in the Gulf of Mexico, and Hurricane Jose, right, in the Atlantic Ocean. NOAA via AP

One recent report on the coming impact of climate change could cause a lot more jittery flyers to take a deep breath before the boarding call.

According to a new report from the University of Reading, some of the busiest flight paths in the world — in North America, the North Pacific and Europe — will see instances of ‘severe turbulence’ more than double in coming decades. That’s turbulence strong enough to toss unbuckled and unsecured people and objects around an aircraft cabin like basketballs bouncing off a rooftop.

The problem is clear-air turbulence — high-altitude ‘bumpiness’ that occurs in

clear skies, with no clouds or thunderstorms to warn pilots. “It’s invisible to the naked eye and undetectable by onboard sensors,” the U of Reading team wrote in a report published in October in *Geophysical Research Letters*.

Clear-air turbulence typically is caused by strong vertical wind shear, which is what you get when winds at two distinct levels in the atmosphere are travelling at different speeds or in contrary directions. Global temperature changes are generating stronger wind shears within the jet stream.

More frequent turbulence doesn’t simply mean rougher flights. It means more convoluted flight paths as pilots divert around turbulence — increasing flying time, fuel consumption and operating costs that,

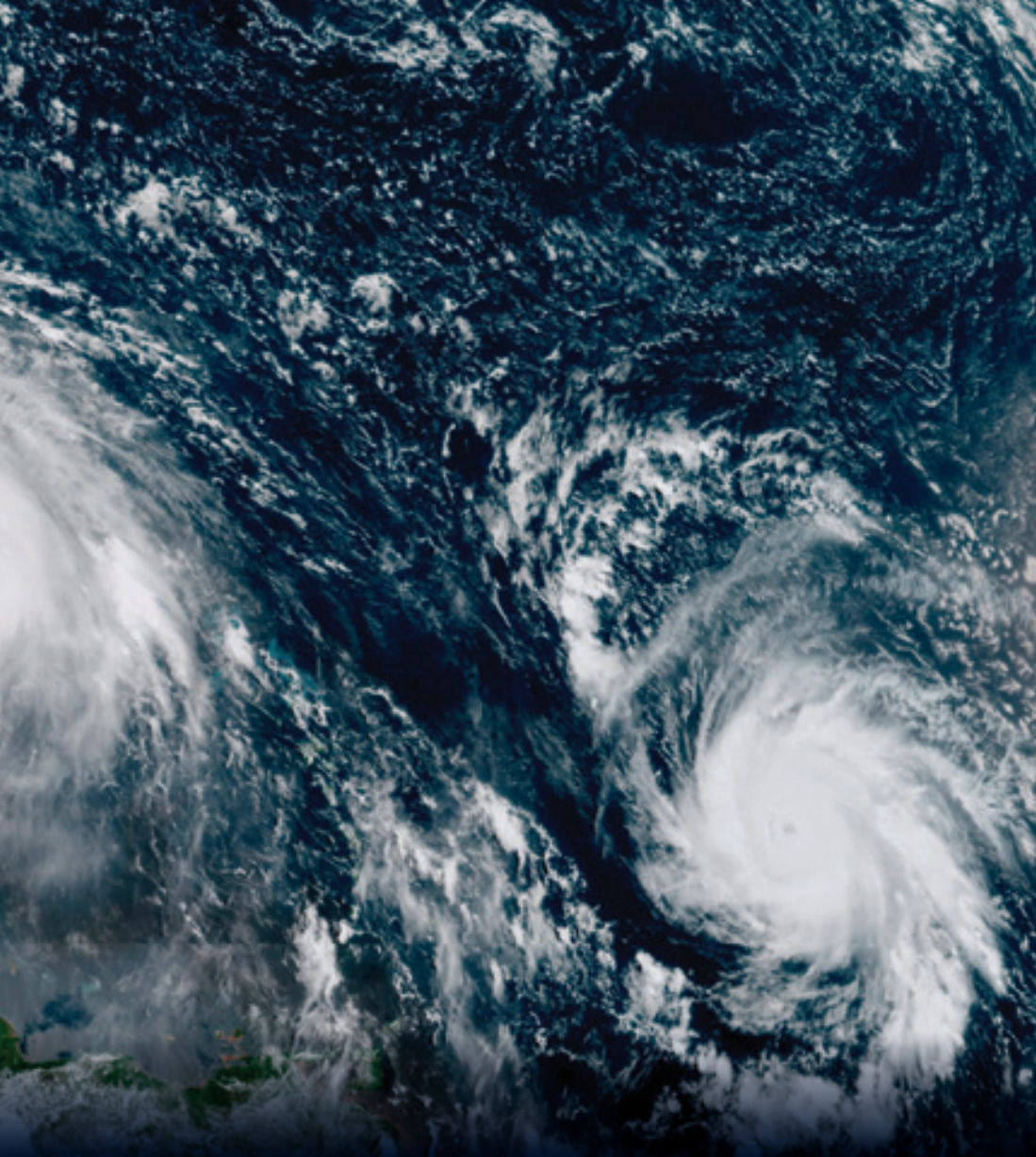
inevitably, will be passed on to passengers, says Luke Storer, a PhD researcher who worked on the study.

“The climate is changing — not just where we live at ground level, but also where we fly at 30,000 to 40,000 feet,” Reading University meteorologist Paul Williams wrote in May in the journal *Advances in Atmospheric Sciences*.

Climate change is affecting some of the world’s prime tourist destinations as well.

Harvey, Irma, Maria — the devastating hurricanes that roiled the Atlantic this year — “will be the new normal of a warming world,” United Nations Secretary General Antonio Guterres said in early October before heading to storm-ravaged Antigua, Barbuda and Dominica. The islands were hit by ferocious back-to-back Category 5





hurricanes this season — monster storms some climate scientists predict will worsen as sea temperatures rise.

“Warm ocean waters are hurricane food, the source of their power,” says Daniel Scott, executive director of the Interdisciplinary Centre on Climate Change at the University of Waterloo. Hurricanes are born of heat energy. The energy enters the air from warm water. “The warmer the water, the more of it, the more depth there is, the more potential for creating more of these stronger four and five (category) hurricanes,” Scott explains.

And it’s not just hurricanes threatening coastal holiday spots. ‘Lucifer’ heat waves in the Mediterranean. Shrinking snow cover in the Alps and other ski tourism regions. Mass coral bleaching threatening

the survival of marine life in the Great Barrier Reef. Rising sea levels at coastal resorts around the world. Jellyfish infestations caused by warmer-than-normal ocean temperatures. Climate change is putting many popular holiday destinations at risk, Scott and others warn.

“The long-term prognosis for some destinations is some fairly major impacts,” says Scott, Canada Research Chair in climate change and tourism. “We’re at the early part of the wave, if you will.”

Tourism itself is contributing to the problem. Climate change is caused by greenhouse gases released into the atmosphere, mostly through the burning of fossil fuels. Carbon dioxide (CO<sub>2</sub>) accounts for more than 60 per cent of all greenhouse gas emissions.

And tourism accounts for roughly five per cent of global carbon dioxide emissions. The largest chunk of that emissions footprint comes from aviation. Globally, airplanes emitted about 700 million metric tonnes of carbon dioxide in 2013, according to the International Council on Clean Transportation.

Aviation accounts for 52 per cent of tourism’s CO<sub>2</sub> footprint, followed by hotels and lodgings (27 per cent) automobiles (19 per cent) and rail, buses and boats (two per cent).

And planes also emit other greenhouse gases, like nitrous oxide and water vapour, which can, for instance, create high-altitude cirrus clouds of ice crystals that slow the process of heat escaping the atmosphere into space. These high-altitude emissions have a stronger warming potential than things we release down at ground level, because they stay up in the air longer.

Last year, 1.2 billion travellers crossed international borders. That number will grow to 1.8 billion arrivals by 2030, according to the World Tourism Organization. The world’s airline traffic is expected to grow at an annual rate of five per cent over the next two decades.

“Ground transportation and accommodations, you can green those fairly easily, and we’re doing that,” Scott says. “As we green the grid, as we shift to electric vehicles of various types, we can de-carbonize those parts of tourism.” The hotel sector, for example, is seeing a slow but steady rise in ‘eco-friendly’ facilities with low-flow faucets and showerheads, motion sensor lights, low-wattage bulbs and other green technologies.

It’s not so easy to green jets. “It takes a lot of energy to physically lift an aircraft and move it over great distances,” says Stefan Gossling, a professor at Lund/Linnaeus University in Sweden who has written widely on sustainable tourism and transport.

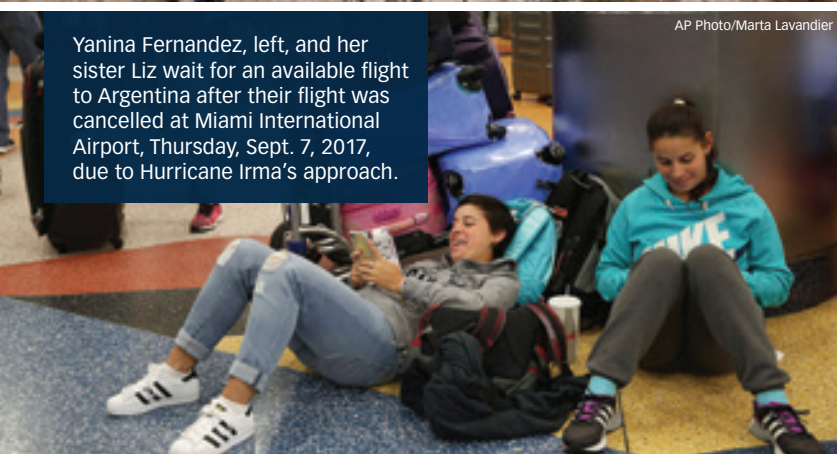
While the industry is testing low or no-emission biofuels to replace jet kerosene — alternative fuels made of everything from palm oil to household trash — they are nowhere near being commercially scalable.





Andy Newman/Florida Keys News Bureau via AP

Workers use front-end loaders to restore Sombbrero Beach, Sunday, Oct. 1, 2017, in Marathon, Florida, in the wake of Hurricane Irma.



AP Photo/Marta Lavandier

Yanina Fernandez, left, and her sister Liz wait for an available flight to Argentina after their flight was cancelled at Miami International Airport, Thursday, Sept. 7, 2017, due to Hurricane Irma's approach.

What's more, "no aircraft will ever be able to leave the runway on pure palm oil alone," Gossling and his co-authors wrote last year.

Because flying is such a carbon-intensive activity, "if you fly transcontinental you will emit a fair share of what an average human being would emit over a whole year," Gossling says. A single international flight can contribute between one-and-a-half and two tonnes of carbon dioxide per passenger. The average human generates on the order of 4.5 tonnes of carbon per year.

Although airplanes have gotten a lot more fuel-efficient since the 1960s, and airlines are promising further emission efficiencies, "everybody behind the scenes will tell you the price of fossil fuel is just too low for anybody to seriously consider biofuels because they're so much more expensive," Gossling says. "The price of fossil fuels has to go up." The higher the price for fossil fuels rises, the more feasible it becomes to actually focus on renewable energy, he argues.

Right now, travellers looking to decrease their carbon footprint can follow a simple rule of thumb: The longer you travel by air, the more carbon you emit. But the worst travel combination in terms of its climate impact, Scott says, is the typical ocean cruise holiday: flying to a seaport, spending a week or two on a luxury cruise ship and then jetting home.

"You've got a moving city which is entirely diesel-powered," he says. In a bizarre paradox, "last-chance" cruises to see melting polar ice contribute up to *eight times* the average greenhouse gas emissions per person per day of a typical international tourism trip, according to 2010 paper published in the *Journal of Sustainable Tourism*.

(When it comes to land travel, rail is the most energy-efficient mode of transport. That's fine if you live in Europe, where high-speed rail connects most major centres. But Canadians can't get between Vancouver and Toronto by train very easily, "and certainly not on the timescale most tourists want," Scott says.)

The aviation industry is responding. Last year, the Montreal-based UN International Civil Aviation Organization released its Carbon Offsetting and Reduction Scheme for International Aviation, or CORSIA.

The accord — agreed to by 65 countries, including Canada — pledges to cap emissions at 2020 levels and, by 2050, to reduce them to half of 2005 levels. For every tonne of carbon emissions above the agreed limit, airlines will buy UN-approved carbon offsets — for instance, supporting projects to protect threatened forests, which trap and store tonnes of carbon dioxide. When the accord was crafted, ICAO president Olumuyiwa Benard Aliu boasted that aviation "can now claim its 'Paris' moment." (The Paris climate accord doesn't cover international aviation.)

Gossling, the scientist, is more skeptical. Under the scheme, airlines essentially get a carbon credit for maintaining a carbon pool, he argues. "That means that the carbon pool is stable, and you emit on top of that still. So, it's not a net gain, it's not neutral."

The cost of carbon credits is unlikely to add significantly to airline ticket prices — or to deter travel. Scott predicts that any surcharge would amount to less than what it costs now to check an extra bag. In the U.K., an air passenger duty tax introduced 20 years ago that increased the cost of a long-haul flight (3,200 km or more) by the equivalent of about \$125 Canadian per ticket made no discernible impact on where Brits flew, Scott's group discovered.

So, what *would* it take to de-carbonize tourism? The cost of a burger and soda, roughly. In a 2015 study published in the *Journal of Sustainable Tourism*, Scott and colleagues calculated the effects of CO<sub>2</sub> emissions from the average trip could be limited if travellers paid an extra US\$11 per trip — spread equally over domestic and international travel — to fund carbon offsets.

In the meantime, tourists concerned about their carbon footprints could consider taking the following steps:

- Shorter trips generate lower emissions (obviously). Try to avoid long hauls.
- Plan on a longer stay. Spread out your net carbon over a longer period.
- When you can, choose high-speed rail over aircraft. Trains are among the lowest-emission options, especially on shorter trips (less than 800 km), according to *Getting There Greener*, a 2008 report produced by the Union of Concerned Scientists, a science-based nonprofit.



- If you drive, rent fuel-efficient cars (think hybrids). Group charter bus tours are among the most climate-friendly forms of tourism.
- Flying pollutes; flying first class pollutes even more. A first-class seat takes up twice as much space as an economy seat. "The more expansive the layout," the report notes, "the fewer passengers who can fit on the plane, translating into more emissions per seat." Those recliner seats that convert into beds are opulent, but they're bad for the planet.
- If you must fly, choose economy and select an efficient airline. You can find a handy 2014 ranking of transatlantic airline fuel efficiency by the International Council on Clean Air Transportation here: [www.theicct.org/transatlantic-airline-efficiency-2014](http://www.theicct.org/transatlantic-airline-efficiency-2014). It ranked Air Canada eighth out of 19 carriers for kilograms of carbon dioxide per round-trip.
- And if you do fly, consider purchasing carbon offsets to support projects that reduce greenhouse gas emissions, such as wind farms.

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"The climate is changing — not just where we live at ground level, but also where we fly at 30,000 to 40,000 feet."

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Climate change projections are uncertain; it's not clear how much a warming globe will affect tourist traffic to, for example, popular sun-and-sand destinations. Scott says surveys suggest that, under the warmest climate scenario for the end of the century, much of the Mediterranean might be too hot for most North American travellers to tolerate.

Scorching temperatures could even make it tougher in future to get off the ground. This summer, more than 50 flights out of Phoenix were grounded when temperatures

flirted with 50C. A similar heat wave in Britain in 2013 left some passengers at London City Airport unceremoniously bumped from their flights to lighten the load.

Hot air is less dense. Aircraft fly in thin air at high altitudes all the time, of course — but that's after they've already reached cruising speed. For aircraft travelling at the lower speed required for takeoff, hot air can make it much harder to generate sufficient lift.

For planes that do get airborne, the Reading team is calling for better turbulence forecasting systems. Boeing recently announced it was preparing to test new laser technology to measure winds up to 17.5 km ahead of moving aircraft to forewarn pilots — although, as one British journalist noted, that would give the pilot of a jet travelling at cruising speed "about 60 seconds' notice."

Something to keep in mind the next time the pilot switches off the seatbelt sign. ■



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# FIELDS OF MEMORY

A century on, the battlefields of Europe  
are still telling their stories to travellers.

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FOR A  
SOLDIER  
KNOWN UNTO GOD





A battlefield tour takes the traveller over grassy fields and quiet beaches, past monuments, memorials and carefully maintained cemeteries, into the heart of a beautiful paradox: these places commemorate death and, in their way, are all profoundly alive — with stories, with the possibility of discovery.

The battlefields of Western Europe still haven't given up all of their secrets — even now, close to a century after the end of the First World War.

About three years ago, two Belgian men were searching a battle site near Molentje, Belgium, for military artifacts. They found bones — the remains of a Canadian soldier who went missing in combat in 1944.

"They found this chap and of course the Defence Department and everybody got heavily involved in it," says Gary MacKay, an Alberta native who founded Canadian Battlefield Tours about seven years ago, taking small groups on customized excursions.

Through a signet ring and dental records, the soldier was identified as Pte. Kenneth Duncanson of Ontario's Algonquin Regiment. "His family got me to do a tour of the area where the battles would have taken place," says MacKay. "We were actually able to take them right to where he was killed."

As strange as it might sound, skeletal remains and unexploded ordnance are still common finds on First World War battlefields. Sheep mow the grass at many battle sites, including Vimy Ridge — because it's unsafe for people to walk there.

There are more than 1,000 cemeteries on the former Western Front holding the graves of the war's dead, part of a network of monuments and memorials linking Europe's historic 20th century battlefields.

The names of 54,395 missing British and Commonwealth soldiers who died in nearby battles are carved on the Menin Gate in Ypres, Belgium. A ceremony has been held there nearly every night since 1928 to remember them. The names of 11,285 Canadian soldiers who went missing are carved on the Vimy memorial in France.

More than 8,000 of the 12,000 soldiers interred at Tyne Cot, outside Passchendaele in Belgium, were buried without names. The Ring of Remembrance near Arras, France, lists the names of more than 600,000 soldiers of all nationalities who fell in the War to End All Wars.

"It's sobering," says Linda L'Heureux, who retired last year from her job as director of Industrial Relations Advisory Services for the Federal Mediation and Conciliation Service. She did a tour of First World War battlefields earlier this year as part of a group led by historian Norm Christie.

"You know the numbers of Canadian dead from the First World War and it's a large number, but then you multiply it by the British and the French and the Germans ... We felt we knew a lot more at the end (of the trip) and we felt we had honoured the sacrifices of the men and women. But it was exhausting on some levels, emotionally exhausting."

The last 10 years or so have seen an uptick in battlefield tourism. MacKay, a former realtor and one-time mayor of Stettler, Alta., links it in part to popular war films of the past decade, like *Saving Private Ryan* and the more recent *Dunkirk*. A confluence of commemorations is also driving the surge

of interest in the battlefields of the last century: 2017 marked the 100th anniversaries of the Vimy and Passchendaele battles, and the 75th anniversary of the Dieppe raid during the Second World War, while 2018 marks both the anniversary of the armistice that ended the Great War and the official commemoration of the Battle of the Atlantic during the 1939-1945 conflict.

Dennis (Mak) Makowetsky, a former teacher who works as a tour manager with Ellison Travel and Tours Ltd., sees something else behind the trend: nostalgia for a time when war seemed "simpler. We knew who the bad guys were and who the good guys were. It was us against them and there weren't the value conflicts that there are now."

There are as many reasons for taking a battlefield tour as there are tourists. Makowetsky's bus tours typically include students on school trips, people tracing a family member's final footsteps, members of military regiments seeking out the places where their predecessors fought. L'Heureux's trip was spurred by her partner, who writes a blog about the First World War. The reasons are all different but the outcome is always the same: no one walks away unmoved.

"On an Italian battle tour, I took a 96-year-old woman who lost her husband on Christmas Day 1943 just outside Ortona," says Makowetsky. "She was travelling with her great-grandson and visiting the gravesite of her husband for the first time."

One man told Makowetsky the story of an 18-year-old soldier who waded ashore on D-Day and was shot in the face almost

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2017 marked the 100th anniversaries of the Vimy and Passchendaele battles, and the 75th anniversary of the Dieppe raid during the Second World War, while 2018 marks both the anniversary of the armistice that ended the Great War and the official commemoration of the Battle of the Atlantic during the 1939-1945 conflict.

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A picture of a fallen soldier and wooden crosses with poppies stand at the Menin Gate during an Armistice Day ceremony in Ypres, Belgium on Wednesday, Nov. 11, 2015.

AP Photo/Geert Vander Wijngaert



Source: Linda L'Heureux

Last Post is performed at Menin Gate in Ypres, Belgium.

immediately. The medics set him aside with the dead, prioritizing those they knew they could save. A sergeant-major insisted they try to save the teenager. "He lived," says Makowetsky. "And the man's last sentence was, 'And that was my father.'"

Small tours can be personalized to fit the individual traveller's interests. L'Heureux's partner was particularly interested in the work of Canadian nurses in the First World War; their tour took in a couple of

cemeteries where Canadian nurses killed in bombing raids were buried.

Small tours also have the luxury of flexible schedules, giving travellers time to slow down for a closer look, says MacKay. "There's hundreds of cemeteries, and it might be in some farmer's field where the only access is a dirt path in, but they'll be beautifully maintained by the Commonwealth War Graves Commission and look just like any of

the others. They're literally just scattered all over the place."

But even the larger bus tours can build in some flexibility, says Makowetsky. One tour took him close to the scene of the celebrated 'Christmas Truce' of the First World War. He asked his passengers if they wanted to take a detour. "We sang *Silent Night* in June. At the end of the tour, when we asked what the highlight of it was, that was it ... because we'd found something together that was not seen before."

But whether the tour group is large or small, Makowetsky and L'Heureux agree that if you're going to get the most out of a battlefield tour, you're better off with an experienced guide.

"We met a couple of British fellows when we were staying in Ypres, and they were kind of doing the same thing," says L'Heureux. "They'd rented a car and had gone around and what they said was ... that they would see the sights but they never had a sense of the context.

"What was really good about this tour with Norm Christie was that he would stop at what looked like the middle of a field and he would say, 'Here's where the battle of X started,' or, 'Here are the fields of Passchendaele and that was the objective.' And you kind of had the sense of how everything fit."

Makowetsky also suggests picking a tour that highlights battles of particular interest to Canadians. And pace yourself, he adds; battlefield tours tend to be draining, both physically and emotionally. "If you start at 7 a.m. and finish at 6 or 7 p.m., you're going to be (exhausted)."

L'Heureux's partner, Tamra Thomson, felt overwhelmed at times by the weight of all that history. She says she learned that the best way to take a battlefield tour is to set your own pace — and take time to reflect when you can.

"It's a week of constant reminders of mass annihilation. I was expecting to get to read a lot in the evening. I found I just had to be quiet." ■



# Making magic in GERMANY



Aerial view of Berlin skyline. Source: Shutterstock

There's nowhere else on earth quite like Germany. It has been a hub of European history and culture for thousands of years.

Its art and folklore have a permanent foothold in humanity's collective imagination. Its landscape is filled with architectural marvels — masterpieces of modern design and ancient castles that let you step into a fairy tale. And it hardly needs to be said that German people celebrate Christmas like no one else on earth.

Germany's history, culture and cuisine all come together for you on a guided tour.

You see the cities, the places where history was changed forever. You visit the castles and villages nestled in the dark mountains and forests, and hear the folktales they inspired. You sample their world-famous beers and superb cuisine — and learn why Germans are always smiling.

**Berlin** holds a pivotal place in German history and culture. It also served as centre stage for one of the most important geopolitical dramas of the 20th century — the Cold War, when the city was divided by barbed wire and spies fought a secret conflict between East and West. Today, you can still visit Checkpoint Charlie, the famous Berlin Wall crossing point between East and West Berlin. You also can see

where the wall itself once stood, with its footprint marked out by cobblestones across the city.

And you can learn about the deadly craft of espionage on a visit to the **Spy Museum**. Located in Potsdamer Platz in the centre of Berlin, the museum has exhibits exploring the history of spycraft from ancient times to current day. There, you can see for yourself the gadgets Cold War agents used on the job, and the coded languages they cracked. You also can test your own spy skills by dodging movement-sensing lasers on an interactive obstacle course.

**Many of the fairytales** we all grew up with came from Germany. These folk





Neuschwanstein Castle.

Source: Shutterstock



A traditional Christmas market in Frankfurt.

Source: Shutterstock



The Pied Piper statue in Hamelin.

Source: Shutterstock

legends — *Rapunzel*, *Sleeping Beauty* and *Cinderella*, to name a few — had been told and retold for centuries when two brothers, Jacob and Wilhelm Grimm, gathered them for publication in the 1800s. The Brothers Grimm studied folk tales at the University of Marburg. Their collections of fantastic stories laden with magic, mystery and romance were in high demand in the 19th century as the Romantic movement took hold in German art.

These tales belong to world culture now, but their roots are buried deep in

German history. The tale of the Pied Piper of Hamelin, for example — the story of a town that lost its children to a mysterious musician dressed in wild colours — was based on a real village. (Versions differ, but the Grimm brothers' take on the tale ends with the abducted children settling in a new village in Transylvania.) The real town of Hamelin has a statue of the Pied Piper in its town square.

**Neuschwanstein Castle**, the most photographed castle in Germany, is an astounding sight. Built by "Mad" King

Ludwig II high in the Bavarian Alps, it sits atop a rise that gives it incredible views of the surrounding countryside. The castle's many crenellated towers and turrets give it an otherworldly look, like something out of an epic poem — or a Technicolor adventure (Walt Disney based the design of *Sleeping Beauty's Castle* at Disneyland on Neuschwanstein). It's hard not to imagine tales of magic and intrigue when you're crossing the long bridge leading to this architectural treasure.

Visiting Germany takes on an extra aura of magic when you travel there around the holidays. In Germany, Christmas is a very big deal; many of the Christmas traditions we celebrate in Canada started there (Christmas trees and Advent calendars, to name just two). Almost every town square has a Christmas Market of its own, filled with tents and stalls for vendors of all kinds and decorated top to bottom with twinkling lights and ornamented trees.

**The Christmas markets** are more than just places to browse and shop. They also offer a delightful selection of traditional German food and drink, prepared and served in the open air. Just follow your nose! Sip some warm *glühwein* — a traditional mulled wine beverage — to keep the chill at bay, and indulge that sweet tooth with *mutzen*, fried balls of dough dusted with sugar. Need something more substantial? *Schmachtlappen* is a type of medieval pizza without sauce, usually topped with hearty meats and cheeses. Or try some *reibekuchen* — potato pancakes — and a *bratwurst* topped with mustard.

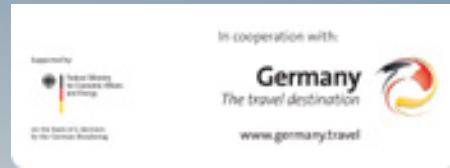
A guided tour through Germany can take you to all of these treasures, and more. From the shores of the North and Baltic Seas, down the Rhine and Danube River and into the Alps, Germany is a place that truly needs to be experienced — a fairy tale come to life. ■

*This article is courtesy of* **Collette Travel**.





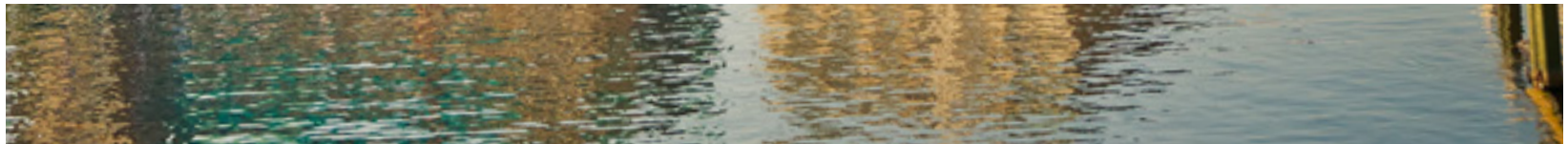
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# SURVEY SAYS!



The National Association of Federal Retirees asked for your help — and you came through with flying colours.

Late last year, we sent electronic membership and volunteer surveys on a variety of topics, looking to glean information to help us better address your needs. As always, you rose to the challenge with a 26 per cent response rate, an exceptional response that will serve us well in the coming years.

While there is always room for improvement, you told us that you were generally happy with the National Association of Federal Retirees and its membership services, and wanted us to continue our advocacy work and our work with our Preferred Partners.

On these pages, you'll find the numbers that tell us who you are and what's important to you. We hope you are as delighted with this snapshot of our 180,000-strong organization as we are!

## Who answered?

Gender:

**63%**  
MALE

**57%**  
FEMALE

Marital status:

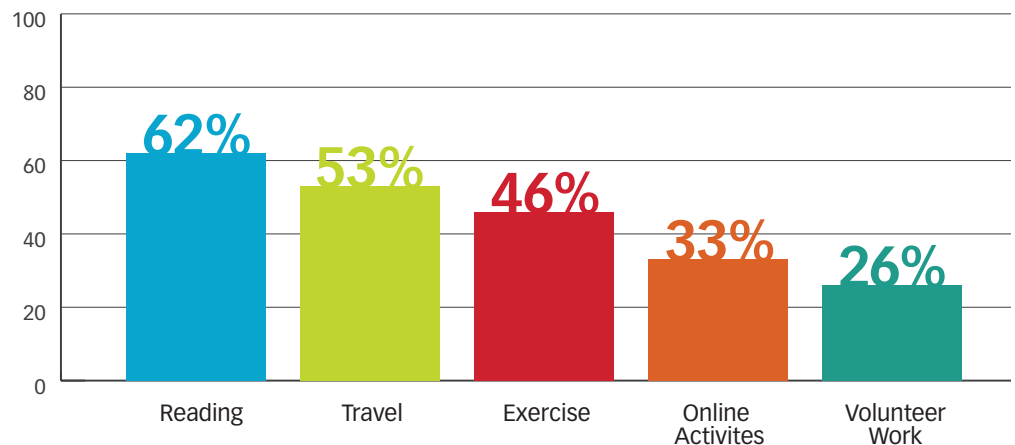
**70%**  
MARRIED

Age:

**59%**  
65 OR OLDER

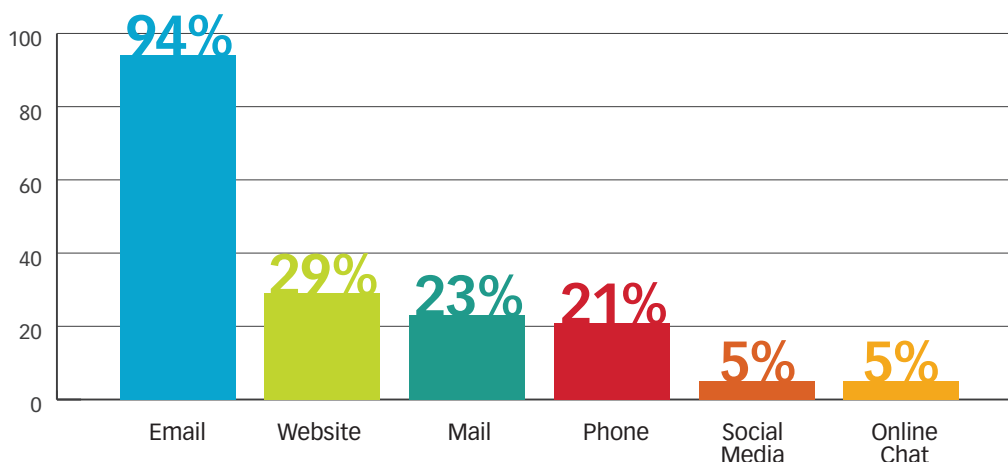
## What you like to do for fun?

### Top 5 hobbies

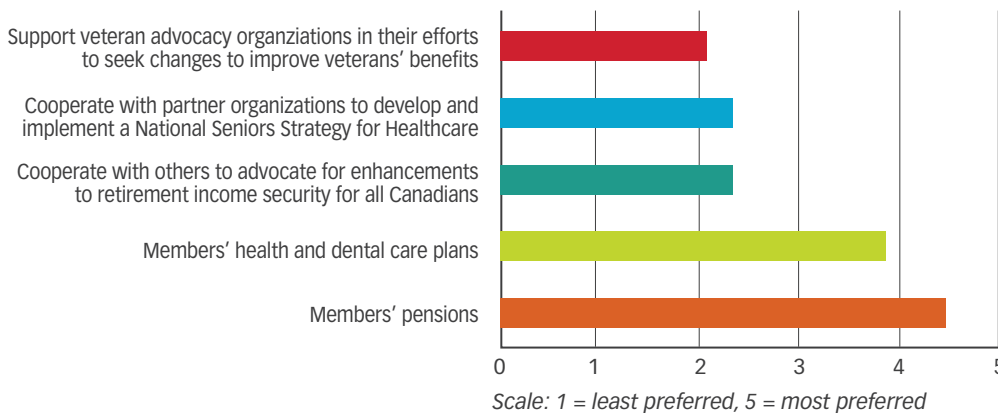




### How do you connect?



### Your advocacy priorities, ranked



### By the numbers:

The most important Preferred Partner: **JOHNSON 73%**

Satisfaction with Sage magazine: **85%**

Percentage of Federal Retirees members who rank advocacy as important to membership: **93%**

### We want you!

The percentage of Federal Retirees volunteers who are likely to continue their volunteer roles in the coming year: **70%**

Join our volunteer team. For more information, contact 613-745-2559, ext. 235 or [gcurran@federalretirees.ca](mailto:gcurran@federalretirees.ca).



# A WALK IN THE COUNTRY

Jean-Pierre de Beaumont is seeing the world at his own pace.

ELIZABETH THOMPSON



As he sits in a Gatineau café, Jean-Pierre de Beaumont's converted baby stroller quickly catches Diane Beupré's attention.

"Québec to Percé, 800 km, 35 days ... Kingston to Montreal, 400 km, 20 days," she says, reading aloud in tones of admiration the hand-lettered signs detailing de Beaumont's many long, long walks. "You have done (a lot) of kilometres, monsieur."

A whopping understatement; since de Beaumont, 60, retired from the Canadian Radio-television and Telecommunications Commission in 2016, he and his stroller have crossed 1,600 km of Quebec, Ontario and upstate New York in a series of long-distance hikes.

Next year, he plans to tackle the Camino de Santiago in Spain, a famous trail that, by an odd coincidence, Beupré herself walked in 2010 after she retired from Industry Canada.

"I'm experiencing the freedom of a new retiree," he says, smiling.

For 40 years, the job dictated de Beaumont's timetable. Now, retirement has given him the best kind of freedom there is — the freedom to go wherever he wants, at his own pace.

"For me, it is important to walk and to reflect. Reflection for me has always been important.

"Too many people arrive at their retirement and in two years they die because ... they identify too much with their role as a worker and not as a person. They discover they have no objective, or they watch television all day."

The path taking De Beaumont towards the centuries-old Camino de Santiago has been a winding one. He hadn't yet retired from his job as a translation proofreader with the CRTC when he decided to tackle the 200-kilometre walk between Ottawa and Montreal.

Every day in June, a small group sets off from Ottawa's Notre Dame Cathedral on Sussex Drive to make the long trek to Montreal's St. Joseph's Oratory. For some, the walk is a religious experience. For others — like de Beaumont — it's more of a spiritual and physical exercise.

He didn't quite know what he was getting himself into. By the time the group made it to Masson-Angers, de Beaumont had two blisters on the soles of his feet and could no longer walk.

"I prepared badly," he recalls. "At the end of two days I called my partner and I returned home. I called her and I said, 'Can you come and pick me up? That's it.'"

At home he showered, bandaged his feet and went to bed. The next morning his feet still hurt, but not as much. He asked his partner to bring him back to where he had left off and then to drive on one kilometre and wait. By the time he reached her car, he had made a decision.

"I began something. I think I'll finish it."

De Beaumont was able to catch up with his group en route and, 10 days later, he arrived at St. Joseph's Oratory.

Since then, proper walking shoes and special socks have taken care of the blisters. The converted baby stroller, bought second-hand for \$75, neatly holds his knapsack, sleeping bag and tent. He estimates he spends about \$50 a day on the road.

While he sets a daily target of 20 km, he has done twice that distance on some days, sometimes setting up camp in the dark.

De Beaumont's second long-distance walk — from Montreal to Quebec City — was again with a small, organized group that arranged places to stop along the way, from religious sanctuaries to local homes.



For his third walk, in 2016, de Beaumont struck out on his own — following the St. Lawrence River from Quebec City to Percé. But rather than take the gentler route along the Baie de Chaleurs, de Beaumont decided to follow the river, tackling the more challenging north shore of the Gaspé peninsula, with its steep hills and valleys.

This year, inspired by the original *voyageurs*, he decided to complete the last length of the St. Lawrence River by walking from the head of the river at Kingston to Montreal.

De Beaumont, who joined Federal Retirees in 2013, says one of the things he enjoys most about long-distance walking is the people he meets along the way. The couple that took him into their home and fed him when he couldn't stay at a local community centre. The woman outside a dollar store who offered him a Cherry Blossom. 'Tom the Water Guy' in upstate New York who helped him out when he ran out of drinking water.

For 40 years, the job dictated de Beaumont's timetable. Now, retirement has given him the best kind of freedom there is — the freedom to go wherever he wants, at his own pace.

"You meet extraordinary people," he says.

Although his walks are loosely planned and he sometimes only decides on the day where he's going to pitch his tent, de Beaumont says he has rarely felt any threat to his safety. (He says the biggest danger so far has been texting drivers weaving back and forth across the road.)

De Beaumont's walks have changed the way he sees the world. He has driven for 40 years; he no longer sees cars the same way.

"I realize today how extraordinary the car is. Instead of walking for 30 days, it takes me only five hours to do the same distance ... My walks have made me more conscious of everything — life, cars, how extraordinary electricity is."

Walking isn't the only way de Beaumont is enjoying his newfound freedom. His eyes shine as he recounts his trip to Montreal to work as a movie extra. He plays 'pickleball' with retirees. He has donated blood 150 times in 42 years; he now wants to give blood in every province in Canada. This year he'll be working towards a doctorate in education at the Université du Québec en Outaouais.

"Those are the kinds of experiences that retirement allows us to live, if we are on the lookout for those occasions." ■



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# HEALTH CHECK



Remembering Louise Bergeron.

BEATRICE BRITNEFF



For Louise Bergeron, the job was never just a job.

Her work as the National Association of Federal Retirees' health advocacy and policy officer — work she did with pride and professionalism for six years, until her tragic death in August, 2017 — was “really important to her sense of who she was,” says Sayward Montague, Federal Retirees' director of advocacy.

“She just cared so much about what she did and who she was serving,” says

Sayward, who worked closely with Louise. “I can't think of someone who was more invested in ... helping to make sure our most vulnerable members were protected and well-served.”

Louise passed away on Aug. 16, 2017, from injuries sustained in a car accident that occurred while she was on vacation. She leaves behind her husband, Lorne Grant, her two children and a team of colleagues who miss her dearly.

Louise joined Federal Retirees back in April 2012, after working several other jobs at different health organizations. The job with the Federal Retirees headquarters in Ottawa was challenging and multifaceted — the kind of work she'd been waiting to do her whole life, Lorne says.

Her job — to which she commuted every day from her home in Île-Perrot, Que. — involved guiding members through tricky health plan issues and negotiations, supporting executives on public service health and dental plans, communicating with parliamentarians, policy development and writing — including regular contributions to this magazine.

“Almost every night she'd come home and have some kind of story,” Lorne says. “I really knew that she loved what she was doing because (often), if you talk to somebody about work, it degenerates into personal politics. And this wasn't ... it was really about what they were trying to get done.”

Sayward describes Louise as a “key” part of the association's team — a kind,

smart, hard-working and pragmatic advocate who could navigate the most emotional, complex and technical issues without losing sight of the big picture.

Before joining Federal Retirees, Louise advocated tirelessly for different health-related causes. Following the birth of her second child, she herself was diagnosed with a serious, chronic illness. Those closest to Louise say those health struggles only served to inspire her advocacy work, helping her to empathize with those she served.

As someone who grew up in a Canadian Armed Forces family, Louise moved around a lot in her youth (Moose Jaw, Labrador City, Quebec City and Germany, to name a few). She had an adventurous spirit and loved to travel. With Lorne, she enjoyed camping, gardening and cooking fancy dinners.

.....

“She just cared so much about what she did and who she was serving. I can't think of someone who was more invested in ... helping to make sure our most vulnerable members were protected and well-served.”

.....



“She was all about doing small things — and big things — to improve the world in some way ... and she really did.”

“She really did enjoy life,” Lorne says.

Even in the most stressful of times, Louise was unflappable and never lost her sense of humour or the “sparkle” in her eye, Sayward says. She was a loyal friend, too, with expert advice to share — and not just about work.

“She was all about doing small things — and big things — to improve the world in some way ... and she really did,” Sayward says.

“She’s going to be missed.” ■



Source: submitted photo

Louise with Sayward Montague (right) on Parliament Hill.



## Planning to move? Get money back with RSG - put it toward travel experiences!

Relocation Services Group (RSG) is a full service, no fee, professional relocation services company. It offers Federal Retirees and family members the following:

- Cash Back Refund**  
on your real estate purchases and sales
- Guaranteed Pricing (reduce stress & save money)**  
on moving services
- Complimentary Bill Auditing**  
before you pay your moving bill



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# VETERANS' CORNER

Calling all veterans.

Last fall, retired veterans of the Canadian Armed Forces and the RCMP rose to answer the National Association of Federal Retirees' call for assistance. And while their days of official duty may have ended, their commitment to service definitely hasn't; they and their families generously shared with us their stories about transitioning to civilian life after retirement.

Federal Retirees invited retirees and their families to attend a series of 12 town-hall style sessions, and asked them to tell us what is — and what isn't — working well in the transition process from the military or RCMP service to civilian life.

"It took a lot of courage to open up about what, for some, is a painful stage in their lives," says Simon Coakeley, Federal Retirees' chief executive officer, who moderated some of the sessions. "We're grateful to those who shared their experiences and continued to do so through online feedback."

As a trustworthy third party, Federal Retirees plans to roll up summaries of the discussions into a report, and to present it to key decision-makers at a conference in Ottawa next spring.

"With the release of Canada's new defence policy — *Strong, Secure, Engaged* — last June," says Federal Retirees president Jean-Guy Soulière, "an opportunity exists with our report to influence the creation of a new Canadian Armed Forces Transition Group that provides support to all members to seamlessly transition to post-military life.

"We want to ensure that the voices of our veterans are heard."

The National Association of Federal Retirees is an independent, not-for-profit organization that counts 60,000 veterans among its 180,000 members.

"We are uniquely placed to play a meaningful role in bringing veterans' and their families' concerns to the attention of the federal government and veterans advocacy groups," says Soulière. "We want to help make a difference in their lives."

A major part of Federal Retirees' Veterans Outreach Initiative, the 12 town-hall sessions took place across Canada. With the planning and execution expertise of

## Town hall sessions:

<b>October 16</b>	CFB Halifax/ CFB Shearwater
<b>October 16</b>	CFB Petawawa
<b>October 18</b>	CFB Gagetown
<b>October 18</b>	CFB Trenton/ CFB Kingston
<b>October 19</b>	BFC Valcartier (en français)
<b>October 19</b>	CFB Borden
<b>October 23</b>	CFB Winnipeg
<b>October 24</b>	CFB Shilo
<b>October 26</b>	CFB Edmonton
<b>October 30</b>	CFB Esquimalt
<b>November 1</b>	CFB Comox
<b>November 2</b>	NDHQ Ottawa

its branch offices, Federal Retirees held sessions in Halifax/Shearwater, Petawawa, Gagetown, Trenton/Kingston, Valcartier, Borden, Winnipeg, Shilo, Edmonton, Esquimalt, Comox and Ottawa. "We could not have done this without the help of our branch volunteers," says Soulière. "They were key in our success."

And so were the participating veterans and their families. "I would like to thank you veterans for your service to Canada, for lending your voice to helping us understand veterans' needs better," says Coakeley. "We hope this process will go a long way in ensuring that you have the support and respect you deserve." ■



Source: Shutterstock



# FROM THE PENSION DESK

CPP and the 'drop-out' provision.

**PATRICK IMBEAU**

With Bill C-26, the federal government expanded the Canada Pension Plan (CPP) in November, 2016. At the time, the opposition accused the government of failing to include the 'child-rearing drop-out provision' in this expansion.

That caused a lot of people to ask: what is a drop-out provision?

Let's focus on two provisions — the 'general drop-out' and the 'child-rearing' provision (also referred to as 'child raising years' provision).

The CPP is calculated on the basis of how much, and for how long, an individual contributes to the plan, up to an annual maximum. There are exceptions to that rule.

Most people will experience periods of low (or no) earnings for many reasons — unemployment, for example, or exiting the job market to attend school. To protect against this, the CPP calculation automatically drops 17 per cent of your contributory period, or up to eight years of your lowest earnings.

This is referred to as the 'general drop-out provision' and it applies to all CPP contributors. If, for example, you spent five years away from work to take care of an ailing loved one when you were 25, those years would be dropped from those used to calculate your CPP — increasing the amount you ultimately receive.

In the 1970s, the first Trudeau government introduced an amendment to the Canada Pension Plan Act to allow deductions in calculating the average monthly pensionable earnings of certain months during child-raising

years. Essentially, that means individuals aren't penalized through the CPP if they take time off from work to raise children.

According to section 48(2) of the Canada Pension Plan Act, "for benefits payable for a month commencing on or after January 1, 1978, there may be deducted, from the total number of months in a contributor's contributory period, those months during which they were a family allowance recipient and during which the pensionable earnings were less than the average monthly pensionable earnings."

In practice, it looks something like this:

In May of 1987, Lynn gave birth to Gaétan. She stayed home with him for a year before returning to work. When Lynn applied for her CPP, on her ISP1000 form she completed section 11A (the child-rearing provision) and the CPP calculation then excluded the period from the month following Gaétan's birth to when she returned to work in 1988. Her monthly CPP was therefore increased.

(After her application, Lynn was asked to complete a second form with Gaétan's proof of birth. This required a certified photocopy of certain documents such as a passport and birth certificate. This doesn't always happen, but it's something to keep in mind.)



Minister of Finance Bill Morneau.

This provision fosters equality, since women's incomes tend to be the ones more heavily affected by time taken off to raise children. This is where the frustration over Bill C-26 comes from. The government included the general drop-out provision in the expanded portion of the CPP, but not the child-rearing drop-out provision.

Much to the opposition's chagrin, in March 2017, Finance Minister Bill Morneau suggested that further changes to the CPP, including the CPP child-rearing drop out provision, would have to wait. ■

.....

**Patrick Imbeau** is advocacy and policy officer-pensions for the National Association of Federal Retirees.

# READY FOR ANYTHING:

## *Travel insurance and you*



Natural disasters and severe weather events — like the three hurricanes (Harvey, Irma and Maria) that made the late summer of 2017 one of the costliest hurricane seasons on record — can be hard to predict. By taking the right precautions when you book your trip, you can be protected if you are forced to change or cancel your travel plans.

One of the best ways to do that is by buying travel insurance. Many travel insurance plans cover Canadians for non-medical benefits (such as trip cancellations, interruption and delay

benefits) but make sure you check to see whether they also cover natural disasters. Many plans don't list weather and natural disasters as covered events, which can lead to significant financial losses.

As a National Association of Federal Retirees member, you have access to MEDOC® travel insurance, which covers:

- all eligible pre-paid, non-refundable trip costs (hotels, airfare, etc.) in the case of a weather event or natural disaster;
- damage to your home that makes it uninhabitable, causing you to cancel a trip or preventing you from completing a trip as planned.

With MEDOC®, you receive up to \$12,000 in trip cancellation, interruption or delay coverage per insured person per trip.<sup>1</sup> This coverage can be purchased annually for an unlimited\* number of trips not exceeding 40 days in length each (with supplemental coverage available for extended travel). To qualify for trip cancellation benefits, you must purchase insurance either within five business days of booking your trip or prior to any cancellation penalties being charged.

MEDOC® also includes comprehensive medical coverage for out-of-country and out-of-province travel:

- coordination with your Public Service Health Care Plan (PSHCP) and your provincial or territorial government health insurance plan;
- up to \$5,000,000 in emergency medical coverage per insured person, per trip;
- access to coverage regardless of age or health status.<sup>2</sup>

To find out more about how MEDOC® can protect you and your family on holiday, call **1-855-772-6675** toll-free. ■

*This article was provided by Johnson Inc.*



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## ADVOCACY IN ACTION

# SETTING THE RECORD STRAIGHT

### SAYWARD MONTAGUE

Scan the comments section on any online article that mentions public sector pensions, and you tend to see the same old complaints:

“Public servants are fat cats.”

“Their pensions are unsustainable.”

The anger and confusion is pervasive, thanks to persistent misinformation and the politics of division.

Help us get the facts out there. The next time you see an article about the “unsustainability” of federal public sector pensions, or comments on social media that merely build on the misinformation out there, feel free to use these remarks to respond:

Dear Editor,

We frequently hear about rich and unsustainable federal public sector pensions funded entirely by taxpayers (as though public servants aren't also taxpayers). And the pensions, they say, are unfair in principle, because few other Canadians have them.

The next time you hear about a “fat cat” public servant with a “gold plated pension,” think critically about the source of that so-called information and ask some questions.

Federal public sector employees and retirees paid into their pensions over decades of service. Pensions earned prior to 2000 sit in pension accounts within Canada's Consolidated Revenue Fund (CRF), the federal account into which taxes and revenues are deposited and from which services are funded. Those pension accounts had a surplus in the late 1990s and early 2000s that was used to write down Canada's debt by more than \$30 billion.

Pension funds for service since the year 2000 are invested by PSP Investments Inc., much like a private sector defined benefit pension plan. Their returns are solid and the plan is financially sustainable. At the end of 2016-2017, employer and employee contributions amounted to more than \$136 billion under administration by PSP Investments. Public sector employee pension contributions have increased, in keeping with the federal government's movement toward even cost-sharing between employer and employees.

Think about the value of Canada's public service, including our Armed Forces and RCMP members. They do the kind of jobs you're glad someone else is doing, making life better for you in ways you haven't even thought about. They're probably your neighbours; they're definitely volunteers in your community. If you run a small business, they're your customers. In times of crisis, Canadians are grateful for their public services — municipal, provincial and federal.

Pensions cycle back into the Canadian economy in the form of consumer

spending and taxes, generating growth and employment. Retirees with decent pensions are less likely to rely on government assistance such as the Guaranteed Income Supplement, and more likely to experience better health, which helps to contain pressure on the healthcare system.

Yes, many Canadians are struggling to save for retirement. But “pension fairness” shouldn't be a race to the bottom. Public policy must focus on making retirement more secure for more Canadians. Making public sector pensions the scapegoat — pensions earned by contributors through decades of regular payments — isn't going to make retirement more secure for anybody.

Defined benefit pensions help to attract and retain employees. Look at our own federal public service: it has a healthy defined benefit plan, and our public service has been rated first in the world. It's no accident that Canadians enjoy a high quality of life in part because of a professional, well-managed public service that attracts and retains Canada's best and brightest.

Let's start thinking about our public service as the benefit it really is, rather than an “unsustainable” cost.

Sincerely,  
Your Name

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



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

# FEDERAL RETIRES NEWS

## Association director lands prestigious appointment

The president of the Treasury Board has appointed Quebec district Federal Retirees director Jacques Lambert to serve as pensioners representative on the Public Service Health Care Plan Administration Authority's board of directors for a three-year period, from Aug. 1, 2017, to Aug. 1, 2020.



Jacques Lambert

The Federal Public Service Health Care Plan Administration Authority is a not-for-profit corporation that oversees the plan administrator's (Sun Life Assurance Company of Canada) administration and interpretation of the PSHCP Administrative Services Only Contract. It's accountable to the president of the Treasury Board and to the Partners Committee, composed of members representing the employer, employees and pensioners. Federal Retirees President Jean-Guy Soulière is the pensioners' representative on the Partners Committee.

## 2018 membership fees

The Association's 2018 membership dues will be as follows:

Annual		Monthly	
Single	\$48.96	Single	\$4.08
Double	\$63.60	Double	\$5.30

Fees will apply to new members as of Dec. 1, 2017; their memberships will run from Jan. 1, 2018, to Dec. 31, 2018. For more information, please contact our membership services team at [service@federalretirees.ca](mailto:service@federalretirees.ca) or 1-855-304-4700.

## SDB reminder: name a beneficiary

If you participate in the Supplementary Death Benefit (SDB) Plan, your designated beneficiary is entitled to a lump-sum

benefit upon your death. If you do not name a beneficiary, the benefit will be taxable and may be subject to probate fees or claims from creditors. To name or change your beneficiary, complete the Naming or Substitution of a Beneficiary form (PWGSC-TPSGC 2196) available at [Canada.ca/pension-benefits](http://Canada.ca/pension-benefits).

## New PDSP rates

On Oct. 1, 2017, premiums for the Pensions Dental Services Plan (PDSP) changed as follows:

Single pensioner	\$17.46
Pensioner with one family member	\$36.85
Pensioner with more than one family member	\$44.38

## National Association of Federal Retirees board member opportunities

The board of directors of the National Association of Federal Retirees is composed of leaders who are dedicated to the organization's mission — to significantly improve the quality and security of retirement for our members and all Canadians through advocacy and the provision of services. Because the Association is the leading voice for federal retirees and veterans, the calibre of our directors is critical to maintaining the credibility and voice of our members. Serving on the board of directors is an extraordinary opportunity for anyone who is passionate about leading an organization that is almost 180,000 members strong, with 80 branches from coast to coast to coast.

Four three-year positions will come up for election at the June 2018 Annual Meeting of Members: vice-president and directors from Prairie & NWT, Ontario, and Ottawa districts. Nominations for all these positions will close March 18, 2018.



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

### Areas of expertise

We are seeking directors to contribute to a dynamic team of people working as a unified leadership body. Competencies in effective teamwork and strategic thinking are required.

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

### Board member responsibilities

Each board member is expected to know what good governance is, and to practice it as a board member.



Cynthia Foreman successfully ran in 2017 for director of Prairies and Northwest Territories region.

Board members are expected to be aware of the Association's current advocacy issues and to remain apprised of new developments that affect Federal Retirees and its advocacy work.

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

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

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

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

### Application process

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

## Notice to all Federal Retirees Members:

\$5.40 of your annual membership represents payment for your Sage Magazine subscription.

(4 magazines annually at \$1.35 per issue)

# BRANCH ANNOUNCEMENTS

## BRITISH COLUMBIA

### BC01 CENTRAL FRASER VALLEY

Dec. 14, 11:30 a.m. to 1:30 p.m.: Annual Christmas luncheon at Rancho Catering, 35110 Delair Rd., Abbotsford. All tickets will be pre-sold at regular meetings. Contact director Duncan Palmer.

Feb. 8, and March 8, 1:30 p.m. to 3 p.m.: Regular branch meeting in the APA Church Fireside Room, 3145 Gladwin Rd., Abbotsford. A speaker will address the group followed by a short business meeting. Refreshments provided. Free parking, handicap accessible.

If you have not yet shared your email with the branch or need to update your email address, please contact us at [nafrcb1@yahoo.com](mailto:nafrcb1@yahoo.com).

We are looking for a member willing to work with our primary Health Benefits Officer [Jerry Stenstrom 604-850-7310] as a backup. Training and access to resource material provided. Police record check is required under Vulnerable Sector Regulations. We also have a number of ad hoc positions available.

For more information, contact branch president Randie Scott at 778-344-6499 or at [nafrcb1@yahoo.com](mailto:nafrcb1@yahoo.com).

### BC02 CHILLIWACK

Dec. 14, 10 a.m.: General meeting/ Christmas Party Extravaganza at Senior Centre, 9400 College St., Chilliwack. Special prizes and refreshments.

Jan. 12, 10 a.m.: Feb. 8, March 9, 10 a.m.: General meeting at Senior Centre, 9400 College St., Chilliwack. Guest speaker, refreshments and prize draw.

Jan. 22, 10 a.m.: Feb. 27, 10 a.m.: March 22, 10 a.m.: Executive meeting at Lynwood.

April 12, 10 a.m.: Annual general meeting at Senior Centre, 9400 College St., Chilliwack. Refreshments and prize draw.

We need volunteers. We are looking for a second vice-president, telephone committee volunteers and office volunteers. Ask any branch board member for details, apply at the branch office and/or speak with office manager John Duduman at 604-795-6011.

### BC04 FRASER VALLEY WEST

First Thursday of almost every month, 2 p.m.: Meet & Chat at Ricky's Country Restaurant, 2160 King George Blvd., (near 22nd Ave.) S. Surrey.

Feb. 6: Let's Do Lunch, location and time to be announced. Cost: member's expense. RSVP required by Jan. 28. Contact Charles at [cherbert42@hotmail.com](mailto:cherbert42@hotmail.com) or 778-235-7040 for details.

March 8, 11 a.m.: AGM and lunch at Newlands Golf & Country Club, 21025-48th Ave., Langley. Doors open 11 a.m., general meeting 11:30 a.m. Buffet lunch \$15 per person payable at the door. RSVP to Charles by Feb. 28 at [cherbert42@hotmail.com](mailto:cherbert42@hotmail.com) or 778-235-7040.

March: End of life planning presentation. Details to follow. Have a health/pension/benefit question? Contact Thelma at [graham\\_tm@msn.com](mailto:graham_tm@msn.com) or 604-309-2538.

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

We welcome volunteers for branch activities. Find current branch news, events and contact information at [www.nafrcraservalleywest.ca](http://www.nafrcraservalleywest.ca).

### BC06 NORTH ISLAND – JOHN FINN

Dec. 13, 11 a.m.: Christmas luncheon meeting at Best Western Westerly Hotel, 1950 Cliffe Ave., Courtenay. Cost \$20. Santa will arrive following the business portion. Admission by ticket only, purchased in advance by contacting Cecile or Bill Turnbull at 250-338-1857 no later than Nov. 29, 2017.

### BC09 VICTORIA-FRED WHITEHOUSE

Dec. 12, 10 a.m.: Christmas luncheon and guest speaker. *Times Colonist* publisher David Obee will speak about the *Times Colonist* Christmas Fund. The business portion of the event includes presentation of the 2018 branch budget, approval of branch reserves and board spending authority. No charge for luncheon. Door prizes.

Jan. 9, 10 a.m.: Guest speaker Karen Etches, director of Wear to Start, will speak on how the charity supports financially challenged women by providing appropriate clothing for job interviews. Luncheon vouchers, 50-50 draw, door prizes.

The above branch meetings and events will be held at Trafalgar/Pro Patria Branch #292, Royal Canadian Legion, 411 Gorge Rd., E.

Don't forget: If we don't have your email address you won't be hearing from us — electronically, that is! Send us your email address at [federalretireesvictoria@shaw.ca](mailto:federalretireesvictoria@shaw.ca).

### BC12 KAMLOOPS

Feb. 7, 11 a.m.: Annual Members Meeting at North Shore Community Centre, 730 Cottonwood Ave., Kamloops. Parking on west side of the building. RSVP by Feb. 1, cost \$10. Agenda includes election of board members and recognition of volunteers. RSVP to [kamloopsoffice@gmail.com](mailto:kamloopsoffice@gmail.com); leave a voice message or ask a question at 250-571-5007.

We're looking for volunteers to help with events and back-up people for communications and other branch positions. It's never too late to join a fun team! Contact Nadene Fraser at 250-851-1541 or leave a voice message at 250-571-5007 for more information.

### BC14 SIDNEY AND DISTRICT

Feb. 17, 9:30 a.m.: Annual general meeting at Unit 302 ANAVETS, Fourth St., Sidney (at the plane). Coffee 9:30 a.m., meeting from 10 a.m. to 11:30 a.m. B.C. Seniors Advocate will make presentation. Watch our webpage



at [federalretirees.ca](http://federalretirees.ca), Branches, B.C., Sidney & District for further details.

Do you have some spare time and want to help our branch? Give our president, Erika Kanczula, a call at 250-999-3761.

## ALBERTA

### AB16 CALGARY AND DISTRICT

Feb. 16, 10:30 a.m.: Quarterly luncheon and business meeting at Fort Calgary, second floor, 750, 9 Ave. S.E., Calgary. Short business meeting at 10:30 a.m., guest speaker from 11 a.m. to lunch at noon.

Guest speaker Sally Thompson, director of affinity and partner development for HearingLife Canada. HearingLife will conduct baseline hearing screenings for all attendees.

The branch board of directors has extended the special Canada 150 pricing (\$20 per person) to our February and April 2018 luncheons.

Reserve a seat at 403-265-0773 one to two weeks before the function. We pre-pay for meals ordered, so please cancel five days before the luncheon.

Please remember our veterans; food donations much appreciated.

#### Okotoks/Foothills Coffee Sessions

Feb. 15: HearingLife Canada. For more information and to register call Michelle Luchia at 403-938-7397 or Doug Raynor at 403-995-1786.

#### Canmore Coffee Sessions

Please contact Jette Finsborg at 403-609-0598, email [jfinsborg@gmail.com](mailto:jfinsborg@gmail.com), for information.

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

### AB17 EDMONTON

Dec. 6, noon: Winter/Christmas general membership meeting at Kingsway Legion

on 50th street. Doors open 10:30 a.m. Turkey dinner will be served; cost \$15 cash at the door. The program will include entertainment by the GeriActors performance group, and a presentation on safety and security for seniors by an officer from the Edmonton Police Service. If you are usually advised of our meetings by phone or email, you will hear soon, if you haven't already. Complete details of the meal and activities, including cost, posted on [www.federalretirees.ca](http://www.federalretirees.ca). Those who wish to attend the meeting only are welcome. Meeting starts at 1 p.m. Note our new email address is [edmonton@federalretirees.ca](mailto:edmonton@federalretirees.ca).

### AB19 RED DEER

Dec. 6, noon: General members' meeting at Baymont Inn and Suites in Red Deer. Special Canada 150 pricing continues — \$15 per person. Guest speaker TBA.

### AB92 LAKELAND

Jan. 23, 11 a.m.: Branch board meeting Tuesday at Royal Canadian Air Force 784 Wing, 5319 – 48th Ave. South, Cold Lake, Alta.

Feb. 20, 11 a.m.: General members meeting at Royal Canadian Air Force 784 Wing, 5319 – 48th Ave. South, Cold Lake, Alta. Luncheon \$10; RSVP by Feb. 13. Contact Ethel at 780-594-3961 or [ethellou@telus.net](mailto:ethellou@telus.net)

We are seeking volunteers for vice-president and one director. If you are interested, please contact Lou at 780-594-3961, [louethel@telusplanet.net](mailto:louethel@telusplanet.net).

We are also seeking volunteers for the phone committee. If you are interested, please contact Ethel at 780-594-3961, [ethellou@telus.net](mailto:ethellou@telus.net).

## SASKATCHEWAN

### SK24 REGINA

March 12, noon: Luncheon and annual general meeting, including election of officers, audit report and budget, at All Saints Anglican Church, 142 Massey Rd., Regina. Register for lunch by March 5. Contact branch at [fsna@sasktel.net](mailto:fsna@sasktel.net) or 306-359-3762 for details.

### SK25 SASKATOON AND AREA

Feb. 7, noon: Member's Luncheon Special. Cost \$7 for members or guests.

April 11: Members' supper and annual general meeting. Cost \$12 for members and \$22 for guests.

RSVP Loretta Reiter at 306-374-5450, Leslie John at 306-373-5812 or email [saskatoon@federalretirees.ca](mailto:saskatoon@federalretirees.ca).

## MANITOBA

### MB30 WEST MANITOBA

Jan 2, 11:30 a.m.: General meeting and luncheon at Seniors for Seniors, 311 Park Ave. E., Brandon.

The future viability of our branch depends on new volunteers willing to assist with operations. Volunteer time is very minimal and duties are not onerous. We are looking for a vice-president, a secretary and a membership director. Contact [Brett.Turner@mymts.net](mailto:Brett.Turner@mymts.net) or speak to any branch board member for details.

Haven't heard from us lately by email? Has your email changed? Please update it at [federalretirees.ca](http://federalretirees.ca).

The Western Manitoba branch extends its most sincere sympathies to the families, friends and loved ones of members who have passed away in 2017.

### MB91 EASTERN MANITOBA

April 12, noon: Luncheon and 1 p.m. annual general meeting, including election of officers, audit report and budget, at Pinawa Alliance Church, 1 Bessborough, Pinawa. Cost is \$10 for non-members. Contact [baumgarp@mts.net](mailto:baumgarp@mts.net) or 204-753-8270 for details.

## ONTARIO

### ON36 BLUEWATER

For information on board/executive meetings, contact Gloria Cayea at 519-869-6326. Details will be available on the Bluewater Branch website at: [www.federalretirees.ca/en/Branches/Ontario/Bluewater](http://www.federalretirees.ca/en/Branches/Ontario/Bluewater).

For information on meetings and luncheons, contact your caller, Pat Mason, at 519-524-6981 or fsna.bluewater@gmail.com.

### ON37 HAMILTON AND AREA

May 7: Annual general meeting at Michelangelo's, 1555 Upper Ottawa St., Hamilton. Members will receive an email poster or a phone call in early April if you are on our contact lists. Watch for details on this and other events in the spring 2018 edition of Sage.

There will be no elections in 2018 as we elected our president, vice-president, secretary/treasurer and membership director in 2017 for two-year terms. Since then, our VP has resigned; we will be appointing a VP to fill out the balance of that term. Directors appointed to one-year terms will be canvassed for interest in continuing for another year. Any members interested in a one-year term or wishing to nominate another member should contact Mike Walters at 905-627-3827 or email waltersmichael67@gmail.com before April 3.

### ON38 KINGSTON AND DISTRICT

Yvonne Carbert will be stepping down as treasurer at the end of this term. The board is looking for a volunteer to fill this very important position. Please note that it is not necessary to have a financial background for this position. Those interested may contact president Rae Gateley at 613-539-7720 or at rgateley@cogeco.ca.

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

### ON39 KITCHENER-WATERLOO AND DISTRICT

Dec. 5, 11:30 a.m.: Christmas Social and Canada 150 celebration at Conestoga Place, 110 Manitou Dr., Kitchener. Registration at 11:30 a.m. and turkey buffet at 12:15 p.m. RVSP deadline is Nov. 29; no late reservations accepted. Cost is \$10 for guests and no charge for members. Call 519-742-9031 or email fsna39@gmail.com.

The Kitchener-Waterloo & District Branch will hold elections for recording secretary, treasurer and membership director at our annual meeting on April 3, 2018. Written nominations deadline is March 4; they should be addressed to the chair of the nominations committee at the branch office.

Office hours Tuesday 10 a.m. to noon and Thursday 1 p.m. to 3 p.m.  
Telephone: 519-742-9031

Our local website has been updated. Please access through [www.federalretirees.ca](http://www.federalretirees.ca) for Kitchener – Waterloo & District updates.

Veterans Review & Appeal Board's Annual Report 2016-17 is available at: [www.vrab-tacra.gc.ca/Plans/2016-17-Annual-Report-Rapport-Annuel-eng.pdf](http://www.vrab-tacra.gc.ca/Plans/2016-17-Annual-Report-Rapport-Annuel-eng.pdf)

### ON40 LONDON

March 13, 1 p.m.: Meeting at Victory Legion, 311 Oakland Ave., London. Registration/coffee at 1 p.m., meeting at 1:30 p.m. Light luncheon and refreshments will be served after the meeting.

April 10, 10:30 a.m.: Annual general meeting luncheon at Lamplighter Inn, 591 Wellington Rd., London. Registration 10:30, meeting at 11 a.m. Ticket sales close on April 2 at 5 p.m. Members \$15 and guests \$20. You can purchase tickets at the March 13 Victory meeting or mail a cheque to: NAFR London Branch, PO Box 44002, RPO Carling, London, ON N6A 5S5, or reserve by phone at 519-439-3762 and pay at the door.

May 8, 1 p.m.: Meeting at Victory Legion, 311 Oakland Ave., London. Registration/coffee at 1 p.m., meeting at 1:30 p.m. Light luncheon and refreshments will be served after the meeting.

### ON41 NIAGARA PENINSULA

The branch meets for lunch at the Holiday Inn Hotel and Suites, 327 Ontario St., St. Catharines, on the third Wednesday of every month except June, July and August. Lunch is \$17 for members and \$19 for non-members.

We will pay tribute to our Canadian Armed Forces at our Nov. 15 meeting. We'll have

live entertainment on Dec. 20. Our first lunch meeting of 2018 is on Jan. 17 and our speaker will be Peter Thoem from the Owl Rehab Centre.

For more information, please contact Dave Smith, secretary, at [dave.br41sec@gmail.com](mailto:dave.br41sec@gmail.com) or 905-295-6437, or Fred Milligan, president, at [stella-artois@cogeco.ca](mailto:stella-artois@cogeco.ca) or 905-358-9453.

### ON43 OTTAWA

May 1: Save the date for our annual general meeting. Details to follow.

We are looking for members to help in the following branch activities:

- Communications — editors, writers, translators, website/digital media support.
- Marketing — advisers and individuals with social media expertise.
- Ambassadors to represent Ottawa branch at events.
- Facilitators/trainers — for the Neighbours Helping Neighbours program.
- People interested in joining our board.

If you are interested, please contact Mary-Anne Zwicker at [info@nafrottawa.com](mailto:info@nafrottawa.com) and leave your contact information.

Neighbours Helping Neighbours courses will be offered during the first quarter of 2018; for dates, locations or general inquiries, email [fourpaws@rogers.com](mailto:fourpaws@rogers.com).

The City of Ottawa Older Adult Activity Guide for Fall 2017 and Winter 2018 is now available. For more information go to [documents.ottawa.ca/sites/documents.ottawa.ca/files/fw2017\\_olderadultactivity\\_web\\_en.pdf](http://documents.ottawa.ca/sites/documents.ottawa.ca/files/fw2017_olderadultactivity_web_en.pdf). Register in person at any of Ottawa's 23 fitness facilities. Please bring photo I.D. and proof of affiliation to Federal Retirees to receive your 20 per cent discount.

Please email [Info@nafrottawa.com](mailto:Info@nafrottawa.com) and provide your most recent email address, along with your name and association member ID number. Visit our website at [nafrottawa.com](http://nafrottawa.com) for information on upcoming events.



**ON44 PETERBOROUGH**

April 11, 11 a.m.: Annual general meeting at the Peterborough Legion, Branch 52, 1550 Lansdowne St. W. Doors open at 11 a.m., with refreshments. Lunch follows at 11:45 a.m. No charge to members, \$8 fee for guests. The AGM will commence at 12:30 p.m.

There will be elections for three branch directors, so please submit your nominations to Lesley Humber at l.humber@hotmail.com by April 4, 2018. For those members without email, you may contact Lesley at 705-874-8460. All branch annual reports will be voted on. An e-blast will be forwarded as a reminder to all those on our email list.

**ON49 WINDSOR**

Dec. 6, 12:30 p.m.: Christmas Party at RCL Branch 143, 1570 Marentette Ave., Windsor. Turkey dinner with all the trimmings. See you there.

We desperately need volunteers for the board. We have only have four board members and we cannot do this by ourselves. Please help.

**QUEBEC****QC59 EASTERN TOWNSHIPS**

Dec. 14, 10:15 a.m.: Christmas activity at Club de Golf Sherbrooke, 1000 Musset St., Sherbrooke (via Beckett St.). Informative meeting followed by a buffet. Cost \$20 members/\$25 non-members. Reservation and payment before Nov. 30. Information: 819-829-1403.

Monthly breakfasts: 9 a.m. the second Monday of each month (except December) at Eggsquis, 3143 Portland Blvd, Sherbrooke.

**QC60 OUTAOUAIS**

Dec. 7, Christmas banquet for FSNA-60 members at the DoubleTree by Hilton Hotel, Gatineau-Ottawa. Mark the date on your calendar so you don't miss this traditional party. More details will be communicated this fall on the cost of the ticket, the evening schedule and the date of sale. Watch our newsletters!

**QC61 MAURICIE**

Dec. 13, 9 a.m.: Monthly breakfast at Chez Auger, 493, 5th Street de la Pointe, Shawinigan.

Jan. 10, 2018, 11:45 a.m.: Holiday Luncheon, location TBD.

Feb. 14, 9 a.m.: Valentine's breakfast at restaurant Chez Auger, 493, 5th Street de la Pointe, Shawinigan.

March 14, 9 a.m.: Monthly breakfast at rest. Le Brunch, 4485, Gene-H. Kruger Blvd., Trois-Rivières.

**QC93 HAUTE YAMASKA**

Jan. 11, 6 p.m.: 2018 New Year's supper at La Maison Chez Nous, 847 Mountain St. in Granby. Cost \$40 per person; your branch will cover tips and taxes. Bring your own wine and/or drinks. Family members and friends welcome.

Menus will be emailed or phoned out later to allow you to select your meal. For further information, please call us at 450-372-1114 or 1-877-370-1114 or email us at ANRF.haute-Yamaska@videotron.ca.

**NEW BRUNSWICK****NB62 FREDERICTON AND DISTRICT**

We're planning the Spring Annual Branch Meeting in conjunction with the spring dinner and information session. Details in the branch report in the 2018 spring edition of *Sage*. Contact 506-451-2111 or fsna2.fred@nb.aibn.com for more information.

Be sure to visit the branch website (tinyurl.com/g12oyuh or access from www.federalretirees.ca by following the Branches tab) and check email to remain up to date on all our events. We post contests and surveys on our website, so please visit often.

Under our new bylaws, about 50 per cent the board will be up for renewal each year. We're looking for volunteers interested in joining the board or assisting with short-term projects. Contact 506-451-2111 or fsna2.fred@nb.aibn.com for more information, or contact one of the directors.

**NB64 SOUTH-EAST NEW BRUNSWICK**

Jan. 26, 10 a.m.: General meeting at the Royal Canadian Legion Branch #6, Moncton. The annual election for the management board will be held. For luncheon tickets to the Feb. 23 and April 27 meetings, call 506-855-8349 or 506-386-5836.

Feb. 23, 10 a.m.: AGM meeting at the Royal Canadian Legion Branch #6, Moncton. The installation of the branch officers will be held. A lunch will be served.

March 2018: No meeting planned.

**NOVA SCOTIA****NS73 NOVA SCOTIA CENTRAL**

April 11: Annual general meeting, spring luncheon; details in future editions of *Sage* and on the N.S. Central webpage on www.federalretirees.ca. You may also locate our events in the dropdown section of News.

We're looking for volunteers for the board of directors. We meet the afternoon of the third Tuesday of the month. Please contact the branch at 902-463-1431 or offmanager@ns.aliantzinc.ca, if you would like to volunteer or find out more.

Our board of directors and executive wish you a pleasant holiday season. We look forward to the new year and serving you in the best way we can.

**NS75 WESTERN NOVA SCOTIA**

May 3, 11:30 a.m.: Annual general meeting at the Kingston Lions Hall, featuring a turkey dinner with strawberry shortcake. Cash bar. Speaker to be announced. Only \$10 for members and \$13 for guests. Make your reservation by contacting Bill or Carolyn at 902-765-8590 or NAFR75@gmail.com no later than April 19.

**NS77 CAPE BRETON**

April 20: Branch meeting at Steelworkers and Pensioners Hall, corner of Prince and Inglis Streets, Sydney.

We are developing a database of members' email addresses so that we can notify members of important and timely

information and events. The email address will not be shared with anyone outside the branch executive. Members with email addresses are asked to forward them to our branch office at fsnacb@eastlink.ca for our records.

Members are encouraged to access the branch website at www.federalretirees.ca. Simply click on Branches, then Nova Scotia, then Cape Breton Branch to access our page.

## PRINCE EDWARD ISLAND

### PE82 CHARLOTTETOWN

Feb. 20, 2 p.m.: Regular quarterly meeting at the Farm Centre – 420 University Ave. Speaker to be determined.

April 17, 2 p.m.: Annual Members Meeting and elections held at the Farm Centre – 420 University Ave. More info on our guest speaker will be distributed closer to the event.

### PE83 SUMMERSIDE

Feb. 5, March 26, 2 p.m.: Branch general meetings at the Royal Canadian Legion, 340 Notre Dame St., Summerside.

May 7, noon: Luncheon meeting, details to come.

We have vacancies for vice-president and directors-at-large. Call Cliff Poirier at 902-724-2302.

## NEWFOUNDLAND AND LABRADOR

### NL85 WESTERN NEWFOUNDLAND AND LABRADOR

March 26, noon: Executive meeting at Pizza Delight, 24 Murphy Square, Corner Brook.

April 25, 12:30 p.m.: AMM at Jennifer, 48 – 50 Broadway, Corner Brook. Cost is \$10 per person.

### NL87 AVALON- BURIN

Jan. 17, 2 p.m. General meeting at Royal Canadian Legion, Blackmarsh Rd., St. John's. Guest speaker, tea and coffee provided. Members are encouraged to bring a food bank donation. Contact Kevin Stacey at 709-753-1557.

March 14, 11 a.m. Branch Annual Members Meeting at Royal Canadian Legion, Blackmarsh Rd., St. John's. Lunch will be provided. Annual election of officers will be held. Members are encouraged to bring a food bank donation. Contact person Kevin Stacey at 709-753-1557.

### ON34 PEEL-HALTON

Dec. 14: First annual Christmas lunch at the Mississauga Grand Banquet Hall. Cost \$30 each: games, photo booth, door prizes, and a visit from Santa. We are requesting a donation of food or money for the Edenwood food bank. Forward your cheque to: NAFR Peel Halton Branch, 1235 Trafalgar Rd., Box 84018, Oakville, Ont. L6H-5V7, Attention 2017 Christmas Lunch

## IN MEMORIAM

The Association and all of its 80 branches extend their most sincere sympathies to the families, friends and loved ones of members who have recently passed away.

### BC09 Victoria-Fred Whitehouse

Phyllis Allen  
Jack Bowers  
Yolande Cain  
D. R. Calland  
Donald Cathcart  
Frederick Cooper  
Ronald Davies  
Winifred Denny  
Charles Gillard  
Leonard Godfrey  
Neva-Joyce Hawkes  
Dorothy Jenkins  
Frances Kazmiruk

Stephen MacKinnon  
Dennis Parsons  
Marian Piercy  
Allan Proud  
Kenneth Richards  
Alan Rowe  
Kerry Stevenson  
Whitman Swansburg  
Glen Urquhart  
Douglas A. Williams  
John Woolford

### BC14 Sidney and District

Donald Jackson  
Elizabeth MacKay  
Beth Myles

### AB19 Red Deer

Victor Allan Mulhall

### AB92 Lakeland

Dewey Evans  
Jeannette Norum  
John H. Smith

### MB30 West Manitoba

D.J. Connors  
Irene Sheridan  
Norma Swierstra

### MB91 Eastern Manitoba

Patricia Dawson  
Don Zetaruk

### ON37 Hamilton

Evelyn Scholey

### ON39 Kitchener-Waterloo and District

Ruth Boyd  
Marie Beatty  
Angelo Grieco

### ON44 Peterborough

(Ken) James Hotston

### QC57 Quebec

Jacques Paquette

### QC61 Mauricie

Yvon Boisvert  
Daniel Latour  
Marie-Paule Roy

### NB65 Fundy Shores

Carol Boone  
Blaine Chamberlain  
Everett H. Dickie  
W. Drillen  
Hazel Justason  
Jean M. Lafontaine  
Peter Walter Lindsay  
P. W. McCluskey  
Joyce L. McFarlane  
A. G. Perry  
Joseph R. Wallace

### NB64 South-East New Brunswick

Janet Belliveau  
Donald L. Campbell  
Donald F. Cromwell  
James Farrow  
Greta Geitzler

Claude W. Melanson  
Barbara Peach  
Thomas Weaver  
Ralph E. White  
Emma Wortman

### NS75 Western Nova Scotia

Ronald Batson  
Elva R. Lewis  
Keith Pugh  
Lloyd Young

### NS77 Cape Breton

Florence Ellen Bates  
Donald H. Cameron  
Sarah Coombs  
Allister MacDonald  
Diane J. MacKay  
Theresa Ann Udry

### NS80 North Nova

M. Sauber  
Margaret Thompson

### PE82 Charlottetown

Oswald Belaïre  
Suzanne Hills  
George Bernard MacDonald  
Earl L. Robertson  
Kevin Simpson  
Leonard William Syvret

### PE83 Summerside

Ellen Gallant  
Douglas MacLean  
Gerard Poirier

### NL85 Western Newfoundland and Labrador

William Seabrook



# BRANCH DIRECTORY

If you're interested in volunteering or would like to know more about upcoming events, feel free to reach out to the folks at your branch office. They will be pleased to hear from you. You can also visit the branches section of [federalretirees.ca](http://federalretirees.ca). Not sure which branch you belong to? Call the Association's national office for assistance at 613-745-2559 (Ottawa), or toll free at 1-855-304-4700.

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[s.sawchuk@shaw.ca](mailto:s.sawchuk@shaw.ca)

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[info@federalretirees-kelowna.com](mailto:info@federalretirees-kelowna.com)

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### AB19 RED DEER

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### AB21 BATTLE RIVER

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[cvhyde@mcsnet.ca](mailto:cvhyde@mcsnet.ca)

### AB92 LAKELAND

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[louethel@telusplanet.net](mailto:louethel@telusplanet.net)

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### SK22 NORTHWEST SASKATCHEWAN

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### SK23 MOOSE JAW

c/o Barry Young, 93 Daisy Cres.  
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[nafmj23@outlook.com](mailto:nafmj23@outlook.com)

### SK24 REGINA AND AREA

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### SK26 PRINCE ALBERT AND DISTRICT

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### SK29 SWIFT CURRENT

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