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We investigate plant-based
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if they're healthy. PAGE 16

Powers of attorney: Why it's
crucial to have legal documents
in place in the event that you
become incapacitated. PAGE 12

SAGE



National Association
of Federal Retirees
Association nationale
des retraités fédéraux

SAGE IS THE VOICE OF FEDERAL RETIREES



A TIRELESS ADVOCATE FOR SENIORS

Deb Schulte, Canada's
new minister of seniors,
shares her plans for
pharmacare, pensions
and the need for a
national seniors strategy.

PAGE 6

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Minority government: PROS AND CONS

A minority government may mean ministers' doors are more often open and we will seize those opportunities.

JEAN-GUY SOULIÈRE

The reality is that there is a minority federal government. What impact will this have on our association, on our advocacy?

On the positive side, it has been my experience that in this type of environment, the doors to ministers' offices are more open. So, we will probably have more access to ministers to advocate for our issues. Also, at the branch level, the local MPs might be more interested in meeting with branch representatives and listening to our concerns. On the negative side, it is possible that because of the minority situation, there will be more caution in moving on certain files such as pharmacare or the development of a seniors strategy for which we have long been advocating.

We have already spoken to the new minister of seniors, Deb Schulte. At her request, we had a very brief conversation a few days after the cabinet was sworn in. During that telephone conversation, we made the point that it was time to take action on seniors' issues. I saw her again for the cover shoot for *Sage* and she committed to a face-to-face meeting in the near future. We are also trying to schedule meetings with ministers important to us and our advocacy, such as the president of the treasury board, the minister of veterans affairs, the minister of national defence and the minister of health. Meeting with MPs is a continuous process and, at the local level, our branches are encouraged to meet with their local MPs. Because seniors' issues are of concern to all political parties, we are in a position to further our influence and ensure that all political parties know and understand our advocacy priorities.

During the election campaign, we received commitments from Liberal candidates (some of whom were elected as MPs) that Bill C-27 or legislation resembling it would not be reintroduced. Similar commitments were made by other political parties, so there is a good possibility that there will not be any attempt to introduce Bill C-27 type of legislation (changing defined benefit



National Association of Federal Retirees president Jean-Guy Soulière.

pension plans to target benefit pension plans.) But we will continue to be vigilant and hold the government to its promise.

We should all be proud of our association's non-partisan approach and participation in the election. Our association was certainly very visible across the country as many branches organized all-candidates meetings, town hall discussions and other events. It is difficult to evaluate the influence we had, but, in my view, we did have some. We participated in our democratic process and, in so doing, protected our benefits. The four elements of our election strategy: pension security, pharmacare, a seniors strategy and veterans' issues, were all discussed as part of the platforms of the political parties. We continue advocating on these four issues. And as a sign of our growing influence as a seniors' organization, our association was invited to attend the speech from the Throne and our CEO, Simon Coakeley, represented us. As a final word, let me say that the national board of directors held a two-day retreat in early December. The purpose was to think about where this association is going over the next 10 years. I will be discussing this with you in the next edition of *Sage*. ■



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COVER PHOTO: Deb Schulte. Photo: Patrick Doyle



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DEAR SAGE

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

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Note that letters have been edited for grammar and length.

Dear editor,

Compelled to comment about two letters to you published in the recent issue. They both are obviously very political.

One criticized you for ignoring the Peoples Party of Canada. The other was very critical of Andrew Scheer. I think it is fortunate these letters were published after the election.

Sage should not be a forum for political debate. Let the newspapers deal with that. You will know that political parties compose letters to editors to help influence public opinion.

Our Association will have to deal with many of our issues with governments of different political stripes.

Just to caution that our letters should not be a forum for political debate.

Respectfully,
Fred Zeggil, Stittsville, Ont.

Thank you for sharing your observations with us. We want you to know that we go to great lengths to try to ensure that Sage and our Association remain non-partisan. At the same time, we realize that every member, like yourself, has a right to an opinion and to share that opinion with others, even if it might reveal a certain political perspective.

Hello *Sage* editor,

I wonder whether *Sage* can provide some information on "What to do when a loved one passes away," or a simple list of things to do when a loved one dies. As a retiree, this is an inevitable issue.

Thanks and best regards,
Tzong Chen, Kanata, Ont.

The digital edition of You and Your Survivors, an estate-planning workbook published by the Association in partnership with Arbor Memorial, will be available at federalretirees.ca in the spring.

Dear *Sage*,

I was sadly disappointed to see an article regarding reverse mortgages in *Sage*. For an organization that promotes fiscal responsibility and for retirees who should be doing the same, that article did not cover or tell the whole story.

The story covers an area of the country where the market is overheated and property values are way above their actual worth. If there is any correction to the real estate market, anyone who takes a reverse mortgage will owe way more than can ever be paid back. The interest on these loans is compounded over a very long time, should the client fail to make payments on these loans. Interest rates on these loans are about six per cent, whereas a home-improvement loan or a personal line of credit is about two per cent.


Both the husband and wife must sign off on these reverse mortgages and pay a hefty price to have the property reviewed and examined for an approval. These costs have been reported to be as high as \$7,000 to \$8,000. If approved and no payments are made to pay this back, over time, with the compounded interest, they will have no equity left in their home. If they should pass away, these properties are now owned by the equity bank. They will be sold by said bank to recoup its money and the family will no longer have it to leave to their heirs, with little or no money in their hands.

Any reputable financial planner will advise clients not to go this route. Stay away from companies that just sell products with little regard to financial situation and go see a trusted banker or planner to help you. Reverse mortgages are not a good product. Please do your homework before you decide to go this route. If it sounds too good to be true, then it's not for you. These products are very hard to get out of once you have signed on the dotted line. Buyer beware.

Lorraine Scott
Branch president, Fundy Shores
National Association of Federal Retirees

We carried the story based on feedback we received from members who were looking for independent, non-biased information on the topic. Your letter serves as a reminder that everyone's financial situation is unique; there is not a one-size-fits-all solution to financial issues and what may work for one might not work for others.





A DETERMINED ADVOCATE FOR SENIORS

Deb Schulte may be new to cabinet, but she is not a rookie about seniors' issues, having founded the special interest Liberal seniors' caucus.

GORD MCINTOSH

When Deb Schulte was sworn in as Canada’s minister of seniors in November 2019, she was among eight newcomers to cabinet. But the Toronto-area MP is no rookie when it comes to seniors’ issues.

Elected for the first time in 2015, the MP for Vaughan-King City immediately got busy making her mark on Parliament Hill. Within five months of becoming an MP, she was the founding chairwoman of the influential special-interest Liberal seniors’ caucus.

As a local and regional councillor from 2010 to 2014 in the city of Vaughan, north of Toronto, and York Region respectively, Schulte was well aware of the issues facing seniors — from home care to housing.

“I know the three levels of government have to work together to provide for seniors,” she says. “So having that background is very helpful.”

According to Statistics Canada, 17 per cent of the Canadian population is older than 65, and that demographic is forecast to grow to 26 per cent early in the next decade. The average Canadian life expectancy has grown by 30 years over the last century and there are now more senior citizens than children in Canada. It all adds up to seniors becoming a hot political issue in the next election and beyond.

Schulte saw the creation of a seniors’ caucus as an opportunity to come up with solutions to things she saw as a municipal councillor.

To those familiar with Parliament Hill, committees and special interest caucuses are what make the place run. With the beginning of each Parliament, government and opposition MPs are assigned to standing committees of the House of Commons on matters crucial

to a functioning government, such as finance, transport, foreign affairs, health and others.

Standing committees are where issues are hashed out, recommendations are made and pending legislation is reviewed before being passed on the floor of the Commons.

For MPs with the extra energy and inclination, there are special-interest caucuses, which they attend on their own time. These groups have no official status, but are frequently influential behind the scenes.

Governments in the past have relied on special-interest caucuses to develop policy, but they played an especially important role in the Trudeau government’s first term.

The Liberal seniors’ caucus is a prime example. One night a week, while the House was sitting, a couple of dozen MPs from across the country would meet to develop proposals to improve the lives of older Canadians. They would frequently invite stakeholder groups such as the National Association of Federal Retirees to make presentations on how government policy can be improved.

In fact, Schulte credits Federal Retirees for much of the input in the reports this informal group made over three years to the national Liberal caucus. A key recommendation was the creation of

As a local and regional councillor from 2010 to 2014 in the city of Vaughan, north of Toronto, and York Region respectively, Schulte was well aware of the issues facing seniors — from home care to housing.



When Prime Minister Justin Trudeau announced his new cabinet in November 2019, he named Deb Schulte, on the right, behind Trudeau, minister of seniors.

Credit: Ülle Baum

a cabinet portfolio dedicated to seniors — something for which Federal Retirees had been lobbying hard, and an initiative that became a reality.

In August 2018, Prime Minister Justin Trudeau announced that Hamilton MP Filomena Tassi would be Canada’s first seniors minister. When a new cabinet was sworn after the 2019 election, Tassi moved on to become minister of labour and the prime minister looked to Schulte to assume the seniors post.

That gave Schulte the distinction of holding a cabinet post she had a big hand in creating. “I’m in a position now to implement many of the things the [seniors’] caucus recommended.”

It’s an outcome that did not come by accident.

Federal Retirees will be a key stakeholder to which Schulte will be looking for advice as minister, she says. In fact, one of her first telephone meetings after being sworn in to cabinet was with Federal Retirees president Jean-Guy Soulière.

Much of what was in the Liberals’ 2019 election platform came from the seniors’ caucus, Schulte notes.



Credit: Patrick Doyle



Jean-Guy Soulière, president of the National Association of Federal Retirees, outlines some of the association's concerns to Minister Schulte.



Credit: Courtesy of the Office of Minister Schulte

Former seniors minister Filomena Tassi meets with her colleague, Deb Schulte, who was serving at the time on the Liberal seniors' caucus.

Federal Retirees will be a key stakeholder to which Schulte will be looking for advice as minister, she says. In fact, one of her first telephone meetings after being sworn into cabinet was with Federal Retirees president Jean-Guy Soulière.

The platform that got the Trudeau government re-elected last autumn included important things of interest to seniors. First, there was a 10-per-cent increase to Old Age Security (OAS) benefits starting at age 75. The measure would put up to \$729 more a year in the pockets of most older Canadians and help lift 20,000 seniors out of poverty, the government says. Second, was a boost to Canada Pension Plan (CPP) benefits for widows and widowers by 25 per cent. The change,

which would have to be negotiated with the provinces and territories, would be worth up to \$2,080 a year in additional benefits.

"It was an incredible three years," she says of the seniors' caucus. "A lot came out of it."

She also gained valuable experience during that first term by being named parliamentary secretary to the revenue minister, a post that gave her a non-voting membership on the powerful finance committee.

Aside from filling in when the minister is unable to be in Question Period, it is the job of a parliamentary secretary to be the government's eyes and ears at standing committees.

Coupled with her knowledge of seniors' issues, her experience watching proceedings at finance committee on the government's behalf gave her great insight on how spending priorities are set — excellent preparation to get things done as seniors minister.



Schulte and Tassi joined forces in the previous government to meet with seniors' groups.

Credit: Courtesy of the Office of Minister Schulte



Credit: Courtesy of the Office of Minister Schulte

Schulte: "The levels of government have to work together to provide for seniors."

"I am very excited about the future as well as the work we have to do," Schulte said during a recent interview.

About the last thing Schulte expected to be when she graduated from Princeton University in engineering was a key player in the evolution of Canada's seniors' policy.

In fact, before politics, she spent 22 years in the aerospace industry, including work on the Dash-8 commuter jet in 1982.

"It would never have occurred to me that I would apply knowledge of engineering and problem-solving to community problems," she says.

It wasn't until after her two sons were born that she began to view community issues such as seniors' care with the problem-solving instincts of a professional engineer. She will also likely need those problem-solving instincts as seniors minister.

In the mandate letter the prime minister sent her before Christmas, there is a long to-do list for the government's second term.

Aside from the two things from the election platform — the OAS increase and the top-up to CPP survivors' benefits — the new seniors minister is being asked to work with the ministers of health and finance to deliver pharmacare, work toward elimination of elder abuse, deliver programming such as a national seniors council and work on issues such as healthier aging and housing for seniors.

At the best of times, that's a tall order. But since the voters last fall reduced the Liberals' standing in the Commons to a minority — meaning opposition parties can force another election at any time — that's a towering mandate.

Not surprisingly, perhaps, Schulte politely bridges to a philosophic answer when asked about timelines.

Just as she learned to see things through an engineer's instinct for problem-solving, Schulte has learned something from her municipal days — the power and necessity of intergovernmental co-operation. You need to have partners to get things done.

"Obviously, we don't have a crystal ball," she says. "So the intention is to do as many things as we can."

Pharmacare alone will be a tough slog since health delivery is a provincial responsibility and several provinces, such as Ontario, don't like it.

When the federal government introduced national medicare in 1968, just two

provinces — Saskatchewan and British Columbia — signed on as participants. It wasn't until 1972 that all provinces became full participants in Canada's public health-care program.

Pharmacare will likely evolve the same way. Schulte believes there are enough people willing to keep "chipping away" at this and other initiatives affecting seniors for ultimate success.

"There is already quite a lot done," she says, naming bolstering the CPP and developing of a national dementia strategy as examples during the Liberals' first term.

"There is an evolution... we are in a good place in Canada," she says. "We have a good safety net."

Canadians should be very proud of what has been accomplished so far, she says, just as they will be proud of what will be accomplished.

"I'm in a position now to implement many of the things the [seniors'] caucus recommended."

Just as she learned to see things through an engineer's instinct for problem-solving, Schulte has learned something from her municipal days — the power and necessity of intergovernmental co-operation. You need to have partners to get things done.

"I know the levels of government have to work together to provide for seniors."

Building those partnerships, particularly though the Federation of Canadian Municipalities, will be an important

priority. She will also be looking for bipartisan support because the NDP and others had some progressive items in their election platforms.

Toward the end of an interview, Schulte asks to get something off her chest. "The thing that I find disappointing when I knock on doors is that people really don't know what we do."

The problem is that efforts of so many on Parliament Hill go unnoticed, or simply unreported.

"It's not just the work of the (Prime Minister's Office)," she says. "It's also the work of the caucus."

In 1969, then-prime minister Pierre Trudeau quipped that MPs were nobodies 50 feet from Parliament Hill.

Deb Schulte is determined to prove the father of the current prime minister wrong. ■

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THE ESSENTIALS OF POWERS OF ATTORNEY

Having a legal plan for who makes decisions about your health and finances is as important as a will — and many people don't have them.

MARG BRUINEMAN



It didn't take long for Leslie Gaudette to grasp the importance of legally designating people she trusts to make financial and health-care decisions on her behalf should she become incapacitated, thanks to the pre-retirement seminars she attended. The experience of family members demonstrated how significant powers of attorney could be and the importance of keeping them current.

"It's something you really need to look at about every five years to make sure you're keeping it updated because people's circumstances change," says Gaudette, a volunteer advocacy program officer for the National Association of Federal Retirees, who had worked in Ontario and is now living in Langley, B.C., where she grew up.

Gaudette's own approach was informed by an extended family member who had become incapacitated and whose husband then took responsibility for her affairs following her instructions through her power of attorney. But when he, too, became incapacitated, there was some question about who would then make the necessary decisions on the woman's behalf and what role her children, from her first marriage, would play. Gaudette's observations drove home the importance of ensuring the

right approach is adopted in the creation of those documents.

While the legislation differs in each province, designating someone to control your property and finances is identified by one document generally referred to as a power of attorney. The provinces differ on how they refer to the designation over health and personal care. In Ontario, both are called a power of attorney. In Nova Scotia, a "personal care directive" is used for health-related decisions, while British Columbia uses a "representation agreement."

The provinces also differ on whether the person named to take on that responsibility ought to be notified. It's a requirement in B.C., but not in Ontario or Nova Scotia, for instance. And education for the appointed person isn't always a requirement.

"In B.C., legislation requires the person you want to appoint to consent in writing and they will also review certain information that will explain what their role will be," explains Halifax lawyer Jonathan Hooper.

A significant difference between the personal care and property documents is that the person assigned to make decisions for personal and health care is only asked to step in upon the incapacity of the individual who signed the document, whereas the power of attorney overseeing the designation of financial control kicks in immediately — even when the person is still of sound mind — which many observers say leaves it open to abuse.

The power of attorney requires that the designated person act only in the person's best interest and they could be found to be in breach of that duty and made to pay back money if it's deemed to have been taken for their own personal gain, says Hooper. Therefore, he adds, selecting the right person to make those financial decisions ought to be carefully considered. It's helpful if they're local, have some financial acumen and are trustworthy. And adding a clause specifying exactly when it kicks in is also highly advisable.

The Advocacy Centre for the Elderly is a legal aid clinic in Toronto that fields 4,000 calls annually about legal concerns involving seniors. Just about every day, says executive director Graham Webb, there's at least one call about problems or abuse related to a power of attorney and they are often quite tricky. "Like a marriage, it's easier to get into than out of," he says.

He points out that the power of attorney for personal care is designed to take place in the future, if the individual loses the ability to make decisions on his or her own. But the power of attorney for property gives that person immediate access to bank accounts, investments, real estate, insurance and anything else to do with money.

"It's one method of substitute decision-making if someone should lose mental capacity. The thing that comes back to bite a lot of people is when you sign a power of attorney for property it takes effect as soon as it's signed, unless the document says otherwise, and it gives the person named in the document your legal authority to do anything you can do in respect to your own property," says Webb, who believes that they have been used as a licence to steal. "These are really powerful documents."

Webb's centre becomes involved when a rogue attorney has effectively stolen an older adult's assets, sold or mortgaged their house or cashed in their insurance and litigation becomes necessary to recoup any lost funds. But sometimes, he says, it's like trying to put Humpty Dumpty back together; nothing is quite the same.

The saddest part for forensic accountant Lisa Majeau Gordon, an Edmonton-based partner with the Canadian national accounting and business advisory firm MNP LLP, is not simply the abuse of trust, but the damage these disputes do to family members. She knows too well the problems that can occur with a power of attorney and emphasizes that safeguards are a necessary ingredient. She suggests the best approach begins with ensuring the attorney knows exactly what the role entails. And the best way to keep track of the work they do is to keep meticulous records.

But she also says a trustee, a financial expert, or someone other than a family member be considered for the task. The document can — and should — also spell out specific requirements, such as consulting with an expert, limiting power and restricting the type of investments, sales or purchases.

Majeau Gordon finds these situations occur in the absence of a clear understanding of the requirements of being an attorney. Initially, she adds, there is usually no ill intent, but situations can quickly spiral out of control.

Safeguarding your power of attorney

- Include a condition of delayed effectiveness so the document takes effect at a later date or when certain conditions are met, such as the individual being found to be mentally incapable, which could be done through an assessment of capacity.
- State that experts need to be consulted to limit power and restrict the types of investments, sales or purchases.
- Don't give the power of attorney to someone you don't completely trust.
- Name a monitor who would have the legal right to obtain financial information from your power of attorney about your estate.
- You might name one of your children to handle the financial duty, and have your sibling, their aunt or uncle, as the monitor.
- Name a backup power of attorney.



Leslie Gaudette, a volunteer advocacy program officer for the National Association of Federal Retirees, knew from the experience of family members the importance of having powers of attorney for health and finances in place.

When there is no power of attorney and making changes

- Each province has a procedure for public guardian where there is no power of attorney, to make sure things are handled in a proper manner. The statutory guardian of property can be made to have the legal authority to delegate management of your estate.
- The guardian also has the authority to revoke the delegation in situations such as abuse and resume authority over it.
- If there is abuse of your estate after you've lost mental capacity, someone could step in and apply for a court-appointed guardianship, which trumps the powers of attorney for property and personal care in Ontario.

"Sometimes caring for someone who is incapacitated is an exhausting amount of work, and a bit of a thankless job. So, over time, you might find people who help themselves to an estate before they're entitled to it... because they feel they have put in the work," she says.

But the documents do have limitations, warns Peter Wouters, an Ontario-based tax, retirement and estate-planning specialist for Empire Life, who focuses on aging populations and who frequently makes presentations to seniors. Snowbirds who own property in another country will want to look into what they need to protect that investment should they not be able to handle their own affairs in the future.

"Whatever documents you have up here, may not even work down there," he says. "Who's going to take care of you, make decisions for you or handle

all your property and financial affairs in Florida if you can't do it?"

In B.C., Gaudette's own changing circumstances prompted her to update her legal documents at least four times during her life, allowing her to see some of the differences between the provinces. Currently she has her adult children named to represent her for financial and medical purposes in case of incapacitation. "I'm in B.C., I have my children, who live in Ontario, on the medical representation document, and I had to get their signature notarized in Ontario, which was not a requirement in Ontario, but was in B.C."

For additional information on estate planning, visit federalretirees.ca and download a digital copy of the *You and Your Survivors* workbook, presented by the National Association of Federal Retirees and Arbor Memorial. ■



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WHERE'S THE BEEF?



Meat-like meatless alternatives are hot commodities these days, but is it possible to find healthy ones? And are they really any better than meat itself?

HOLLY LAKE

To have missed all the fuss over plant-based burgers in the last year, you'd pretty much have to have been living between a bun.

Newspapers, magazines and newscasts have been loaded up with stories about these new additions to the market. Beyond Meat, Lightlife and the Impossible Burger have been the toast of the fast-food town, with well-known chain A&W adding the vegan products to its menu. You can also find them in any grocery store. Further testament to their trendiness: Beyond Meat's stock jumped from its initial public offering price of \$45 in May to a high of \$239 in July. It's since fallen to the low \$100s — still a tidy profit for early investors.

MEMORIES OF MEAT WITH GOOD KARMA

These burgers are designed to mimic the texture and flavour of beef hamburgers (some even "bleed" beet juice to mimic meat juices as they cook) while potentially being better for the planet. And then there's the fact that animals don't have to die to

produce them. However, a good portion of the media coverage has centred on whether they're healthier for you than a regular beef burger.

So are they?

"From a nutrition perspective? No," says Carol Dombrow, a nutrition consultant at the Heart & Stroke Foundation of Canada.

"These newest plant-based burgers, the ones imitating beef, are ultra-processed. While Canada's food guide is recommending that we consume plant-based foods more often, I don't think this is what they were talking about."

Some plant-based burgers have more saturated fat than a beef burger, but the biggest difference is the sodium.

"A lean ground beef burger [has] 80 milligrams [of sodium] and in these burgers, there are between 370 and 390 milligrams. Then you add the bun."

At one fast-food chain, the bun bumps the sodium level up to 1,100 milligrams.

"That's a huge red flag, especially for seniors," Dombrow says. "The prevalence of hypertension is huge. They're not looking to add sodium to their diet. As people get older, their calorie needs start to reduce and their nutrient needs increase, so everything they choose is important."

That means focusing on whole, unprocessed foods. As a rule, she says the shorter the ingredient list, the better.

"These burgers have 20 ingredients — and most people won't know what they are," Dombrow says.

Not knowing what's between the bun is Carolyn Waddell's concern.

"It doesn't look like a spinach or a bean patty. It's a bunch of unknown stuff as far as I'm concerned," says the Ottawa woman. "It looks like something entirely [blown apart] by a machine and patted back together."



Beyond Meat sausages look and taste like meat, but animals don't have to die for you to enjoy them.

Credit: Beyond Meat



Credit: Courtesy of Heart & Stroke

Nutrition consultant Carol Dombrow says plant-based burgers and sausages aren't nutritionally superior because they're "ultra-processed" and very high in sodium.

Within six months of introducing the Beyond Burger in Canada, distribution has grown to more than 4,000 stores.

Waddell and her husband closely watch their sugar and sodium intake. They don't eat fast-food burgers often.

Waddell, who responded to *Sage's* online Facebook poll on the subject of meatless burgers, has yet to try one of the new plant-based products, but says she isn't opposed to doing so.

"It's only fair. How else can I grumble about it if I haven't at least tried one? I don't have anything against them, but they'd have to taste very good and I'd have to be convinced that they're not unhealthy."

Pamela Fergusson, a plant-based dietitian in Nelson, B.C., thinks people are missing the point by focusing on whether these burgers are healthy.

"These aren't something I'd describe as a healthy food," she says. "Unless you're making your own black bean quinoa burger, then no one is fooling themselves."

More to the point, she asks: When going out for burgers, does anyone really think that it's a meal that's healthy?

"I think people understand they're a bit of a splurge. Think of these similarly to the night you order pizza or go out for Chinese food. It's a processed food that's high in sodium and fat, and does contain some preservatives."

However, one advantage is fibre, something meat burgers don't contain.

Fergusson says while people are "obsessed with protein," despite almost everyone

getting enough of it, only five per cent of Canadians meet their daily fibre requirements.

Rather than simply focusing on one food, she stresses the importance of looking at our entire diet. Nutrition is based on what is eaten overall, so if someone wants to have a meatless burger, the bigger picture looks at what else is on their plate and what else they're eating for the rest of the day.

All told, Fergusson says there's nothing on the ingredient list of the new plant-based burgers that raises red flags for her.

That hasn't stopped some consumer groups from fear-mongering, however. The Center for Consumer Freedom, a U.S.-based PR firm financially supported in part by meat producers, has been running a campaign that includes full-page ads in newspapers such as the *New York Times* to stoke fears about plant-based burgers. Many of them ask: "What's hiding in your plant-based meat?"

"They're really trying to scare people with a list of ingredients in plant-based foods," Fergusson says. "They try to make those ingredients sound as scary as possible, and find ways to twist ingredients to make it sound dangerous. But the reality is they're common in all processed foods, including those that contain meat."

Beyond Meat says its products are made with "simple, plant-based ingredients and without any GMOs (genetically modified organisms), soy, gluten or artificially produced ingredients." Those ingredients include purified pea protein, coconut and canola oils, rice protein, potato starch and beet juice extract for colour.

Further, the company says its products are free of other elements in animal protein that have faced criticism, including heme iron, inflammatory stimulants, cooking-induced carcinogenic compounds, hormones, antibiotics, as well as what the USDA refers to as "residual" contaminants from the production process that can appear in some commercial meats.

Meanwhile, Beyond Meat's production method involves heating, cooling and pressure — "the same three steps used to make pasta."

SOMETIMES, YOU JUST DON'T WANT THE MEAT

Association member Colleen Milton Hasiak transitioned to a whole food, plant-based diet years ago, as she has kidney disease that benefits from a low-protein diet. She doesn't label herself as vegan, as she still occasionally has mayo on her asparagus sandwiches and doesn't refuse the odd piece of birthday cake made with eggs.

"When I go home to the East Coast and my 93-year-old uncle is cooking lobster, I also don't want to have to explain why I don't eat animal products," says the Windsor, Ont., woman.

As she phased out meat, she also did away with processed foods. But she's not opposed to an occasional plant-based burger.

"I love to cook and prefer to cook at home, but if I'm out with friends, I will eat a burger that's been commercially prepared and contains things I normally wouldn't consume. Just because we're not meat eaters doesn't mean we don't like burgers. We just don't want the meat."

Hasiak has heard people ask — as they often did in our Federal Retirees Facebook poll results — why vegans would want to eat burgers? She says when people are uninformed, that is often their immediate reaction.

"I think it's the name 'burgers' people have difficulty with. I think they would be happy if those of us who weren't eating meat would find a new word."

That's probably not going to happen, nor are these plant-based products going away any time soon. Quite the contrary, it would appear.

"The generations coming up behind us are definitely more interested in whole foods and plant-based diets," Hasiak says. "And



Credit: Trisa Verheesen

Dietitian Pamela Fergusson says meatless alternatives should be viewed as a rare treat, not a health food.

it's not just for the health benefits, but for the environment. There is more of a move to eliminate animals as a source of food for ethical reasons — the good of the planet and the animals. I see that in our kids."

Fergusson says plant-based burgers require a lot less water and don't produce greenhouse gases — unlike cows, which release large amounts of methane. And from a welfare perspective, removing animals from the equation is a plus for many people.

"There is a shift afoot," she says. "These companies are going to continue to improve their products. The technology will improve, they'll be able to make them cheaper, with better ingredients and they will more closely resemble meat."

Beyond Meat is committed to "a rigorous cycle of rapid and relentless innovation to make our products even better when it comes to taste, nutrition and price," but demand has already been strong.

"Within six months of introducing the Beyond Burger in Canada, distribution has grown to more than 4,000 stores," the company said in a statement.

Fergusson points to plant-based milk as an example of the potential for growth. A decade ago, the alternatives to cow's milk were soy and rice milk. Now stores have rows of options.

"Even people who eat animal products still buy plant-based milk. That's what's happening with meat alternatives," she says. "They're widely purchased by omnivores [who] want to have a plant-based meal a few times a week."

She encourages people to try the products and have fun with them.

"But if you're looking for real healthy benefits, enjoy them with whole foods — fruits, vegetables, nuts, seeds, beans and lentils."

After all, the plants that will give you the biggest nutritional bang for your buck don't come in a package. ■



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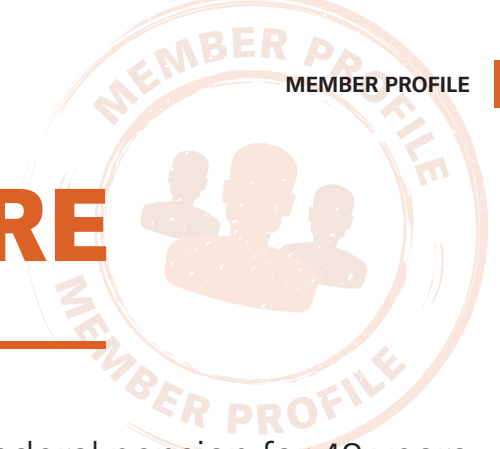
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A LIFE OF ADVENTURE — AND MAGIC —



Veteran Bernie Grinstead, now 89, has been collecting his federal pension for 48 years.



Credit: Chris Temple

Bernie Grinstead and his daughter, Linda Thibault, at the annual meeting of Federal Retirees in Langley, B.C.

JENNIFER CAMPBELL

When Bernie Grinstead joined the Royal Canadian Air Force, he was looking for adventure. Twenty years later, he retired from the forces to pursue new adventures. In spite of his age — he's now 89 — he's never stopped.

Grinstead thinks he may be the longest-collecting pensioner in the country, having received a cheque for the past 48 years.

At 20, he joined the Air Force on a bit of a whim. He and his friend, Wally Dawson, both had "regular jobs" — he was a pressman and his friend sold bicycles — when the Korean War started.

"One day, my friend said, let's join the Air Force," says Grinstead, a widower who lives on his own in a townhouse in Langley, B.C. "All the news was about the Korean War. It had just started."

The pair from Hamilton, Ont., joined in December 1950 and Grinstead chose

"airframe technical training," as his trade. That meant he took care of "pretty much everything but the engine" on planes. He was first sent to Manning Depot in Aylmer, Ont., for a few months and then on to Borden for his airframe training. He then went to Trenton to service Harvard and Mustang aircraft. In 1953, it was off to Mount Hope in Hamilton, where he serviced Mustang aircraft.

It was while he was stationed at CFB Borden that he met his wife, Elizabeth, during a visit to Hamilton. They were married and soon had their first daughter. Three years after their wedding, they were off to Marville, France, where he served with the 410 and 439 Squadrons, working on F-86 Sabre jets. Their second daughter was born in Elizabeth's home country of Scotland during this posting.

In Marville, there was no one to "entertain the troops," so they made their own entertainment. A member who had theatre experience came up with the idea for a variety show called "New Continental Moods." Elizabeth Grinstead offered to sing. Grinstead himself offered to perform some magic tricks he'd learned from his father.

"[My wife] became the star and I became her manager."

After the Grinsteads returned to Canada, they were posted to Winnipeg. The entertainment bug had bitten Grinstead and he successfully pitched an idea for a magic show to CBC TV.

"To my surprise, they bought it," he says.

His 13-week series appeared on the CBC-TV show *Stop, Look and Listen*. Grinstead asked to have his wife join him on stage and, because of her striking looks, the producer asked what else she could do. She said she sang.

Her career soon took off. In addition to appearing on CBC-TV, she sang in area nightclubs — from Winnipeg to Thunder Bay. When his job as an instructor for new recruits took them to St-Jean, Que., she started performing in Montreal and added CTV to her client list. She also sang at Expo '67.

The Grinsteads ultimately produced four albums. Though Elizabeth, whose stage name was Bette Graham, died in 1998, Grinstead still receives about \$50 in quarterly royalty cheques from SOCAN because her music is occasionally played.

"Last year, I got a big cheque — about \$1,000," he says. "I guess they used a song in a movie."

Grinstead retired from the military in 1971. To reduce the forces, then-prime minister Pierre Trudeau told 20-year veterans if they left, he'd honour their pensions as if they'd served 25 years.

"I put my hand up," he says.

After retiring, he and Elizabeth moved to British Columbia. They bought a piece of land in Langley and built a house. Although he no longer lives there, he still lives around the corner and reports that the house is now on the market for \$2.1 million.

In the intervening years, he's co-owned businesses, including the *Fraser Valley News Herald*, which he and his partners sold to Conrad Black in 1976. He built, managed and co-owned Fernridge Arms Pub for five years before selling, and then sold insurance while co-founding Sundel Travel, which specialized in cruises.

"All these things just happened," the now-confirmed retiree says with a laugh, "maybe because I do magic." ■

'You can't simply talk about CONTRIBUTING'



Miramichi's René Smith has always strived to 'improve human life, put problems right and give something back.'



René Smith, 74, has always wanted to "give something back" and he continues to do so.

CHARLES ENMAN

If a life of service is the summit of human possibility, René Smith of Miramichi, N.B., has done a lot of things right in his life.

A 33-year veteran of the Canadian Armed Forces, a tireless volunteer, and a man who "has always wanted to improve human life, to put problems right, to give something back," Smith received formal recognition of his volunteering when he received the Governor General's Sovereign's Medal for Volunteers.

"It was a great feeling to receive this recognition," Smith says. "Though unexpected, [it] is very much appreciated."

The National Association of Federal Retirees is one of many organizations that have benefited from Smith's dedication. Léonard LeBlanc,

national director of the Atlantic District, notes: "René has worked hard to keep the branch moving in the right direction. His tenacity and goodwill make him a real asset to our team."

Pieter Kramers, former CEO of the N.B. division of the Canadian Corps of Commissionaires, where Smith serves as a regional manager, nominated him for this most recent award, saying Smith has "contributed countless hours of exemplary volunteer service in a number of leadership roles that epitomize the concept of selfless service to one's community."

Though flattered, Smith wants to keep his feet firmly planted on the ground.

"I volunteer because I enjoy it," he says. "Without contributing, you cannot enjoy life. And you can't simply talk about contributing — you have to do something concrete."

Through most of his military career, Smith served as a finance officer, which lent him a sophistication about bottom-line matters that proved useful in his volunteer activities. He was often deployed overseas, including to the Golan Heights, Jerusalem, Egypt and Cyprus. Wherever he was posted, he enjoyed the esteem other nationalities feel for Canada. "The Canadian flag won respect everywhere. To earn the affection of other people, even our neighbours to the south sometimes wore [our flag]."

He has warm memories of a Manitoba deployment. A nearby community found that its young people were disaffected, with no place to go for recreation. When a fairly large trailer in the community caught fire and was badly damaged, though not destroyed structurally, Smith saw an opportunity to help. "The setup

was perfect," he recalls. "We had a trailer that we could refurbish, so I came up with the money — and repairs were made, a couch, a shuffleboard and a sound system were put in, and the youth now had a place to congregate. [It] was in plain sight of the community, so parents could keep an eye on their children."

In 1998, after his retirement from the military, he began serving as treasurer and later president of the association's Miramichi branch. As a former military man, he also naturally gravitated toward volunteering with the Canadian Legion and the Canadian Corps of Commissionaires. He's proud of a project that will see the construction of a new Legion building in Miramichi. "I'm sure it will provide a focal point for veterans, their survivors and for the community itself."

He also serves as a local Legion service officer, helping veterans obtain the federal benefits that are rightfully theirs.

Though born in Saint-Félix-de-Valois, Qué., Smith has lived in Miramichi for decades. He has helped such organizations as Miramichi Adult Learning, Celebrate Canada Day in Miramichi and the Miramichi Regional Multicultural Association, besides serving on the Miramichi Planning Commission and as a councillor for the City of Miramichi.

He says he's done it all with the support of his wife, Donna. "We've been together 52 years. She deserves a medal as much as I do."

At 74 and still in radiant health, Smith is confident he can continue his volunteer work for many more years. "If you can still do it, why stop?" ■

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- Chantal N., Federal Retiree



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HEALTH CHECK

Deprescribing: Reducing harm and the cost of prescription drugs

BIANCA CARLONE

While pharmacare is a hot topic these days, there is a less-discussed aspect of prescription drugs that is gaining more and more attention from health-care professionals and patients alike — deprescribing.

Deprescribing defined

Deprescribing is defined by the Canadian Deprescribing Network as “the planned and supervised process of reducing or stopping medications that may not be beneficial or may be causing harm.” The purpose of deprescribing is to decrease the burden and harm that can result from taking multiple medications, while maintaining or improving a patient’s quality of life.

Deprescribing is part of appropriate medication use and is an essential element of good prescribing. According to the Canadian Deprescribing Network, appropriate medication use means that patients receive the correct dose of the correct medications through the best delivery system, at the right time and for the correct length of time. As such, deprescribing should be considered when a medication is initially prescribed as well as throughout the period that an individual is taking a prescription and must always be done in consultation with a health-care professional.

Why deprescribing matters

In its report, *Drug Use Among Seniors in Canada, 2016*, the Canadian Institute for Health Information (CIHI) found that nearly two-thirds of older adults are taking five or more prescription drugs, while more than one-

quarter of older adults are taking 10 or more prescription drugs. While these medications provide many benefits for people suffering from chronic conditions, the side effects and drug interactions that can result from using multiple medications pose a risk. Taking five or more different drugs, also referred to as polypharmacy, increases the risk of adverse drug reactions, cognitive impairment, memory problems, impaired balance, falls and hospitalization. Deprescribing can play an important role in helping reduce the risks associated with taking multiple medications, improving overall health and easing the burden on our health-care system.

As we age or become more ill, the use of certain medications may become less useful or even harmful. Further complicating this issue is the fact that older adults and those with chronic conditions are often not included in drug testing, meaning there is limited information available regarding how prescription drugs affect older adults and how they interact with other prescription drugs an individual may be taking. The result is that optimizing the use of medications becomes an essential part of managing chronic conditions.

Deprescribing also highlights that there could be non-medication, evidence-based options to treating certain symptoms or conditions. Incorporating deprescribing into the prescribing process can encourage health-care providers, patients and their caregivers to discuss solutions other than medication that can help alleviate or treat a condition. As awareness about deprescribing becomes more widespread, it may help shift views that prescribing medication should be the default approach to treatment and create a willingness to try non-medication, evidence-based options when available.

Steps you can take

The previous sections emphasize the importance of engaging with your health-care providers about deprescribing while assessing the medications you are taking to ensure they reflect any changes in your health status, body or life circumstances. With that in mind, there are things you can do to learn more about deprescribing and apply its principles to the health care you receive.

Get informed

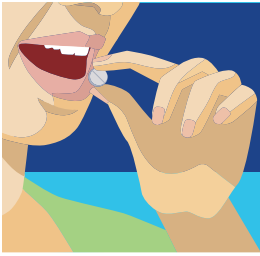
Several organizations and initiatives across the country are dedicated to raising awareness about deprescribing and appropriate medication use. Many have developed resources to educate patients and their caregivers on these concepts as well as tools to help you assess whether your medications are still appropriate for you. Many also have resources for health-care professionals that you can share to start the conversation about deprescribing. Visit www.federalretirees.ca/sage-deprescribing to view our web post on deprescribing organizations and resources.

It is also important to inform yourself about the medications you are taking and why. You should be familiar with what each medication you take is treating, its side effects, the dosage, how it should be taken and for how long. This applies to all medications you take, not just prescriptions.

Book an appointment to review your medications or those of an older adult in your life

Since there is often a lot to get to in regularly scheduled appointments with your health-care providers, booking an appointment specifically to review your medications is the best way to ensure you can have

As we age, our body becomes less efficient at processing medications



How medications are processed in the body

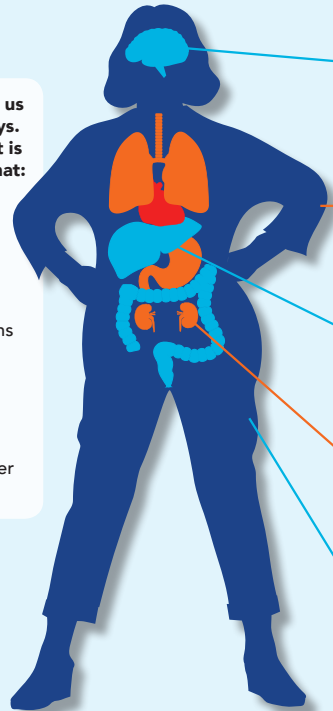
Medications are:

1. **Absorbed** into the body
2. **Distributed** throughout the body via the bloodstream
3. **Broken down** in the liver and kidneys
4. **Excreted** (i.e. eliminated from the body) through the urine and feces

Credit: Canadian Deprescribing Network

Medications can help us in many different ways. However, with age, it is important to know that:

- We become more sensitive to the effects of medications.
- Our bodies do not process medications as efficiently.
- We are more likely to experience medication side effects, drug interactions or other adverse effects.



BRAIN



The **brain** becomes more sensitive to drug effects. The effects of medications on the brain may also last longer.

MUSCLE & FAT



Some medications stay longer in our body because we have **less muscle and more body fat**.

LIVER



The **liver** becomes less efficient at eliminating some medications. This may lead to interactions when taking multiple medications.

KIDNEYS



The **kidneys** remove medications from the body less efficiently, causing them to build up.

BODY WATER



Our **body contains less water** and some medications may become more concentrated, increasing their effect.

a meaningful discussion about deprescribing and whether the medications you are taking remain appropriate for you. You should prepare for the appointment by gathering any information or resources you want to share with your health-care provider and writing down questions you want to ask about your prescriptions. SaferMedsNL and Choosing Wisely Newfoundland and Labrador, two organizations focused on promoting the appropriate use of medication, suggest asking your health-care provider the following questions:

1. Do I really need this medication?
2. How can we work together to reduce my dose?
3. Is there a simpler, safer option?
4. What symptoms should I look for when I stop my medication?
5. With whom do I follow up and when?

Remember, the appropriateness of medications can change over time as a

result of changes to your health status, body or life circumstances. You should periodically schedule appointments to review your medications with your health-care providers.

Help spread awareness about deprescribing

Now that you are familiar with the concept, you can help spread awareness about deprescribing to others. You can share the information you have learned and resources you have come across with other older adults in your life as well as with the organizations and community groups to which you belong.

Some of our members are already spreading the word about deprescribing within their communities. Dorma Grant, advocacy program officer for Federal Retirees in New Brunswick, has attended several conferences on this topic. She is using the information she gained at these conferences to spread awareness and share resources about deprescribing with branches in New Brunswick, encouraging

them to organize events to inform members about deprescribing. Shirley Pierce, advocacy program officer on Prince Edward Island, has also attended various forums on deprescribing. She is using the information she gained on this subject to raise awareness about deprescribing with the organizations to which she belongs, including organizing information sessions and speaker events, writing articles and advocating for the importance of deprescribing with community and provincial bodies, such as Prince Edward Island's Seniors Secretariat. ■

Disclaimer: This article provides general information about health and related subjects. The information and resources mentioned in this article are not intended and should not be construed as medical advice, nor is the information a substitute for professional medical expertise or treatment. Before making any changes to the medications you take or how you take them, consult your health-care provider.

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Bianca Carlone is an advocacy and policy officer with the National Association of Federal Retirees.

FROM THE PENSION DESK

What is going on with Alberta's pensions?

PATRICK IMBEAU

That's a question that was posed to me a couple of times on a recent trip to Alberta.

The province's premier, Jason Kenney, made headlines in late 2019 by moving some public-sector pension plans to the Alberta Investment Management Corporation (AIMCo) and floating the idea of opting the province out of the Canada Pension Plan (CPP) and into a new Alberta Pension Plan (APP), following the model of the Quebec Pension Plan (QPP). People are confused and want to know what this is all about, and how and why it is being done.

What have they done?

On Oct. 24, 2019, the Alberta government presented its budget. It included a plan to transfer funds from several public-sector pension plans, including the Alberta Teachers' Retirement Fund (ATRF) and Alberta Health Services (AHS), as well as the Workers' Compensation Board fund, to AIMCo for management, without any prior consultation. This represents \$30 billion in assets.

Based in Edmonton, AIMCo is already the institutional investment manager of more than \$108 billion in assets for 31 pension plans, including the Local Authorities Pension Plan (LAPP), Alberta Public Service Pension Plan and Special Forces Pension Plan.

Alberta's Bill 22, titled the *Reform of Agencies, Boards and Commissions and Government Enterprises Act*, enables this and became law on Nov. 22, 2019.

The legislation requires these plans to enter into an investment-management agreement with AIMCo to be the exclusive provider of investment management services. It also prohibits these plans, and other provincial public-sector plans, including the LAPP, from withdrawing from AIMCo as an investment manager.

On Nov. 9, Kenney said there was a compelling case to be made for his province to exit the Canada Pension Plan in favour of a new Alberta pension plan. The potential departure has been examined as part of the "Fair Deal Panel" that has been holding town halls throughout the province. The final report is to be submitted March 31, 2020.

Why are they doing this?

Alberta Finance Minister Travis Toews has suggested that Bill 22 reflects the government's desire for efficiency and "the best use of taxpayer dollars," saying that there would be administrative savings that could reduce contributions.

The unions representing affected pension plan members are not convinced. They've suggested that the United Conservative Party (UCP) wants to control the billions of dollars that Albertans have been saving for their own retirements.

Alberta Federation of Labour president Gil McGowan suggested it was tantamount to theft. He pointed out that the ATRF's returns have been substantially better than those of AIMCo and that it has been independently managing its own retirement savings since 1939.

The federation is worried that its retirement funds will essentially be funnelled to capital-starved Alberta petroleum companies. AIMCo's CEO has said the government has not challenged the plan's independence, however the *Alberta Investment Management Corporation Act*, sections 19 and 20, allow the Alberta Treasury Board to issue directives on where and how to invest. Also, much like the Caisse de dépôt et placement du Québec (CDPQ), it could prove to have some "hometown bias" and invest in local companies (just as the CDPQ has in SNC-Lavalin and Bombardier). AIMCo's recent \$1.15-billion deal to buy the Northern Courier Pipeline did not assuage those fears.

Toews said in an editorial in the *Edmonton Journal* on Nov. 26 that the UCP is looking at leaving the CPP to create an APP, also managed by AIMCo, as his government believes Albertans make a disproportionate contribution to the CPP (\$2.9 billion more than they receive in benefits) and that an APP would have smaller contribution rates (5.85 per cent versus the current 9.9 per cent) with increased efficiency.

The former CEO of AIMCo, Leo de Bever, had a different take in an interview with *BNN Bloomberg* on Nov. 15, noting that a homegrown APP "mathematically... wouldn't make a great deal of sense from an administrative efficiency point of view." The APP will have to create new capacity to collect contributions and calculate pay and benefits, amongst other administrative costs that currently profit from the resources already existing in the current CPP structure.

The C.D. Howe Institute's Bob Baldwin also pointed out that the argument about lower contributions relies on Alberta's population remaining relatively young — but that's not guaranteed. Alberta's youth population stems from inflow from other provinces driven by a strong oil and gas industry — not from other basic demographic factors such as fertility rates and life expectancy. Baldwin writes, "the downward pressure on the use of carbon-based energy is inexorable and its adverse effects will be felt most acutely by high-cost producers. Stagnation or even contraction of oil and gas production in Alberta is likely to bring with [it] significant decline in inbound migration...." Already, since 2013, Alberta has been facing an outflow of young workers. Alberta could find itself in a similar position to the one that Quebec finds itself in today — being home to an aging population and increased pension plan contributions.

Alberta union leaders are not convinced the APP is a good idea either, suggesting that it would cost millions to withdraw from the CPP (setting up the administration of Ontario's defunct Ontario Retirement Pension Plan or ORPP, touted by the former Wynne government in 2015, cost \$70 million). Keith Ambachteer, president of KPA Advisory Services and director emeritus at the International Centre for Pension Management, said with the move Albertans would be taking on underwriting risks and set-up costs that could reach in the hundreds of millions of dollars. Overall, the move could make Albertans' pensions less portable and more vulnerable to economic downturns, with no guarantee that an APP would provide similar benefits to pensioners.

This position is like the one taken by a committee of provincial politicians that looked at this question back in 2004 under the Klein government. They determined that "an Alberta plan would be subject to more risk due to its reliance on a smaller population of contributors. They noted that Alberta's current demographics could shift quickly and significantly." They determined that an APP was not in the best interest of Albertans.

Credit: REUTERS/Candace Elliott



Alberta Premier Jason Kenney moved some public-sector pension plans to the Alberta Investment Management Corporation (AIMCo) in the fall of 2019 and floated the idea of opting his province out of the Canada Pension Plan and into a new Alberta Pension Plan.

How can they do this?

With Bill 22, the UCP is the legislator, and despite strong disapproval by the pension plans involved, the Alberta government has the power to make these changes. This bill was already quite contentious as it included provisions to remove the Office of the Election Commissioner and the Opposition has done everything in its power to stop this legislation from moving forward.

Leaving the Canada Pension Plan is more complicated.

Some have said Alberta can simply do what Quebec did with the establishment of the QPP, but that isn't possible without a time machine. At its inception, the Canada Pension Plan Act allowed a province to signify its intention to provide for the establishment and operation of a plan in that province in lieu of the CPP, but the province had to do it on or before May 3, 1965, which is what Quebec did.

However, the act does allow the establishment and operation of a plan of old age pensions and supplementary benefits in lieu of the CPP, "commencing with the third year following the year in which the notice

was given and providing for the payments and benefits thereunder comparable to those provided by this act...."

In other words, a province would have to give three years' notice before pulling out of the CPP, and its own plan would have to be comprehensive and comparable to the CPP. It would be possible to make it easier for Alberta to leave the CPP, and have more flexibility on what an APP looks like, though that would require two-thirds of provinces representing two-thirds of the population to agree to an amendment to the CPP act.

We will have to wait until the end of March, and the release of the Fair Deal Panel's report, to see which course the Kenney government will take. However, it could allay some fears by amending the *AIMCo Act* and removing the sections that would allow the provincial government to have significant influence over the direction of AIMCo's investment strategy. ■

Patrick Imbeau is an advocacy and policy officer for the National Association of Federal Retirees.

ADVOCACY IN ACTION

REACH 338 AND YOU

Help us improve the quality and security of retirement for you, our members.

CANDACE JAZVAC

Advocacy is our core purpose as an organization. It's also central to the ambitious five-year strategic plan set by delegates at the Federal Retirees 2019 Annual Members Meeting. Our advocacy work advances the National Association of Federal Retirees' mission — to significantly improve the quality and security of retirement for our members and all Canadians. We do this by building relationships with leaders and decision-makers on Parliament Hill and in communities across the country to ensure our priorities are heard, understood and implemented.

And we cannot do it alone. We rely on our ever-expanding network of volunteers, members and supporters to drive this message and our collective mission from coast-to-coast. And in 2020, we're excited to launch a new project called Reach 338. This project will strengthen and grow our Federal Retirees network and our impact as advocates. And our most important factor for success? You.

Reach 338 will ensure our advocacy work reaches all 338 federal ridings in a meaningful way. Whether it's through a one-on-one meeting, a community event, a letter, or simply a phone call — Reach 338 will make certain Federal Retirees and our key priorities are seen and understood by every single sitting member of Parliament. Over the course of the next five years, our team will be working to identify and train a network of advocacy-focused Federal Retirees representatives to meet this goal.

The key to making Reach 338 possible and effective is leveraging our members and supporters where advocacy can have its biggest impact — in their own communities. The Association's advocacy strength is numbers — 176,000 members is an impressive number to print on a leaflet or to say in a meeting. But it's not the number alone that makes an impact, it's the people behind that number. While our national leadership and staff teams will continue to meet with MPs on Parliament Hill in Ottawa to advance our advocacy priorities on behalf of our members, our message is best delivered at the riding level by people who are actually living in the constituencies that these MPs represent.

Local voices give context, a face to the issue, a personal story that gives a relatable, human perspective to our priorities. Service to others is the

highest calling a person can have, and the members of our Association have spent their working lives in service to our country. A show of strength amongst federal retirees from all walks of life focused on the same mission — to significantly improve the quality and security of retirement — combined with persistence on Parliament Hill make a lasting and positive impact.

Starting this spring and throughout 2020, our team will target the first round of federal ridings and members of Parliament. Next year, we will reach out to another group of federal ridings and members of Parliament, while working to keep the relationships and connections we build this year active. Over the life of the Association's strategic plan, we will keep expanding our target list of federal ridings until we reach all 338.

This is an exciting time to be a member of Federal Retirees. You have the most important role to play in Reach 338. By choosing to be a part of Federal Retirees, you are already supporting the work that we do in protecting your pension and retirement benefits. By pledging your support to be part of Reach 338 and the Federal Retirees advocacy network, you can be part of transforming our advocacy program into something dynamic, innovative and truly representative of our membership. ■

Candace Jazvac is advocacy co-ordinator for the National Association of Federal Retirees.

REACH 338

WHAT TO EXPECT



By pledging your support for **Reach 338**, you will connect with our network of advocacy-focused representatives working from coast-to-coast to advance Federal Retirees' advocacy priorities. Here's what you can expect:

TRAINING

We want to make sure you have all the tools you need to feel confident and be successful. You will have access to a variety of online and in-person training opportunities to build your skills.

COMMUNITY

You will connect with other Federal Retirees in your community who are also interested in advocacy. There will be opportunities for you to share your experience, collaborate with others in the network and to take on individual tasks too.

NETWORK EXCLUSIVES

Be the first to know about our upcoming campaigns, take part in exciting advocacy surveys and challenges (with prizes!) and get access to exclusive invitation-only webinars with special guests and experts in advocacy and community-building.

AND MORE...

Can we count on you? Join our team.

In order to make **Reach 338** a success and to make meaningful connections with MPs in every single federal riding, we need your help. Email us at advocacyteam@federalretirees.ca to pledge your support today.

VETERANS' CORNER

RCMP pay, staffing and benefits among new union bargaining targets.

GORD MCINTOSH

It has been a long struggle for 18,000 non-commissioned members of the RCMP to have their own union, and the new president of the National Police Federation (NPF) knows it will be a challenge to get its first collective agreement.

"For me, it has been a four-year full-time effort," says Brian Sauvé, a sergeant and 16-year veteran who has spent his RCMP career in the lower mainland of British Columbia.

The NPF is expecting inaugural bargaining to begin with the Treasury Board of Canada Secretariat in mid-March.

As for how long those talks will take to reach a first collective agreement for the new police federation, that's hard to say, Sauvé says.

First contracts are usually the toughest for a new bargaining unit to negotiate. The NPF, which Sauvé co-founded, was certified as the bargaining agent in 2019, after RCMP rank and file voted in favour of the federation.

The year ended with the installation of an 18-member board of directors, and as of the end of January, non-commissioned members of the RCMP will be paying union dues of 1.75 per cent of salary, basically the price of a cup of coffee a day.

Various attempts by RCMP members to set up a union like other police organizations go back to 1993. But RCMP officers had

been prohibited from unionizing, first by cabinet order in 1918, and subsequently by the RCMP Act and the Public Service Labour Relations Act, which excludes Mounties from the definition of public-sector employee.

Instead, the RCMP's regular and civilian members have been represented by 34 staff relations representatives, who were elected to work with senior executives of the force to resolve workplace issues.

The Supreme Court of Canada nixed that ban in 2015. It ruled that the staff representative system that was imposed on RCMP rank-and-file members in 1967 by management contravened the Canadian Charter of Rights and Freedoms' guarantee of freedom of association.

Sauvé says there are three priority issues — pay, staffing levels and benefits.

An RCMP constable makes between \$53,000 and \$86,110 a year, while a staff sergeant can make between \$109,000 and just over \$112,000.

By contrast, an Edmonton police constable starts at \$69,107, and after five years on the job can make more than \$100,000. Halifax police constables start at \$59,155 and can make up to \$98,592. Officers in Vancouver and Toronto start around \$70,000 a year and make more than \$100,000 within four years. Narrowing such a wide pay gap might take more than one collective agreement. This is because more than one government treasury would be affected.

The RCMP may be a federal police force, but in many parts of the country, it is also the local or provincial police because of contracts signed with municipalities and provinces. That means three levels of

government will be concerned about what RCMP salaries will cost them.

Sauvé says the federal government has been hamstrung because of this, but now must face one ultimate reality — "we need more money."

The next of the three priorities — staffing levels and benefits for officers and their dependents — are closely intertwined with the costs borne by the levels of government.

For retired officers, the union will be looking for retroactive changes to benefits, where possible.

Beyond those three priorities, the new union knows it will have to address a longstanding, male-dominated authoritarian culture of "command and control all the way through your career," Sauvé says.

In recent years, there has been an abundance of media stories about harassment of female officers by male colleagues, non-acceptance of LGBTQ+ community members and suicides because of the stress of the job. Sauvé says those problems are linked to something the new union must address — a toxic, repressive workplace culture.

"There is a culture of dysfunction in the RCMP."

Sauvé notes the culture has improved over the last five years, but workplace culture won't be made acceptable easily.

"We have a bit of a challenge ahead of us to eliminate harassment."

Then again, creation of the National Police Federation is the result of years of dedication and resolve by RCMP officers. That willpower is now moving to the bargaining table. ■

PERKS A PLENTY

Federal Retirees with a MEDOC® Travel Insurance policy get great offers and savings all in one place with Perkopolis.



You've worked hard your whole career — you deserve a nice perk every now and then. But sometimes, while you may know exactly what you want, you might not know where to go to find great offers (or you simply don't have the time to go scouring the Internet searching for them). Now, thanks to Johnson Insurance working with the National Association of Federal Retirees and Perkopolis, MEDOC customers can access dozens of perks all in one place. (Don't have a MEDOC Travel Insurance policy yet? Read on to find out how you can get access for three months!)

Imagine you had a trusted friend who visited hundreds of retailers and service providers and shopped around for great rates and offers, delivering them straight to you. As Canada's leading perk program, Perkopolis is trusted by more than 2,000 companies and organizations nationwide. The program offers a way for businesses and organizations to say thanks to their employees and members with great savings on everything from electronics and entertainment, to travel, attractions, hotels, housewares and more. Now, Federal Retirees members who have a MEDOC Travel Insurance policy through Johnson Insurance can also enjoy these perks.

Perkopolis has partnered with more than 450 top brands to bring members exclusive

offers, rewards and benefits. Whether you're on the lookout for flights for your dream vacation, or savings on restaurants, event tickets, clothing or cookware, Perkopolis makes getting the things you want and need, at affordable prices, easier than ever. And all of the perks have been carefully sourced and screened, so you can rest assured you're getting great discounts. But that's not all.

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Perkopolis offers access to thousands of offers from more than 600 suppliers (and growing). That includes exclusive discounts on flights and airport transfers and parking.

24/7 access

The Perkopolis platform is available anytime, anywhere — so whether you're at home, at the office, or on the road, savings are always at your fingertips. And there's even an app for smartphones.

Concierge support

Have trouble placing an order? Or have a question about a specific offer? Help is just a phone call, email or instant-chat away. The bilingual concierge team is available six days a week, offering customer service that goes above and beyond.

A trusted provider

Perkopolis has been in the game for more than two decades and today is the largest provider of discount programs in the country. With superb customer support and exclusive access to a variety of discounted products and services, Canada's leading organizations trust Perkopolis to deliver an exceptional user experience.

How do you access Perkopolis?

An exclusive shopping experience is just a click away. Have your MEDOC policy number handy and visit Perkopolis.com to get started. If you don't yet have a MEDOC policy, simply call 1-866-606-3362 to receive a MEDOC quote (be sure to write down your confirmation number). After you get your quote, you can use that number to access Perkopolis for three months. ■

Article courtesy of Johnson Inc. ("Johnson"). Johnson is an insurance intermediary specializing in home, auto and travel insurance, as well as group benefits. For more information about Johnson, go to www.johnson.ca (Quebec residents please visit: www.johnson.ca/quebec).

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THE UNFORGETTABLE GALÁPAGOS ISLANDS

A snorkelling adventure highlights that these magical islands are part of an underwater mountain range.



Swimming with sea turtles, marine iguanas, sea lions and an array of fish is a Galápagos Islands adventure not to be missed.

WESLEY GLASS

After a two-hour flight from Quito, Ecuador, I land in an airport surrounded by cacti and nothing else within my eyes' reach.

A short water taxi ride across a narrow channel brings me to Santa Cruz, the most populated island of the Galápagos. The islands were not touched by humans until the 16th century, and then they were nearly destroyed after more than a century of misuse. The desert landscape is not what I expect as I drive into Puerto Ayora, but as I get to the beach, the beauty of the landscape is fully laid out.



A small-ship cruise tour is the best way to experience the well-protected archipelago.



The islands are known for their wildlife, including pelicans and tortoises.



A treasured ecosystem

The water sparkles transparent and aquamarine. The waves lap up onto the black rocks along the coastline, which give way to small forests of shrubs, trees and cacti. I slowly trek along the waterfront with the equatorial sun beating down on me. En route to my Machu Picchu and Galápagos tour, I see a congress of pelicans, iguanas and sea lions lazily waiting on the docks and in the mangrove trees for the local fishermen to turn their backs on the fresh catch they're selling. Of the 56 species found on the archipelago, 27 of them are found only in the Galápagos.

The Galápagos Islands are treasured by the world, and vigorously protected by their inhabitants, the Ecuadoran government and international visitors. As soon as you set foot here, you'll see why its unique wildlife and natural island beauty are worth protecting. Only five of the 330 islands, islets and rocks are inhabited by humans, but 97 per cent of them are protected by their National Park status.

Small ship cruising

A small-ship cruise tour is the best way to experience the archipelago, since a small group typically has less impact on the endangered ecosystem. In order to protect it, there are strict regulations around when and how people can visit the Galápagos. For example, visitors must be accompanied by a professional naturalist tour guide who is authorized by the

Galápagos National Park Directorate.

A small-ship cruise will guide you through the Galápagos on a luxury yacht, complete with glamorous staterooms, an intimate feel and delightful meals.

Charles Darwin Research Station

I make my first stop at the Charles Darwin Research Station because my fingers are itching to snap some shots of the famous Galápagos tortoises. The research station works to stabilize the population of the species found on all of the different islands. From eggs to adulthood, researchers study and care for these unique tortoises.

Charles Darwin's historic theory of evolution by natural selection was founded on his study of the Galápagos Islands in the mid-19th century. He discovered that finches living on different islands developed different qualities over the course of their evolution due to their environments and need to survive in them.

Advice from a local

As I meander back through town to my hotel, I stop in a local travel agency to see what excursions might be available at the last minute. I am not much of a swimmer, so I try to find something that involves more hiking, but the agent behind the counter looks directly in my eyes and says, "If you come to the Galápagos and you do not snorkel, did you even come at all?" I'm grateful for her challenge because it becomes the highlight of my Galápagos trip.

Underwater adventure

I board a small boat set to do a cruise around the island with multiple opportunities for snorkelling in different locations. I never thought that I would be able to say that I swam bumping into sea turtles, marine iguanas, sea lions and a rainbow array of fish. Now, thanks to a snug life jacket and snorkelling mask, I see a completely different world underneath the water. It puts into perspective that the islands are part of an underwater mountain

range as I navigate around barnacle-covered peaks not visible from the surface.

An amazing end to the day

As the sun sets, I rinse the saltwater from my hair while the sounds of the town float in through the window. The activity of the afternoon leaves me famished, so I want to find something both affordable and substantial. I stumble upon a street known as Los Kioskos, or the kiosks, where small restaurant fronts close the street at night and fill it with long tables where strangers sit together, eating the fish I had seen for sale earlier today. In the heat of a summer night in February, everything comes together while breaking bread with people from all over the world. This is a place where life — both human and animal — is appreciated. I only stay a short time, but I am already planning what to do next time the Galápagos pull me back. ■

This article is courtesy of Collette, a Preferred Partner of the National Association of Federal Retirees. Visit collette.com/nafr for more information on planning your next getaway.



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Attention Leaders

Our national board needs you

We are always looking for good people to make a difference in the lives of our 176,000 members. Our call for board nominations for 2021 starts in mid-December, but we would welcome your application now for a special project or work on a committee.

If you have senior-level experience, either through your former employment or volunteer work, and you are passionate about retirement security, veterans rights and healthcare policy for older Canadians, then we want to hear from you.

To learn more about opportunities to work on special projects and serve on committees, please contact elections@federalretirees.ca



National Association
of Federal Retirees

Association nationale
des retraités fédéraux



WE WANT YOU!

The National Association of Federal Retirees has lots of opportunities for volunteers. Here's an introduction to the role of:

Director of membership growth

Nutshell

Working as an integral member of the branch board, the director of membership growth supports membership growth through the implementation of effective recruitment and retention strategies. Accountable to the branch president, this person is responsible for ensuring the best use of branch resources to maintain effective recruitment and engagement activities.



What you bring to the role:

- Strong leadership and mentoring skills
- Knowledge of sales and marketing principles
- Knowledge of recruitment and engagement best practices
- Excellent interpersonal and communication skills
- Ability to deliver presentations

What you'll do

The director of membership recruitment is expected to respect and follow all Association and branch bylaws, regulations and directives, including the Association's code of conduct.



Provide local support for national membership recruitment strategy and activities



Establish a membership growth committee



Develop and implement a local membership recruitment plan as a mechanism for maximizing membership renewals



Participate in national office training and information sessions



Attend branch meetings



Find out more

Directors of membership growth are appointed by branch presidents. For more information and a detailed job description, **contact volunteer engagement officer Gail Curran at 1-855-304-4700 (toll free) or 613-745-2559, ext. 235, or gcurran@federalretirees.ca.**

THE LATEST NEWS

You and Your Survivors

The digital edition of *You and Your Survivors*, an estate-planning workbook published by the Association in partnership with Arbor Memorial, will be available at federalretirees.ca this spring. This edition is an updated version of the original publication, which was produced to serve as a resource for members and their survivors. Note that the information provided in the workbook is general in nature and does not replace professional advice or a legal will.

Association road show

The Federal Retirees' board of directors travelled to Canada's East Coast last December for a flurry of Association-related activities, including a series of staff appreciation events for federal employees.

Local branch volunteers, board members and national office staff joined Association president Jean-Guy Soulière to express their gratitude to the hardworking employees of the Shediac Pension Centre, and the Miramichi and Moncton pay centres in New Brunswick, along with the Charlottetown Veterans Affairs Canada office in Prince Edward Island.

Soulière was thrilled to have the opportunity to thank the employees of the Shediac Pension Centre in person. "You have really been doing a tremendous job," Soulière said. "We receive very positive feedback from our membership in relation to the quality of service you provide to them. We are also grateful for the work you have been doing in co-operation with your colleagues at the Miramichi Pay Centre to prevent issues with the pay system from bleeding over into the pension system."

PSHCP rate changes

Contribution rates for retired members of the Public Service Health Care Plan (PSHCP)

are adjusted to maintain the 50:50 (retired member:employer) cost-sharing ratio for supplementary coverage.

Rates for retired members of the PSHCP with supplementary coverage will be updated as of April 1, 2020. Since contributions are owed one month in advance, the new rates (see below) will be reflected on retired members' March 2020 pension payments for April 2020 coverage.

Retired member monthly contribution rates: supplementary coverage

TYPE OF COVERAGE			
SINGLE RATE	EHP	HP	TOTAL
Hospital Level I	\$59.68	\$0.00	\$59.68
Hospital Level II	\$59.68	\$8.40	\$68.08
Hospital Level III	\$59.68	\$23.22	\$82.90
FAMILY RATE			
SINGLE RATE	EHP	HP	TOTAL
Hospital Level I	\$122.05	\$0.00	\$122.05
Hospital Level II	\$122.05	\$12.14	\$134.19
Hospital Level III	\$122.05	\$29.37	\$151.42

Retired member monthly contribution rates: relief provision

TYPE OF COVERAGE			
SINGLE RATE	EHP	HP	TOTAL
Hospital Level I	\$29.84	\$0.00	\$29.84
Hospital Level II	\$29.84	\$8.40	\$38.24
Hospital Level III	\$29.84	\$23.22	\$53.06
FAMILY RATE			
SINGLE RATE	EHP	HP	TOTAL
Hospital Level I	\$61.03	\$0.00	\$61.03
Hospital Level II	\$61.03	\$12.14	\$73.17
Hospital Level III	\$61.03	\$29.37	\$90.40

EHP – Extended Health Provision
HP – Hospital Provision

Visit www.pshcp.ca under Articles and Bulletins for more information.

The year 2020 is an important one for the PSHCP because your pensioner representative

and Association president Jean-Guy Soulière is working hard to move PSHCP negotiations forward and ensure your PSHCP coverage is meaningful, effective and sustainable.

To find out more from the National Association of Federal Retirees, log onto <http://www.federalretirees.ca/pshcp2020rates>.

A note on the PSHCP relief provisions

If you joined the PSHCP as a retired member on or before March 31, 2015, you may be eligible for the PSHCP Relief Provision if you meet one of the following criteria:

- You are a recipient of a Guaranteed Income Supplement (GIS) benefit.
- You will become a recipient of a GIS benefit.
- You have a net or joint net income lower than the GIS thresholds.

To apply, complete a PSHCP Relief Provision Application Form, available at www.pshcp.ca/forms-and-documents and return it to your pension office.

Scotland and Ireland: Here we come

Collette and Federal Retirees invite you to join us for a webinar on April 15 at 2 p.m. We'll present the highlights of our upcoming group tour — Exploring Scotland & Ireland. The tour, exclusively hosted with Federal Retirees in mind, is set to take place this fall Oct. 11-23, 2020, with booking deposits due May 15.

For more information on the trip or to pre-register for the April webinar, visit www.gofederalretirees.com or call Collette's partner agent, Expedia CruiseShipCenters, at 613-722-5000, ext. 5 (Ottawa), or 1-855-593-2665, ext. 5 (toll-free). Federal Retirees will also email a webinar registration link in April. Note that the trip is a land tour, not a cruise.



Phoenix damages agreement update

The Treasury Board has published the next element of the Phoenix Damages Agreement, which was co-developed with several federal

public service unions in June 2019. To find out if you are eligible for compensation and how to submit a claim, visit the Treasury Board Secretariat on Canada.ca, call 1-877-636-0656 (toll-free) or email questions@tbs-sct.gc.ca.

BRANCH GUEST SPEAKER EVENTS

BC03 DUNCAN AND DISTRICT

(250) 324-3211
duncanfederalretirees@gmail.com

AGM: April 23, 10:30 a.m., – 🍴📞👤

Guest speaker: Representative from Community Paramedics.

BC06 NORTH ISLAND JOHN FINN

(855) 304-4700
info@nijf.ca

Lunch and AMM: March 11, noon,
location TBD – 🍴📞👤

Guest speaker: John Goranson, business development manager, Collette Vacations.

Lunch and general meeting:
June 10, noon, location TBD – 🍴📞👤

Guest speaker: Kevin Holte, director of community outreach for executor protection, Assurant Life of Canada.

BC07 CENTRAL OKANAGAN

(250) 712-6213
info@federalretirees-kelowna.com

Lunch and learn: March 14, 11:30 a.m.,
Ramada Hotel, 2170 Harvey Ave.,
Kelowna – \$5 📞 March 12 👤

Guest speaker: Representative from MEDOC/Johnson Insurance.

BC08 VANCOUVER

(604) 681-4742
fsnavan@shaw.ca

Luncheon: June 4, 11:30 a.m., Willingdon
Church, 4812 Willingdon Ave., Burnaby
🍴📞 May 29 👤

Guest speaker: Cheryl Anderson
from HearingLife Canada.

BC10 SOUTH OKANAGAN

(250) 493-6799
federalretirees@telus.net

Branch annual meeting and election:
April 8, 9:45 a.m., Penticton Library/
Museum Auditorium, 785 Main St.
\$0 🍴📞👤

Guest speakers: Representatives
from HearingLife Canada and MEDOC.

ON35 HURONIA

(855) 304-4700
on35.info@gmail.com

AMM – Date change: May 6,
11 a.m., Royal Canadian Legion,
410 St. Vincent St., Barrie – \$7 👤

Guest speaker: To be announced.

ON50 NEAR NORTH

(705) 498-0570
nearnorth50@gmail.com

AGM: May 6, noon, Callander Legion,
345 Landsdowne St. – 🍴📞👤

Guest speaker: HearingLife Canada

NB64 SOUTH-EAST NB

(506) 855-8349
(506) 386-5836
fsnasenb64@gmail.com

Luncheon meeting: April 24,
Royal Canadian Legion Branch #6,
War Veterans Ave., Moncton – 👤

Guest speaker: Surabhi Sheth from
N.B. Environment Network speaking
on climate change and its impacts on
senior citizens.

NB67 UPPER VALLEY

(506) 594-1194
gloglaw@gmail.com

Spring meeting: May 5, 2020,
Florenceville Kin Centre, 381 Rte. 110,
East Centreville Rd., Centreville – \$5 👤

Guest speaker: A lawyer who will
discuss wills.

NS72 COLCHESTER-EAST HANTS

(902) 893-0543
(902) 957-0545
Colchester-easthants@federalretirees.ca

Meeting with speaker: May 28, 10 a.m.,
Air Force Association, 22 Cottage St.,
Truro – \$5/\$10 👤

Guest speaker: Cheryl Smith,
RN, NP, DNP, CDP on polypharmacy
and deprescribing.

NS75 WESTERN NOVA SCOTIA

(902) 765-8590
nafr75@gmail.com

Spring AMM and dinner: May 6,
11:30 a.m., Kingston Legion,
1472 Veterans Ln., Kingston
\$10/\$15 📞 April 22

NS77 CAPE BRETON

(902) 562-6541
ve1ars@eastlink.ca

General meeting: April 24, 2:30 p.m.,
Steelworkers' and Sydney Pensioners'
Club, Corner of Inglis and Prince Streets
\$5/\$10 📞 April 17 👤

Guest speaker: HearingLife Canada

YOUR BRANCH IN BRIEF

We've made a few more improvements to *Your Branch in Brief*. We've included member/non-member pricing for events, and added an RSVP date after the telephone symbol and a new guest speaker symbol to the legend. You'll also find a guest speakers listing highlighted on page 37. Need more information? Call your branch, check out its website, read your newsletters delivered in *Sage* or get the latest by email. To add your email to your member profile, contact our member services team at 613-745-2559 or toll-free at 1-855-304-4700. They will be pleased to serve you.


BRITISH COLUMBIA

BC01 CENTRAL FRASER VALLEY

P.O. Box 2202 Station A
Abbotsford, B.C. V2T 3X8
(778) 344-6499
nafrbc1@yahoo.com

Note: branch meetings now held on Wednesdays

AGM: March 11, 1:30 p.m.,
APA Church, Fireside Room,
3145 Gladwin Rd., Abbotsford


General meeting: May 13,
1:30 p.m., APA Church, Fireside
Room, 3145 Gladwin Rd.,
Abbotsford – 

BC02 CHILLIWACK

9400 College St.
P.O. Box 463
Chilliwack, B.C. V2P 6J7
(604) 795-6011
nafrchwk@shaw.ca


General meeting: Feb. 27

AGM: April 23 –  

Annual luncheon:
June, date TBD – 

BC03 DUNCAN AND DISTRICT



34-3110 Cook St.
Chemainus, B.C. V0R 1K2
(250) 324-3211
duncanfederalretirees@gmail.com
federalretirees.ca



AGM: April 23, 10:30 a.m. –  

Volunteers wanted: branch
services co-ordinator, directors
at large



BC04 FRASER VALLEY WEST

P.O. Box 34141
RPO Clover Square
Surrey, B.C. V3S 8C4
(778) 995-6136 (RSVP AGM
and barbecue)
(778) 235-7040 (RSVP lunch)
www.nafrfraservalleywest.ca
kettlerk@gmail.com (RSVP
AGM and barbecue)
kabet21@gmail.com (RSVP lunch)
info@nafrfraservalleywest.ca

AGM and luncheon: March 12,
11 a.m., Newlands Golf and
Country Club, Langley – \$20  

Let's do lunch: March 19,
noon, Dublin Crossing Irish Pub,
18789 Fraser Hwy., Surrey –  

Meet and chat: April 2, May 7,
June 4, July 2, Ricky's Country
Restaurant, 2160 King George
Blvd., S. Surrey

GM and barbecue: July 16,
Peace Arch Park – \$20  




Volunteers wanted: IT/
communications, events,
treasurer/finance




BC05 NANAIMO AND AREA

P.O. Box 485
Lantzville, B.C. V0R 2H0
(250) 248-2027
ashdown@shaw.ca

BC06 NORTH ISLAND JOHN FINN



P.O. Box 1420
Comox, B.C. V9M 7Z9
nijf.ca


Lunch and AMM: March 11,
noon, location TBD –   

Lunch and general meeting:
June 10, noon, location TBD
  

BC07 CENTRAL OKANAGAN



P.O. Box 20186
RPO Towne Centre
Kelowna, B.C. V1Y 9H2
(250) 712-6213 (RSVP)
info@federalretirees-kelowna.com
(RSVP)

Lunch and learn: March 14,
11:30 a.m., Ramada Hotel,
2170 Harvey Ave., Kelowna
\$5  **Mar. 12** 

AGM: April 4, 1:30 p.m., Ramada
Hotel, 2170 Harvey Ave., Kelowna


BC08 VANCOUVER

4445 Norfolk St.
Burnaby, B.C. V5G 0A7
(604) 681-4742 (RSVP, volunteering)
fsnavan@shaw.ca (RSVP,
volunteering)

AMM: April 2, 11:30 a.m.,
Italian Cultural Centre, Trattoria
Hall, 3075 Slocan St., Vancouver
  **Mar. 26**

Volunteers wanted: office
admin, membership, events,
health liaison

BC09 VICTORIA FRED WHITEHOUSE




c/o Royal Canadian Legion
Branch 292
411 Gorge Rd. E.
Victoria, B.C. V8T 2W1
(250) 385-3393
federalretireesvictoria@shaw.ca

AGM: March 10, 10 a.m., Royal
Canadian Legion, Branch 292,
411 Gorge Rd. E., Victoria

Spring luncheon: April 28,
11:30 a.m., Gorge Vale Golf Club,
1005 Craigflower Rd., Victoria

BC10 SOUTH OKANAGAN

696 Main St.
Penticton, B.C. V2A 5C8
(250) 493-6799
fedretirees@telus.net

**Branch annual meeting and
election:** April 8, 9:45 a.m.,
Penticton Library/Museum
Auditorium, 785 Main St.,
Penticton – \$0   

Volunteers wanted:
president, officers



BC11 OKANAGAN NORTH

1514 40 St.
Vernon, B.C. V1T 8J6
(250) 542-2268
fsna11@telus.net

Spring luncheon: June 7,
Elk's Hall, Vernon

BC12 KAMLOOPS

P.O. Box 1397 STN Main
Kamloops, B.C. V2C 6L7
(250) 571-5007
kamloopsoffice@gmail.com

Lunch and general meeting: April 15, 11 a.m.,
N. Shore Community Centre,
730 Cottonwood Ave., Kamloops
\$10 📞 📅 **Apr. 11**

Volunteers wanted: summer picnic, events

BC13 KOOTENAY

P.O. Box 74 STN Main
Cranbrook, B.C. V1C 4H6
(250) 919-9348
fsnabc13@gmail.com

AGM: April 21, 1 p.m.,
Heritage Inn, East Ballroom,
803 Cranbrook St. N., Cranbrook

BC14 SIDNEY AND DISTRICT

P.O. Box 2607 STN Main
Sidney, B.C. V8L 4C1
(250) 385-3393
federalretirees.sidneybc@gmail.com

General meeting: June 27,
10 a.m., ANAVETS #302,
9831 Fourth St., Sidney

BC15 PRINCE GEORGE

P.O. Box 2882 Station B
Prince George, B.C. V2N 4T7
nafr@shaw.ca
federalretirees.ca

AGM: March 9, 12:30 p.m., Elder
Citizens Recreation Association,
1692 10 Ave., Prince George
\$10 📞 📅 **Mar. 4**

ALBERTA

AB16 CALGARY AND DISTRICT

302-1133 Seventh Ave. S.W.
Calgary, Alta. T2P 1B2
(403) 265-0773
federalretirees.ca
nafrcgyc.ca

AGM and quarterly luncheon:
April 17, 10:30 a.m., Fort Calgary,
750 Ninth Ave. S.E., Calgary –
\$15/\$20 📞 📅 📍

Volunteers wanted: general office, recruiting, membership, events

AB17 EDMONTON

P.O. Box 81009, McLeod Park
Edmonton, Alta. T5Y 3A6
(780) 413-4687
1-855-376-2336 (outside Edmonton)
edmonton@federalretirees.ca

AMM: April 29, 10:30 a.m.,
Royal Canadian Legion, Kingsway
Branch, 14339 50 St. – 📞

Volunteers wanted: board members, committee members

AB18 SOUTHERN ALBERTA

Nord-Bridge Senior Centre
1904 13 Ave. N.
Lethbridge, Alta. T1H 4W9
(403) 328-0801
nafr18@shaw.ca

AMM supper meeting: April 23,
5:30 p.m., The Country Kitchen,
1715 Mayor Magrath Dr. S. – 📞

AB19 RED DEER

P.O. Box 25016 RPO Deer Park
Red Deer, Alta. T4R 2M2
(403) 556-3581
reddeerfederalretireesass@gmail.com

AB20 MEDICINE HAT AND DISTRICT

P.O. 631 LCD1
Medicine Hat, Alta. T1A 7G6
(403) 952-7110
fsna.ab20@gmail.com

AGM: April 23, 5:30 p.m.,
Medicine Hat Golf Club Lounge
\$ 📞 📅 📍

Volunteers needed: president,
vice-president, treasurer,
secretary, directors

AB21 BATTLE RIVER

17124 Township Rd. 514
RR2, Ryley, Alta. T0B 4A0
(780) 663-2045
cvhyde@mcsnet.ca

Annual meeting: April 22,
10:30 a.m., Happy Chopstix
Restaurant, 8110 48 Ave.,
Camrose – **\$10** 📞

General meeting: May 27,
10:30 a.m., Vegreville, venue TBD
\$10 📞

AB92 LAKELAND

P.O. Box 1391, STN Main
Cold Lake, Alta. T9M 1P3
(780) 594-3961

SASKATCHEWAN

SK22 NORTHWEST SASKATCHEWAN

161 Riverbend Cr.
Battleford, Sask. S0M 0E0
1-855-304-4700
tbgs@sasktel.net

SK23 MOOSE JAW

c/o Barry Young, 93 Daisy Cres.
Moose Jaw, Sask. S6J 1C2
(306) 313-7978
nafrmj23@outlook.com

SK24 REGINA AND AREA

112-2001 Cornwall St.
Regina, Sask. S4P 3X9
(306) 359-3762
fsna@sasktel.net

SK25 SASKATOON AND AREA

P.O. Box 3063 STN Main
Saskatoon, Sask. S7K 3S9
(306) 374-5450
(306) 373-5812
saskatoon@federalretirees.ca

AGM and supper: April 8, 6 p.m.,
Smiley's, 702 Circle Dr., Saskatoon
\$12/\$22 📞 📅 **Apr. 4**

Barbecue: June 10, noon,
Floral Community Centre
\$2/\$7 📞 📅 **June 6**

Volunteers wanted:
board and committee members

SK26 PRINCE ALBERT AND DISTRICT

P.O.Box 333 STN Main
Prince Albert, Sask. S6V 5R7
(306) 314-5644
(306) 763-7973
gents@sasktel.net

SK29 SWIFT CURRENT

847 Field Dr.
Swift Current, Sask. S9H 4H8
(306) 773-5068
leyshon@sasktel.net

MANITOBA

MB30 WESTERN MANITOBA

311 Park Ave. E.
Brandon, Man. R7A 7A4
nafrmb30@gmail.com
federalretirees.ca/western-manitoba

AGM: May 5, 11:30 a.m.,
311 Park Ave. E.

Branch 40th anniversary:
June 4, 5 p.m., Lady of the Lake,
135 17 St. N., Brandon

Volunteers wanted:
vice-president, secretary

MB31 WINNIPEG AND DISTRICT

526-3336 Portage Ave.
Winnipeg, Man. R3K 2H9
(204) 989-2061 (RSVP)
nafrwpg@mymts.net (RSVP)

AGM: April 15, 11:30 a.m.,
Masonic Memorial Temple
(Crazy Corner), 420 Corydon Ave.,
Winnipeg – ☎

MB32 CENTRAL MANITOBA

163 Wilkinson Cres.
Portage La Prairie, Man. R1N 3R6
(204) 872-0505
colemankamphuis@gmail.com

MB91 EASTERN MANITOBA

P.O. Box 219
Pinawa, Man. R0E 1L0
(204) 753-8402
nafr-mb91@hotmail.com

Lunch and annual meeting:

April 2, noon, Pinawa Alliance
Church, 1 Bessborough Ave.,
Pinawa – \$0/\$12 🧑

Volunteers wanted: secretary,
directors-at-large (Lac du Bonnet
and Beausejour regions)

ONTARIO

ON33 ALGONQUIN VALLEY

P.O. Box 1930
Deep River, Ont. K0J 1P0
(613) 584-9210 (president)
(613) 584-3943 (RSVP)
fsnaalgonquinvalley.com
avb.fed.retirees@gmail.com
avb.on33@gmail.com (RSVP)

Branch annual meeting:

April 7, 11:30 a.m., Royal Canadian
Legion, 50 McElligott Dr.,
Deep River

Volunteers wanted: president,
vice-president, advocacy director

ON34 PEEL-HALTON AND AREA

1235 Trafalgar Rd. Box 84018
Oakville, Ont. L6H 5V7
(905) 599-6151
(905) 824-4853 (RSVP)
nafrtreasureron34@gmail.com
federalretirees.ca/peel-halton

ON35 HURONIA

316-80 Bradford St.
Barrie, Ont. L4N 6S7
1-855-304-4700
on35.info@gmail.com

AMM – Date change: May 6,
11 a.m., Royal Canadian Legion,
410 St. Vincent St., Barrie – \$7 🧑

Volunteers wanted:

directors, ad-hoc assistance,
elections officer

ON36 BLUEWATER

P.O. Box 263 STN Main
Sarnia, Ont. N7T 7H9
(519) 330-1492
(call for nominations)
chawksworthnafr@gmail.com
(call for nominations)
federalretirees.ca/bluewater

AGM: April 14, Petrolia Legion,
details on website – \$ 🧑 ☎ 🧑

Volunteers wanted: program
co-ordinator and recruitment/
engagement director

Call for nominations:

vice-president, treasurer,
director of membership

ON37 HAMILTON AND AREA

14 Highland Park Dr.
Dundas, Ont. L9H 3L8
(905) 627-3827
hamiltonarea@federalretirees.ca

ON38 KINGSTON AND DISTRICT

P.O. Box 1172
Kingston, Ont. K7L 4Y8
1-866-729-3762
(613) 542-9832 (information)
federalretirees.ca
nafrkingston@gmail.com

AMM: March 31, 5 p.m., Italia
Canadian Club, 1174 Italia Ln.,
Kingston – \$20 🧑 ☎ Mar. 13

Brockville luncheon: June 16,
11:30 a.m., Brockville Convention
Centre, 7829 Kent Blvd., Brockville
\$10 🧑 ☎ May 29

ON39 KITCHENER-WATERLOO AND DISTRICT

110 Manitou Dr.
Kitchener, Ont. N2C 1L3
(519) 742-9031
federalretirees.ca
fsna39@gmail.com

AMM: April 7, 10 a.m., Conestoga
Place, 110 Manitou Dr., Kitchener
\$8/\$10 🧑 ☎ Apr. 1 🧑

Volunteers wanted: phone
committee

ON40 LONDON

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(519) 439-3762 (voicemail)
londonbranch@federalretirees.ca

ON41 NIAGARA PENINSULA

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
dave.br41sec@gmail.com

ON43 OTTAWA AND INTERNATIONAL

2285 St. Laurent Blvd., Unit B-2
Ottawa, Ont. K1G 4Z5
(613) 737-2199
info@nafrottawa.com
nafrottawa.com

AGM and Infomart:

May 7, 7:30 a.m., Ottawa
Conference and Event Centre,
200 Coventry Rd., Ottawa

Volunteers wanted:
see branch report

ON44 PETERBOROUGH AND AREA

P.O. Box 2216 STN Main
Peterborough, Ont. K9J 7Y4
(705) 599-9253
brunet.pierre@sympatico.ca

ON45 QUINTE

132 Pinnacle St. (Legion)
P.O. Box 20074
Belleville, Ont. K8N 3A4
(613) 968-7212
fsnaon45@gmail.com

AGM: April 21, 11:30 a.m., Banquet
Centre, 1 Alhambra Sq., Belleville
\$0/\$10 🧑 ☎ Apr. 13 🧑

Volunteers wanted: webmaster,
phone committee

ON46 QUINTRENT

77 Campbell St.
Trenton, Ont. K8V 3A2
(613) 394-4633
federalsupernet@bellnet.ca

ON47 TORONTO AND AREA

P.O. Box 65120 RPO Chester
Toronto, Ont. M4K 3Z2
(416) 463-4384
fsna@on.aibn.com

ON48 THUNDER BAY AND AREA

P.O. Box 29153 RPO McIntyre Centre
Thunder Bay, Ont. P7B 6P9
(807) 624-4274
nafrmb48@gmail.com

ON49 WINDSOR AND AREA

101 Crystal Harbour Dr.
LaSalle, Ont. N9J 3R6
mcgovernsharon@rocketmail.com

ON50 NEAR NORTH

P.O. Box 982 STN Main
North Bay, Ont. P1B 8K3
(705) 498-0570
nearnorth50@gmail.com

AGM: May 6, noon, Callender
Legion, 345 Landsdowne St. – 🧑 🧑

ON52 ALGOMA

8 Gravelle St.
Sault Ste Marie, Ont. P6A 4Z6
(705) 946-0002
davischuck@yahoo.ca



ON53 OTTAWA VALLEY

P.O. Box 20133
Perth, Ont. K7H 3M6
1-855-304-4700
info@fsnaottawavalley.ca

ON54 CORNWALL AND DISTRICT

141 Markell Cres.
Cornwall, Ont. K6H 6X2
(613) 938-8265
federalretirees.cornwall@gmail.com

ON55 YORK

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
1-855-304-4700 (general)
(905) 505-2079 (branch)
federalretirees.york@gmail.com

Events: see branch report

ON56 HURON NORTH

34 Highland Cr.
Capreol, Ont. P0M 1H0
(705) 698-5895 (AGM RSVP)
huronnorth56@gmail.com
federalretirees.ca

AGM: April 22, noon, Royal
Canadian Legion, Branch 76,
1533 Weller St., Sudbury



Volunteers wanted: president,
directors, webmaster

QUEBEC

QC57 QUEBEC

162-660 57^e rue O.
Quebec, Que. G1H 7L8
(418) 527-2211 (breakfast RSVP)
(418) 628-6793 (bowling RSVP)
www.anrf-sq.org

AGM: April 3, 9:30 a.m., Père
Raymond-Bernier Room, Patro
Roc Amadour, 2301 First Ave.,
Quebec City

Breakfasts: March 25, April 27,
May 29, 8:30 a.m., Tomas Tam
Restaurant, 325 Marais St.,
Quebec City – ☎

Bowling: Every Monday, 9:30 a.m.,
Univers Bowling Alley, Promenades
Beauport, 333 Du Carrefour St.,
Beauport – ☎

Saguenay-Lac-Saint-Jean Sub-branch

Breakfasts: April 7, May 5,
June 2, 9:30 a.m., La Normande
Restaurant, 2761 Mgr. Dufour St.,
La Baie

Breakfasts: March 25, April 29,
May 27, 9:30 a.m., Coq Rôti,
430 Sacré-Coeur St., Alma

Bas-St-Laurent-Gaspésie Sub-branch

Breakfasts: March 11, April 8,
May 13, June 10, 9:30 a.m.,
O'Farfadet Restaurant,
298 Armand-Thériault Blvd.,
Rivière-du-Loup

QC58 MONTREAL

300-1940 Boul Henri-Bourassa E.
Montreal, Que. H2B 1S1
(514) 381-8824 (RSVP)
info@anrfmontreal.ca
anrfmontreal.ca
facebook.com/
retraitesfederauxmtl

Sugar shack: March 17,
Constantin Sugar Shack,
St-Eustache, price and time TBD



AGM: April 15, 10 a.m.,
Rizz Reception Hall,
6630 Jarry St. E., St-Léonard
\$15/\$50 ☎ ☎ Mar. 28

QC59 CANTONS DE L'EST

1871 Galt St. W.
Sherbrooke, Que. J1K 1J5
(819) 829-1403
anrf_cantons@hotmail.com

AGM: April. 23, 10:15 a.m.,
Hotellerie Jardins de Ville,
4535 Bourque Blvd., Sherbrooke
\$17/\$22 ☎ Apr. 17

Monthly breakfasts: April 13,
May 11, June 8, 9 a.m., Eggsquis
Restaurant, 3143 Portland Blvd.,
Sherbrooke – \$

QC60 OUTAOUAIS

115-331 Boul. de la Cité-des-Jeunes
Gatineau, Que. J8Y 6T3
(819) 776-4128
admin@anrf-outaouais.ca

QC61 MAURICIE

C.P. 1231
Shawinigan, Que. G9P 4E8
819-375-3394 (call for nominations)
anrf-mauricie.adhesion@outlook.fr

Monthly breakfast: March 11,
9 a.m., Maman Fournier
Restaurant, 3125 des Récollets
Blvd., Trois-Rivières

AGM: April 22, 9:30 a.m., Auberge
Gouverneur, 1100 du St-Maurice
Dr., Shawinigan – \$5 ☎

Monthly breakfast: May 13,
9 a.m., Maman Fournier
Restaurant, 3125 des Récollets
Blvd., Trois-Rivières

Monthly breakfast: June 10,
9 a.m., Chez Auger Restaurant,
493, 5^e rue de la Pointe,
Shawinigan

Call for nominations: vice-
president, activity manager,
external liaison manager, health
benefit officer, administrative
assistant for the AGM

QC93 HAUTE-YAMASKA

C.P. 25 SUCC Bureau-Chef
Granby, Que. J2G 8E2
1-855-304-4700
haute-yamaska@retraitesfederaux.ca

NEW BRUNSWICK

NB62 FREDERICTON AND DISTRICT

P.O. Box 30068 RPO Prospect Plaza
Fredericton, N.B. E3B 0H8
(506) 451-2111
fredericton@nb62.ca
tinyurl.com/gl2otuh
facebook.com/branchnb62

Spring dinner and AMM: May 5,
Ramada Inn, Fredericton, details
in branch report – ☎

**Wills/estates and POA info
session:** June 2, 9:30 a.m.,
registration required, details
in branch report – ☎

Volunteers wanted:
see branch report

NB63 MIRAMICHI

P.O. Box 614 STN Main
Miramichi, N.B. E1V 3T7
1-855-304-4700
smithrd@nb.sympatico.ca

NB64 SOUTH-EAST NB

P.O. Box 1768 STN Main
281 St. George St.
Moncton, N.B. E1C 9X6
(506) 855-8349 (RSVP)
(506) 386-5836 (RSVP)
fsnasenb64@gmail.com

Luncheon meeting: April 24,
Royal Canadian Legion, Branch 6,
War Veterans Ave., Moncton



Annual banquet: June 4,
4 Points Sheraton,
40 Lady Ada Blvd., Moncton
\$15/\$45

NB65 FUNDY SHORES

P.O. Box 935 STN Main
Saint John, N.B. E2L 4E3
(506) 849-2430
fsna65@gmail.com

AMM and prime rib dinner:
May 13, St. Mark's Church,
Pettingill Rd. Details TBD – ☎

**NB67 UPPER VALLEY**

4-105 Lewis P. Fisher Ln.
Woodstock, N.B. E7M 0G6
(506) 594-1194
gloglaw@gmail.com

Spring meeting: May 5,
Florenceville Kin Centre,
381 Rte. 110, East Centreville Rd.,
Centreville – \$5

NB68 CHALEUR REGION

2182 Ch. Val-Doucet Rd.
Val-Doucet. N.B. E8R 1Z6
(506) 764-3495
japaulin@rogers.com

Branch Committee Meeting:
Feb. 19, House of Lee Restaurant,
Bathurst

NOVA SCOTIA**NS71 SOUTH SHORE**

100 High St., Box 214
Bridgewater, N.S. B4V 1V9
(855) 304-4700
pressouthshores71@gmail.com

AMM: April 2, 11:30 a.m., Italy
Cross and Middlewood District
Fire Dept., 17486 Hwy. 103,
Italy Cross – \$10

Volunteers wanted: secretary,
functions and events, directors

NS72 COLCHESTER-EAST HANTS

12 Harris Ave.
Truro, N.S. B2N 3N2
(902) 893-0543
(902) 957-0545
colchester-easthants@federalretirees.ca

Annual meeting of members:
March 12, 10 a.m., Air Force
Association, 22 Cottage St.,
Truro –

Meeting with speaker: May 28,
10 a.m., Air Force Association,
22 Cottage St., Truro – \$5/\$10

NS73 NOVA SCOTIA CENTRAL

503-73 Tacoma Dr.
Dartmouth, N.S. B2W 3Y6
(902) 463-1431
officemanager@ns.aliantzinc.ca

AMM and spring luncheon:
April 15, 11 a.m., Best Western
Plus, 15 Spectacle Lake Dr.,
Dartmouth – \$20 **Apr. 9**

Volunteers wanted:
board members

NS75 WESTERN NOVA SCOTIA

Box 1131
Middleton, N.S. B0S 1P0
(902) 765-8590
federalretirees.ca/western-
nova-scotia
naf75@gmail.com

Spring AMM and dinner:
May 6, 11:30 a.m., Kingston Legion,
1472 Veterans Ln., Kingston
\$10/\$15 **Apr. 22**

NS77 CAPE BRETON

P.O. Box 785
Sydney, N.S. B1P 6J1
(902) 562-6541 (RSVP)
ve1ars@eastlink.ca (RSVP)

General meeting: April 24,
2:30 p.m., Steelworker's and
Sydney Pensioner's Club, Corner
of Inglis Street and Prince Street,
Sydney – \$5/\$10 **Apr. 17**

NS78 CUMBERLAND

P.O. Box 303
Parrsboro, N.S. B0M 1S0
(902) 661-0596
(902) 667-3255 (RSVP)
(902) 667-1524 (RSVP)
gerard.cormier@ns.sympatico.ca
carose@gmail.com

AGM: May 1, 12:30 p.m.,
Trinity-St. Stephen's United
Church, 1 Ratchford St.,
Amherst – \$10

Volunteers wanted: editor,
meeting organizers

NS79 ORCHARD VALLEY

P.O. Box 815 STN Main
Kentville, N.S. B4N 4H8
(902) 375-2221 (RSVP)
ckp@eastlink.ca (RSVP)
eric_a@eastlink.ca (volunteering)

AGM: April 30, noon,
Coldbrook and District Lions Club,
1416 S. Bishop Rd., Coldbrook
 Apr. 24

Volunteers wanted: contact
branch for more info

NS80 NORTH NOVA

P.O. Box 775 STN Main
New Glasgow, N.S. B2H 5G2
(855) 304-4700
victorfleury@eastlink.ca

PRINCE EDWARD ISLAND**PE82 CHARLOTTETOWN**

P.O. Box 1686 STN Central
Charlottetown, P.E.I. C1A 7N4
(855) 304-4700
pat@ptassociates.ca

PE83 SUMMERSIDE

P.O. Box 1558 STN Main
Summerside, P.E.I. C1N 4K4
(902) 724-2302
cliffpoirier@eastlink.ca

**NEWFOUNDLAND
AND LABRADOR****NL85 WESTERN NF
AND LABRADOR**

2 Herald Ave., P.O. Box 20052
Corner Brook, N.L. A2H 7J5
(709) 639-5350 (volunteering)
wayneronaldbennett@gmail.com

Executive meeting: April 22,
11:30 a.m. Sobeys Family Room,
1 Mt. Bernard Ave., Corner Brook

Annual meeting: April 30,
12:30 p.m., Jennifer's, Broadway,
Corner Brook

Luncheon meeting: May 12,
12:30 p.m., Hotel Port aux
Basques, 2 Grand Bay Rd.,
Port aux Basques

Volunteers wanted: treasurer,
membership chair, directors

**NL86 CENTRAL
NEWFOUNDLAND**

20A Memorial Dr.
Gander, N.L. A1V 1A4
(709) 256-8496
dmcoady@nl.rogers.com

NL87 AVALON-BURIN PENINSULA

P.O. Box 21124 RPO MacDonald Dr.
St. John's, N.L. A1A 5B2
(709) 834-3684
wcombden70@gmail.com

AMM: March 18, 11 a.m., Royal
Canadian Legion, Blackmarsh
Road, St. John's –

Social: April 1, 2 p.m.,
Royal Canadian Legion,
Blackmarsh Road, St. John's

General meeting: May 13,
7 p.m., Royal Canadian Legion,
Blackmarsh Road., St. John's –

General meeting: June 10,
11 a.m., St. Gabriel's Hall,
Marystown –

LEGEND

For detailed information,
contact your branch.



– Food will be served.



– Guest speaker.



– There is a charge for members and/or
guests. Dollar amounts presented with
a slash, \$15/\$20 for example, indicate
member/non-member pricing.



– RSVP is required;
deadline indicated
by date. Telephone
the noted numbers.



National office and our branch network of volunteers have important roles to play in grassroots advocacy work, membership recruitment and governance. Here's a look at what we've been up to.

- 1 Board member Heather-Anne Elliott-Martin on duty at the Edmonton Branch Annual Volunteer Appreciation/Christmas Dinner Meeting in January. More than 175 members braved snowy weather to attend the event.
- 2 Candice Bergen, right, MP for Portage-Lisgar since 2012, chats with long-time Western Manitoba branch secretary Ruth Johnson at a pre-election event last year.
- 3 Colchester-East Hants president Gene Bell, right, and branch vice-president Allan Wellwood join Lenore Zann, MP for Cumberland-Colchester, on Remembrance Day in 2019.
- 4 Harwinder Sandhu, left, the NDP's candidate for North Okanagan-Shuswap, chats with Okanagan North branch president Tina Hill at an all-candidates event prior to the 2019 federal election.
- 5 Outaouais president Donald Déry addresses the audience at his branch's all-candidates meeting in Gatineau last October.
- 6 The Italian Cultural Centre had a full house for the Vancouver branch's Christmas luncheon meeting last December. Local band Sweet Max provided the entertainment.
- 7 A behind-the-scenes shot from our cover shoot, featuring Seniors Minister Deb Schulte and Federal Retirees president Jean-Guy Soulière.
- 8 The Association hosted a panel discussion on seniors and health care in New Brunswick during its quarterly meeting last December. Joining Federal Retirees president Jean-Guy Soulière, third from left, and director/moderator Léonard LeBlanc, right, are panellists, from right, Julie Weir, Daphne Noonan, Ken McGeorge and Cécile Cassista.



IN MEMORIAM

The Association and all of its 79 branches extend their most sincere sympathies to the families, friends, and loved ones of members who have recently passed away.

.....
BC02 CHILLIWACK

Walter Allen Davis
Roch Gauthier
Patricia Marceil

.....
BC04 FRASER VALLEY WEST

Arthur John Blakley
Victor Buckley

.....
BC06 NORTH ISLAND JOHN FINN

Catherine Akehrst
John Ashton
Lorne Blythe
Iola Bulcock
David Campbell
Ernest Chadler
Robert Clarke
Joan Collins
Blake Craig
Ray Crottey
Frank Curtis
Al Dawber
Phillippe Drouin
Marie Duval
Rick Easton
Eleanor Fielden
Cyril Flynn
Bill Hearty
Ellen Hewitt
Maurice Higginson
Irene Hilchey
Richard Hillard
John Houlihan
Daniel Janes
Mary Kamann
Mary Kirkwood
Audrey Lahaise

Barb Lavigne
Linda Lott
Mort MacDonnell
Alice Mason
Lorne McCully
Mary McLennan
Thomas Miles
Leona Miller
John Miskow
Joan Mitchell
Edwina Morgan
Sandra Nurse
Mary Pearce
Ronald Pratt
Nora Rasmussen
Mollie Richardson
Evelyn Scherr
Richard Shelton
Dorothe Stevenson
Bernice Sutherland
Reginald Wannamaker
Sharon Warne
Maude Weatherly
Olga Weekes
Ronald Wesley
Percival Wilde
Calvert Wright

.....
BC07 OKANAGAN NORTH

Sandra M. Adams
John Frederick Cameron
Mervyn Greene
Marion Jordan
Mary McIntyre
Carol O'Connor
Dorothy Oliver-Oakley

Patricia Pickens

.....
BC08 VANCOUVER

Ronald Gomez
David Harvey
Gordon Larsen
Ethel Amelia MacNeill
Arthur Moore
Grace Osborne
Patricia Proudfoot
Barry L. Smith
Richard Strade

.....
BC09 VICTORIA-FRED WHITEHOUSE

Marian Atkin
David Broadbent
Gwendoline Brownlee
Janet Flanagan
James Forsyth
Elaine Foster
R. Fulton
Robert Furry
Marlys Graham
Thomas Green
Harry Holm
Shirley Lowther
Mary Milne
Peter Reader
John Savrtka
Joseph Slater
Hugh Sutherland
Fred Switzer
Jean Y. Tse
Edward Underhill
Gwen Wharton
Stanley White
Primrose Wood

Margaret Zavitz

.....
BC14 SIDNEY AND DISTRICT

Jean Anderson
Beverly Bannister
Vida Guthrie
Mary Habgood
Kenneth Holman
Bessie Edith Lavoie
Kathleen Mannion
Richard (Dick) Nimmo
Shirley Rigby
Marion Sluggett
Helen West

.....
AB19 RED DEER

Mike Kimchuck
Earnest Kinzel
John Witham

.....
AB20 MEDICINE HAT AND DISTRICT

Douglas Benson
Jean Cameron
Geoffrey Dexter
Terry Harder
Rose Marie Laidlaw
Shane Pollock
Beverly Slater
Frank Smith
John Rocheleau

.....
AB92 LAKELAND

Phyllis O'brien
Carol Slusarski

.....
SK25 SASKATOON

Reginald Grant
Carlson
William Joseph Herout

.....
MB30 WESTERN MANITOBA

Donna Moyer

.....
MB31 WINNIPEG AND DISTRICT

M. Dorosz
Audrey Fussey
Lydia Green
Magdalene Handkamer

Lawrence Hnatowich
Carmen Hoeberg
David MacKay
Jim Mowbry
A. Ratte
Patricia Schermann
S. Schwark
Catherine Sutton
Ronald Valcourt
Marilyn Wake

.....
MB91 EASTERN MANITOBA

Bill Ayres
Evelina Baumgartner
Frank Oravec

.....
ON36 BLUEWATER

Gordon Marchello
Sadie McPhee
Doreen Taylor

.....
ON38 KINGSTON AND DISTRICT

Shirley Barber
Robert F. Beaubiah
Neil Blizzard
Patricia Derry
Stephanie Deutsch
J. Lubimiv
David B. MacDonald
Hal McFarlane
Pauline Medora
Ronald W. Paul
John A. Purdon
Peter Skelton
Glenn Snook
Paul Szanto
T. Whaley

.....
ON45 QUINTE

Michael Berezny
Philip Deal
Bernard Green
Donald Moore
Maj Jon Strevett
Maj Douglas Tufts

.....
ON47 HAMILTON AND AREA

Edith Allgood

Laura Cockerham
Gail Davidson
Tim Dottridge
Thelma Drago
Kenneth A. Horne
Neil Kangas
Rajendra Kumar Misra
Anne M. Mongraw
Brian J. McNally
Tony Ng
Hersh Schifman
Anthony Sederis
Herman L. Sirot
C.M. Smith

.....
QC57 QUEBEC

Laurent Garneau
Germain Robinson

.....
QC58 MONTREAL

Émile Beauchamp
Francine Bisson
Nicole Bouchard
Aline Boulais
Yves Gascon
Lisette Germain
Laurent Girard
Suzanne Guilbeault
René Laflamme
Adrienne Ménard-Ducharme
Brigitte Ricard
J. Sanschagrin
Ann Marie Scanlan
Suzanne St-Denis
Jacqueline St-Louis
Claude Tremblay
G.Valiquette
Anita Vallières
Ronald Vaudry
Tan Viet Trinh
Dionysia Zerbisias

.....
QC61 MAURICIE

Jean-Guy Rodrigue
Ginette Vertefeuille

.....
NB64 SOUTH-EAST NB

Joseph R. Allain
E.J. Baerwald



Loyal G. Brace
 Pauline Dalton
 Darlene Dobson
 Gilbert A. Fowler
 Annette Johnson
 Ronaldo Lavoie
 Boyd W. Leeworthy
 Earle G. Lunn
 Janice Louise Morgan
 Harold O'Toole
 Ronald W. Pascal
 Robert Pichette
 G.G. Pollock
 Paul Schofield
 Janet E. Skinner
 E.A. Steeves

NB65 FUNDY SHORES

Joan Carson
 Roland Chandler

Austin MacPhee
 Ted McCullum
 Audrey Rupert
 Juanta Clair Spragg

NS71 SOUTH SHORE

Robert Bell
 Horton Winters

NS72 COLCHESTER-EAST HANTS

Kevin Clarke

NS75 WESTERN NOVA SCOTIA

Harry Banks
 Donald Beck
 Margaret Belliveau
 Constance Bisson
 Philip Blair
 Gloria Bowers

Joan Byrne
 Cheryl Carter
 John Cohoon
 Marion Chute
 Antoinette Daniels
 Antoine Deveau
 Lester Durling
 Robert Fettes
 David Frost
 Barbara Godin
 James Henshaw
 Donald Holmesdale
 George Karnes
 David Keddy
 Richard Keddy
 Gerald Keil
 Joyce Lightfoot
 Mary MacLeod
 David McHattie
 Ronald McLean
 James Moore

Blair Nixon
 Oakley Peck
 Edwin John Pettit
 Gerald Pickles
 James Prince
 Harry Rand
 Albert Sheppard
 Herbert Smale
 Joseph Surette
 Theodore Taylor
 John Earle Tracey
 Lyman Warren
 Richard Winchester
 Alda Winia

NS79 ORCHARD VALLEY

Ernest Draper
 Ronald A. Gebhardt
 Eric D. E. Wells

NS80 NORTH NOVA

Donald Horne

PE82 CHARLOTTETOWN

John A. Bradley
 Keith T. Cooper
 Gail Cuthbertson
 David (Wayne) Dunsford
 Mary M. Fall
 Jim A. Feltham
 George E. Gaudet
 Bertha (Fay) Gallant
 Robert Alexander (Sandy) Hollinger
 Arthur MacDougall
 Elizabeth J. Mellish
 William Glenn (Monty) Monteith
 J. Cornelius Pineau
 Donald C. Scott

William (Bill) Sutton
 Jack Watson
 Donald Howat
 Worthen

PE83 SUMMERSIDE

Bob Cummings

NL85 WESTERN NF AND LABRADOR

Emma Rose

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 It matters

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AND THE WINNER IS!

Congratulations to Anna Anderson of the Charlottetown Branch, the grand prize winner of the 2019 Mega Recruitment Drive! Anderson will get to treat her husband, Garfield, to a trip of a lifetime worth up to \$10,000 to anywhere in the world Collette Tours travels.

Runners-up Carole Lemoine from Mauricie and Margaret Frances Mostowy from Duncan & District each took home a sixth-generation iPad, courtesy of Johnson Insurance.



Grand prize winner Anna Anderson, left, is presented with a ceremonial cheque by Charlottetown Branch president Brenda Powell.

Pre-paid \$100 credit cards were awarded to:

- Joseph Arsenaault, Summerside
- David Bowman, Ottawa
- Gerard Drouin, Ottawa
- Diane Farquharson, Charlottetown
- Laurie Graham, Central Okanagan
- Eileen Madden, Avalon-Burin Peninsula
- Gary Barfitt, Fredericton & District

Early bird winner Mariet van Groenewoud from the Fredericton & District Branch got a jump on her holiday shopping with a \$500 pre-paid credit card, courtesy of SimplyConnect.

Lastly, a special shoutout to Joanne Morrissey from the Avalon-Burin Branch for recruiting 10 new members — the most referrals submitted by a single member.

We would like to extend a sincere thank you to everyone who participated in the Mega Recruitment Drive and to our sponsors — Collette Tours, Johnson Insurance and SimplyConnect — for providing these terrific prizes.

We received more than 550 successful new referrals and nearly 150 new e-newsletter signups thanks to your recruitment efforts. Continued growth is essential to our future, and your participation in initiatives like the Mega Recruitment Drive help power our advocacy efforts and protect your pensions.

Renew your membership

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2. We send members who pay by credit card or cheque a letter advising them that it's time to renew.

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To pay by cheque:

Send cheque payable to National Association of Federal Retirees:

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

For assistance or to change your payment method to DDS, please do not hesitate to call our membership team toll-free at 1-855-304-4700, ext. 300, or in Ottawa at 613-745-2559.

2020 membership fees

	YEAR	MONTH
Single	\$51.36	\$4.28
Double	\$66.60	\$5.55

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2. Call our membership team toll free at 1-855-304-4700, ext. 300 or in Ottawa at 613-745-2559.

Contact us

Have you moved or changed your email address recently? Email us your updated information to service@federalretirees.ca or call our membership team toll-free at 1-855-304-4700, ext. 300, or in Ottawa at 613-745-2559.

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any existing member who makes the switch to DDS will receive a one-time special offer of three free months of membership.

Please visit federalretirees.ca/dds or contact us at 1-855-304-4700, ext. 300, if you have any questions about how to make this simple switch to your preferred payment method. Thank you!



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