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SAGE



National Association
of Federal Retirees
Association nationale
des retraités fédéraux

SAGE IS THE VOICE OF FEDERAL RETIREES

A VOICE FOR THE VOICELESS

Nishika Jardine, Canada's new veterans ombudsman, knows what it's like to transition from active military service. She'll let her decades of experience guide her.





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WEATHERING COVID WITH RENEWED HOPE

JEAN-GUY SOULIÈRE

At this time last year, I was writing my article for the Spring 2020 edition of *Sage*. My title for the article was "NAFR: 20/20 vision for the year 2020 and beyond." The purpose was to reinforce the fact that with our five-year strategic plan, our Association had a clear vision to its progress for the future. Then, as I was finishing the article, COVID-19 struck and that clear vision suddenly became blurred and uncertain.

In thinking about that article while writing this, I concluded that everything is fragile at the moment, including the continued growth of our Association. Our health and safety, our way of life and the environment are fragile. Even democracy is tenuous if we look south. There are certain things, however, that make many of us strong in a fragile environment. Those include our social conscience; our sense of community; our willingness to help one another; our strength in keeping ourselves safe and healthy by adhering to the public health protocols; and, our ability, albeit very difficult, to adjust to a very different reality.

What has kept the Association strong while navigating through the pandemic has been the commitment of our three governance pillars: our volunteers in the branches; our board of directors and our excellent staff who adjusted successfully in providing support and service to our members. What has made the Association strong has also been that most members have renewed their memberships. There are some who left because they were in the Association simply for the travel insurance benefits. However, the great majority knows that the Association is the best insurance to protect our benefits as retirees, and, yes, this is also fragile as governments will have to consider all alternatives when we start dealing with the huge deficits caused by the pandemic.

Our Association is also very influential and much needed as a leading seniors' advocacy organization. Your membership ensures we will contribute to ensuring a safer, healthier life for those of us who will have to live one day in long-term care residences. Our advocacy approach in putting pressure on governments to develop and implement a seniors strategy that includes developing national standards for long-term care facilities is being promulgated at various levels of government. The few dollars you pay for your membership will bring great dividends as you become architects for a better country for all seniors. And if you are like me, that's why you are a member.

There will always be some who are asking, "What's in it for me?" If someone asks you that question, simply respond that, through your membership, you are protecting your benefits and are contributing to a better Canada for all seniors to age with dignity and in security. The fragility of today's circumstances is more than balanced by the strength of people such as you and me. With the coming of the COVID-19 vaccine, we will gradually return to some kind of normalcy, but it will never be the same. The fragility that has threatened us during the past year will remain. It probably will not be as visible, but it will be there. Your continued support of our Association will assist in



National Association of Federal Retirees
president Jean-Guy Soulière

ensuring that we remain strong in dealing with all the issues that are forthcoming.

P.S. The pandemic has reinforced the importance of digital communications, especially in times of crisis. To give us your latest contact information, email our membership team at service@federalretirees.ca or call us toll-free at 1-855-304-4700, ext. 300, or in Ottawa at 613-745-2559. ■



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DEAR SAGE

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

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Or you can email us at
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Note that letters have been edited for grammar and length.

Dear Sage,

I'm not retired yet and I was not familiar with your organization until today. I read my first article in your inventory — "A push toward home care is coming" — by Holly Lake and it truly piqued my interest. The article was well written and includes sound and applicable ideas. I understood that all senior Canadians may soon benefit from the efforts of Isobel MacKenzie (B.C.), Suzanne Brake (N.L.) and Norman Bossé (N.B.) Kudos to them for their vision and effort! Do keep up the good work!

Loriane Beaudoin Perry

Dear Sage,

I would like to draw your attention to page 13 where an article indicates Kevin Vickers lost his seat in the Sept. 14 N.B. election. In fact, he did not lose his seat, but rather did not win the seat. The incumbent was re-elected. Kindly note that I truly enjoy your magazine. I also realize that an awful amount of information comes in at all times. Again, congrats on an informative publication.

Paul Belliveau

Dear Sage,

Re Dreams of downsizing: This was an excellent article; however, you did not mention that anyone moving into a condo unit should be prepared to volunteer on the council/board or one of the committees.

Please do not go into a condo thinking that you never have to be bothered with maintenance or other matters.

This is your home. You should be prepared to participate in making the decisions on its maintenance, upkeep and improvements. These things determine your monthly fees.

Many condos have had huge insurance increases this year and the proper maintenance of the building will go a long way to determining this increase.

Kathleen Moffatt

Dear Sage,

I am a federal retiree and I want to caution all of those contemplating condo living. Be sure you review the Provincial Condo Act to determine how the act is enforced.

We live in Saskatchewan and our act is self-regulated, which means no recourse if you have a problem and no government body makes sure the board complies with the act. Your only recourse is to hire a lawyer and, in my experience, most lawyers know little about the provincial act and will charge you at least \$200 an hour.

Before buying, I also recommend reviewing the condo's board meeting minutes back at least a year and reviewing its reserve fund study.

Carl Bungay

Dear Sage,

I found your recent issue very interesting and informative, especially the articles on long-term care. I know the prime minister would like national standards, but the provinces see health as their preserve, while asking for federal money. You deal very well with this dilemma.

You have surely communicated with all the ministers of health, seniors, social services, provincial and federal. But more politicians need to champion appropriate initiatives. I urge you to send a copy of *Sage* to every politician in Canada, even municipal politicians.

Richard Asselin, Ottawa, Ont.

(Terrific suggestion. We're going to start by expanding our mailing list to include provincial governments across Canada.)

Dear Sage,

My sister in England and another older lady I knew there both lived in their own homes until they died, largely because the local authorities provide "carers," free, to the elderly living alone. The carer checked on the client each morning and evening. This simple procedure keeps many seniors comfortably in their homes instead of, expensively, in an institution.

My sister paid for a house cleaner and a gardener, and U.K. supermarkets were delivering necessities long before Loblaws. Her local public library brought her books every two weeks. And the civilized British postal service still delivers to homes, rather than "convenient community mailboxes" so inconvenient for the elderly.

Here in Halifax, it is difficult and expensive to get in-home help. At long last, we now get food delivery. Surely it would be financially sensible for Canadian local governments to invest in a home-care system.

Jean Cameron, Halifax N.S.

Dear Sage,

I want to congratulate Jean-Sébastien Côté on a thorough and informative article on what needs to be done to correct the dreadful treatment elders are receiving from government-sponsored care. The COVID-19 mortalities in long-term care homes have startled the public and awakened calls for urgent action. Côté's article responds thoroughly to the question of what form that action should take. [That said,] I think Côté's suggestion that national standards and improved regulations are a better idea than eliminating for-profit homes is doomed to failure. All it takes is one intransigent premier, such as Alberta's Jason Kenney for example, to stymie efforts at instituting a national standard. Provincial governments have demonstrated their unwillingness to exercise meaningful regulation of this industry. Make no mistake — the private

sector and its champions in government view such care as just one more form of industry, not a human right.

I see no other option than to make long-term care the direct responsibility of the provinces, with appropriate funding provided by both levels of government.

To use Côté's words, "One should not make profits out of social services provided to the most vulnerable people in our society." I completely agree.

Christopher Morry, Rockland, Ont.

Dear Sage,

I am a federal superannuate and a registered nurse who worked as an administrator in home care/home support for the last eight years of my career, retiring in 1996. Even then, we were lobbying for more funding for home support and recognition of the role of

family caregivers. The rallying cry then was "no more studies, just act." Years later, nothing has changed, and in fact it is even worse. A small example is that in-home foot care is no longer covered by Sun Life for the Public Service Health Care Plan, unless delivered by a registered nurse, impossible in most small communities.

My husband and I are now 85 and 82, and in need ourselves of home care/support services similar to what is offered in Denmark. Thank you for your advocacy work in this regard, but please stress action rather than more studies.

Mary Langille, Trail, B.C.

(Well funded, strong home-care and long-term care systems, and ensuring there is a continuum of care as we age, are the foundation of our advocacy work calling for the implementation of a national seniors strategy. Visit federalretirees.ca for more information on how you can make a difference.)

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'GIVING VOICE TO THE VOICELESS'

Nishika Jardine, the first woman to become veterans ombudsman, plans to help veterans, particularly Aboriginal veterans, be heard.

MURRAY BREWSTER





It was a fine, warm summer day in 2010 when Nishika Jardine, at the time a lieutenant-colonel, relinquished command of the Royal Canadian Electrical and Mechanical Engineers school.

She was, by her own later admission, in a reflective mood.

Looking out across the parade square at the assembled ranks of the school at Canadian Forces Base Borden, Jardine realized her tenure at the school was the accomplishment of which she would be proud in her decades-long military career.

A tumble of thoughts went through her mind. How did two years “disappear” so quickly? One moment she was assuming command; the next she was leaving.

Afghanistan beckoned — a deployment with the last task force headquarters in a mission that was rapidly winding down for Canada. How we leave things, in what sort of condition, is one of those urgent milestone questions we all ask ourselves.

For some, a change of command can be an indifferent career box-ticking exercise; one assignment over and now on to the next. Instead, Jardine felt the weight of trust that had been placed on her shoulders.

“To become a commanding officer, you have an incredible responsibility; [you’re] not only responsible for the work that every unit does, but you’re responsible for the lives of these men and women who have been entrusted to you,” she says during an interview from her home in Alliston, Ont.

One of the most thoughtful pieces of advice she had received came from a chief warrant officer who told her the key to successful military leadership was: “My mission, my men, myself.” (Men is the generic term for all other ranks.)

Jardine’s interpretation was slightly different: People came first.

“I took care of my people because I knew that if I took care of them, they would take care of my mission.”

PHOTO Nishika Jardine, shown here in front of a military mural at the Alliston Arena, plans to divide her time between Ottawa and Alliston, Ont., where she lives. Credit: Doug Crawford

It is a philosophy to which she still subscribes.

“The thing I’m most proud of is taking care of my people,” she says. “I put my people first as much as I can.”

This philosophy is perfectly suited for the post of veterans ombudsman. (The government is endeavouring to remove gender from such titles, but Jardine herself prefers ombudsman.)

“To become a commanding officer, you have an incredible responsibility; [you’re] not only responsible for the work that every unit does, but you’re responsible for the lives of these men and women who have been entrusted to you.”

Jardine retired from the military in 2019 as the deputy commandant of the Canadian Forces College and, at first, struggled to find purpose in her post-uniform life. She had gone “in one heartbeat” from a position of responsibility to a quiet, anonymous home life.

When the ombudsman’s position opened up last year, she knew instantly she wanted the job.

Jardine takes the job with an appreciation of the burdens of being a transitioning veteran, and — unlike her predecessors — a broad understanding of the vagaries of the branches of the military.



Jardine in Afghanistan: Her last deployment was with the last task force headquarters in a mission that was winding down for Canada.

As an engineer in base maintenance, Jardine served with the army in Gaagetown, N.B., with the navy in Esquimalt, B.C., and with the air force as the wing electrical and mechanical engineering officer at 19 Wing Comox, B.C.

In addition to Afghan deployment, she has served in various roles, and at various ranks, in the trenches of National Defence Headquarters.

Her approach is humble and human, even as she acknowledges she has much to learn about the job. Her compassion, however, was evident in her first report, released on Jan. 19, 2021. It looks at the plight of military families whose access to mental-health care had been restricted thanks to a less than generous interpretation of the regulations.

She saw an “unfairness” and expressed determination to fix it. Whether she will be successful remains to be seen because the Liberal government, while promising a review, seemed cool to some of the policy fixes (notably separate legislative treatment of veterans’ families) she proposed.

Making the voiceless a priority

Giving voice to the voiceless, particularly Aboriginal veterans, is a priority and top-of-mind for Jardine.

There is, within the veterans community, a largely silent minority that is beginning to be recognized and heard, be it women or LGBTQ2, for which the veterans department recently set up an office.

Jardine says there is value in drawing out those who have served, but for a variety of reasons “have trouble saying: ‘Yeah, I’m a veteran.’”

And it is more than just about benefits — it’s about recognizing service.

“Aboriginal veterans are the No. 1 priority for me, personally; learning and understanding their voices,” Jardine says.

Recognition by the ombudsman that there are underrepresented voices was the overriding concern of Marie-Claude Gagnon, founder of the group “Just 700” that spearheaded a class-action lawsuit against the federal government in response to decades of sexual violence and harassment in the ranks.

The challenge will be for the ombudsman to find a way to hear “people with concerns, deep concerns that haven’t been looked at for years, [and] to be able to get those concerns heard,” Gagnon said in an interview.

She expects Jardine will place emphasis on women who have served, not because she is the first female veterans ombudsman, but because it is an important policy issue.

There is a growing body of evidence that shows women, who make up roughly 12 per cent of the annual releases from the Armed Forces, have a harder time adjusting to life after service than men.

The veterans department’s own research concluded, four years ago, that female veterans were at greater risk of living their post-military life with some form of injury or disability as a result of their service. They also more frequently reported a lower

quality of life than men and had a higher prevalence of mental-health conditions.

Separate analyses — the 2017 and 2019 veteran suicide mortality studies — revealed that the ratio of female veterans who commit suicide compared with women in the general population is higher than for men.

The issues facing female veterans are well established, Gagnon says, and now “somebody has to dig into it and ask ‘Why is the transition harder for women and why are women waiting longer?’”

The challenge will be for the ombudsman to find a way to hear “people with concerns, deep concerns that haven’t been looked at for years, [and] to be able to get those concerns heard.”

Being a woman, Jardine will bring a different perspective to the job, but focus on gender can be a double-edged sword, Gagnon says. Being a woman “could be a good thing, but it really depends upon how willing she is to speak up and voice her opinion. Just because a woman is there, it doesn’t necessarily mean a woman’s lens will be applied more. It really depends on what she thinks her role should be.”

She suspects the struggle for Jardine “will be the same as everyone else before her” because the ombudsman can only make recommendations, which the government can follow or choose to ignore.

Advice from others

The last person to hold the ombudsman post, retired colonel Craig Dalton, left early to take a new job. Months before his departure, he told CBC News that the

"The thing we need to be clear about is that the ombudsman is not an advocate. We are an advocate for fairness. And that nuance is really important."

office's mandate should be reviewed and that the notion of making the ombudsman an officer of Parliament, rather than a ministerial adviser, be considered. He based his assessment on dozens of meetings with veterans and veterans' advocates, many of whom said they had lost faith in the independence of the office.

At the time, Veterans Affairs Minister Lawrence MacAuley said he was open to a review, but nothing happened and now the conundrum lands in Jardine's lap. For her part, she says she's still learning, but doesn't see an inherent conflict between the roles.

"I don't see a conflict," she says. "I don't see a balancing. I don't see an issue; quite frankly

I just do not. The thing that we need to be clear about is that the ombudsman is not an advocate. We are an advocate for fairness. And that nuance is really important."

As cases arise, she will ask herself whether the veteran was treated fairly by the department and if the outcome for the individual was fair.

The country's first veterans ombudsman, retired colonel Pat Stogran, said early in his tenure that he "stuck with the mandate," but as important policy issues and cases emerged, he found it difficult to reconcile the roles of advocate and adviser.

"Clearly, I didn't have the formula down," says Stogran, who served just one term.

His tenure ended following a series of high-profile clashes, late in his mandate, when he and his investigators began uncovering problems and inequities.

Stogran said regardless of what she believes, the contradiction at the very heart of the position is something Jardine and every ombudsman "absolutely, 100 per cent" have to face.

Another former watchdog said he found the experience, at times, just as frustrating.

"As I was going along to get along, it was fine," says Gary Walbourne, who served as deputy veterans ombudsman and Canadian Forces ombudsman, "but when challenged; when pushed with hard-based evidence reporting, that's when the policy difficulties will come in for the ombudsman."

Walbourne, who retired early after a falling-out with Defence Minister Harjit Sajjan, says he still believes it's possible to find the right balance.

"When I first joined the public service, I was told to speak truth to power and that is what was encouraged," he says.

But much depended upon the person receiving the advice or insight. Some ministers were open to hearing the facts and evidence; others weren't. There were some who "did not like advice if it did not align" with their view, or the perspective of the institution.

Finding balance will depend on the ombudsman building a relationship with the minister.

Walbourne encouraged Jardine to consider her post as being like the "canary in the coal mine," where the watchdog is exposed to the ground truth.

"If these ombudsman's offices are going to be effective, they're going to have to get out from under the departments," says Walbourne, noting the strength of the country's principal watchdog — the auditor general — and the power that office has to effect change.

Jardine said she's not shy about taking the fight to Veterans Affairs when necessary and that "there is purpose and there is honour" in the ombudsman's role as it is currently structured.

"I am immensely privileged to have been given this opportunity to serve; to continue to serve my community," she says. ■

Murray Brewster is senior defence writer for CBC News, based in Ottawa. He has covered the Canadian military and foreign policy from Parliament Hill for more than a decade.



Master Cpl. Anouk Beauvais greets Afghan girls during a foot patrol in Panjwayi district as part of Operation ATHENA, with which Jardine also served.

Credit: Cpl. Simon Duchesne

A woman wearing a brown winter jacket and a colorful striped beanie is walking a black and white dog on a leash along a wooden boardwalk. The boardwalk has a dark brown wooden railing. In the background, there are tall evergreen trees and a modern multi-story building with large windows and balconies. The sky is blue with some white clouds.

A RETURN TO ROOMMATES

For the first time in Canada's history, one-person households are the most common type of living arrangement, but living alone becomes more challenging as we age.

JULIE BEUN

Scrolling through Catherine Johns' Facebook page is like watching a woman in perpetual motion.

Here, she is canoeing furiously down Ontario's Madawaska River, intent on avoiding the rocky shore as she blasts through white water. There, she's grinning at the camera as she bobs in a kayak surrounded by like-minded friends on Georgian Bay. Elsewhere, her profile page is littered with evidence of a life well-lived: sailing on Lake Ontario, camping on Clark Island, hiking in the Gaspé, cross-country skiing along Ottawa's greenbelt.

At 64, her life is such a blur, it is little wonder she retired from the Office of the Auditor General six years ago. How else would she find time to fit in all her hobbies?

Yet, as full as her life is — and as packed with her outdoor equipment as her house is in Ottawa's treelined Glebe neighbourhood — Catherine admits there is something missing.

Catherine Johns



Credit: David Kawai

PHOTO Residents of Harbourside cohousing seniors' complex on the waterfront in Sooke, B.C., walk along their private dock. From left, Marisa Collins, John Boquist, Frank Antonsen and Adrienne Booth with dogs, Chester and Zeke. Credit: Chad Hipolito

"I live alone and if I fell down the stairs, no one would know," she says. "In normal, non-COVID times, I usually go to an aquafit class first thing every morning. But now, if I don't show up, no one will be concerned. I'd have to miss several classes over a few weeks before anyone noticed."

Grim? Overly pessimistic? Not entirely. For the first time in Canada's history, one-person households are the most common type of living arrangement, accounting for four million people, says Statistics Canada.

Those numbers are only going to increase. The agency notes that the proportion of Canadians over the age of 65 is expected to rise to 20 per cent of the population by 2024. Yet, with long-term care facilities under scrutiny following thousands of COVID-related deaths in 2020, an increasing number of solo retirees want to age at home. They just don't want to do it alone.

Cohousing in Canada

The solution could be *bofællesskab* or cohousing. The concept originated in the 1970s in Denmark and Sweden (where the latter's word — *kollektivhus* — sounds like it could be an IKEA wardrobe) but was introduced to North America in the 1980s.

The idea is simple, but its execution can be complex. Cohousing communities typically comprise 15 to 33 self-contained households, but with common facilities, such as a shared kitchen, dining room and yard or patio. In British Columbia, where cohousing has taken off, the Harbourside community in Sooke has 31 attached homes, each featuring space-saving designs for more compact living. There, what residents lose in a downsize, they gain with affordable, strata-titled ownership (a Western Canadian term for a condominium corporation), a resort-style common house and even boat mooring. As unique as that sounds, it is not. The non-profit Canadian Cohousing Network, formed in 1992, has stitched together a surprisingly robust network of communities across Canada that "share resources and make the process of creating a community easier and more economical," they say.

That, too, was the goal of Terra Firma, a multi-generational cohousing community in downtown Ottawa that came to life in the 1990s, when 10 people pooled their resources to purchase two sets of three rundown rowhouses. The units were renovated, and a slice of land between them infilled with a three-storey community building featuring a kitchen that seats 40,

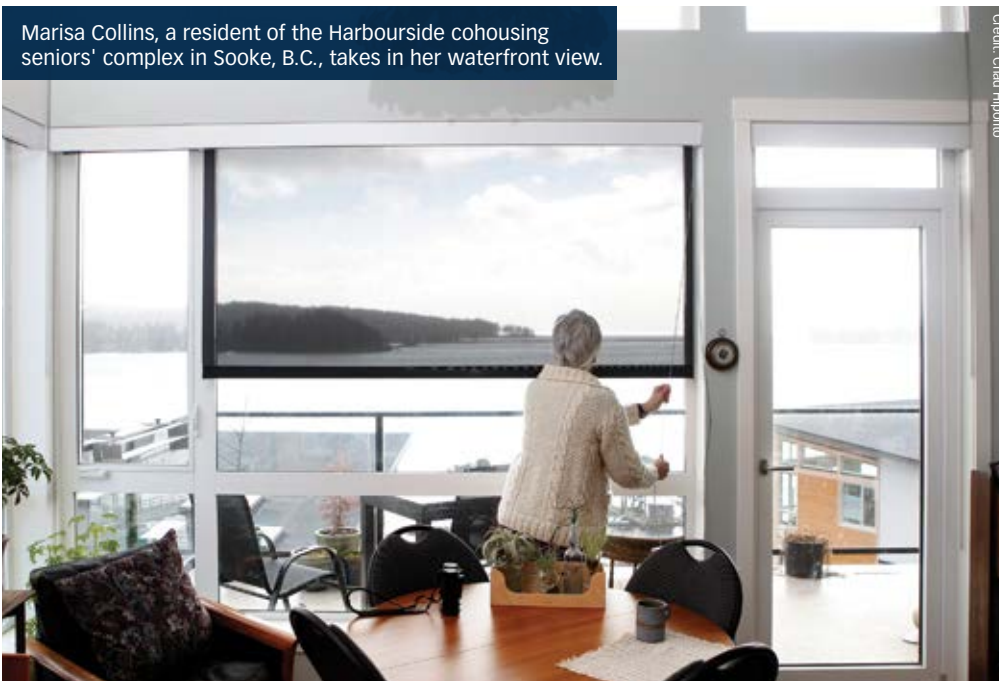
lounge area and spare room for visiting family members. Fences were torn down and replaced with connected decks, a leafy communal backyard and storage sheds. Run like a condo board, except that every resident has an equal voice, the community ranges in age from 50 to 82, with a few dependents currently in the mix.

For retired public servant Marlene Newfeld and her husband, Bob, both in their 70s, buying into Terra Firma back in 1997 just made sense.

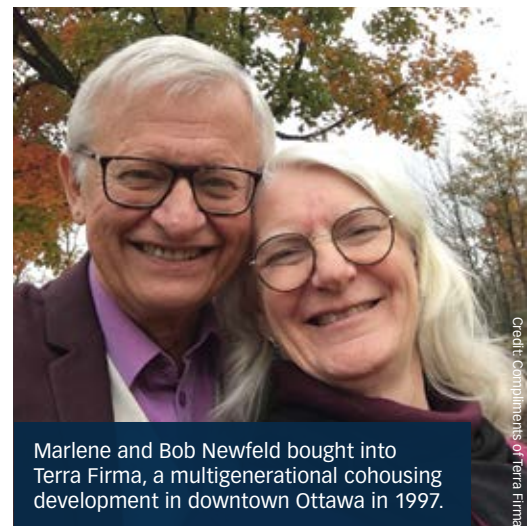
"Originally, about 100 people came to the meetings when we put out the word, and over the years, different groups have tried to replicate what we did. We searched for the right property and when it became available, we jumped on it. It's a very different way of living, but it really encourages social interaction," she says.

Cohousing communities typically comprise 15 to 33 self-contained households, but with common facilities such as a shared kitchen, dining room and yard or patio.

Marisa Collins, a resident of the Harbourside cohousing seniors' complex in Sooke, B.C., takes in her waterfront view.



Credit: Chad Hippolito



Marlene and Bob Newfeld bought into Terra Firma, a multigenerational cohousing development in downtown Ottawa in 1997.

Credit: Compliments of Terra Firma

Suzanne Gagnon, a systems leadership consultant and Marlene’s neighbour at Terra Firma agrees, adding that the appeal of cohousing is universal amongst retirees she has coached on the subject.

“Most are single, older, healthy and don’t want to be warehoused in an aged-care facility. They want social support relationships, whether it’s for gardening, watching movies or grabbing a coffee. They want to be more in control of the structure around them. They want to share meals, cook for others.”

Although Terra Firma is ideally located and established, other groups trying the buy-and-renovate approach have faltered. For Johns, who had investigated one such group in Ottawa, establishing costs and finding the perfect property were the main issues.

“The group was looking at buying existing buildings to retrofit, with outdoor space. They searched for years. At one point, they proposed an option and gave the rent rates, but I’m living cheaper than that.”

The Golden Girls solution

The other option is shared housing, or the Golden Girls solution, based on the 1980s TV sitcom starring Bea Arthur, Betty White, Estelle Getty and Rue McClanahan. As in the show, individuals live together to split costs, including home care and food. But that is where the similarity ends.

Modern shared housing, unlike renting out a room, typically means renovating or building a multi-person home, in which everyone has their own bedroom, sitting area and bathroom. The rest of the house is shared and, in the case of the kitchen and dining area, can be booked for personal use, such as an afternoon of Christmas baking. A house manager either lives in the home or is a regular visitor to oversee maintenance, residents’ well-being and to resolve disputes.

One such shared house in Bracebridge, Ont., was developed by Shelley Raymond and her company, Solterra, to initially house



Terra Firma came about when 10 people pooled their resources to buy two sets of three rundown rowhouses, renovated the units and built a three-storey community building with a kitchen, lounge area, and spare room for visiting family members.

Credit: Compliments of Terra Firma

her father after she watched her mother struggle in a long-term care facility.

“My mother was in there for five years. They had five personal care workers for every 15 people and it was just impossible,” she says.

In shared housing, she says, potential residents are chosen through a selection process looking at best fit — some don’t want smokers, others take pets. Conflict resolution is handled through mediation, starting with reporting the issue to the house manager and ending with imposing provincial guidelines if a resolution isn’t found. Residency agreements can include something akin to a competency clause as well as shared home care costs. “If someone is struggling with their health, our staff will start supporting them to the next step, if there is one,” she notes.

It’s more affordable, too. A small condo in Bracebridge rents for \$1,500 a month compared to \$630 to \$895 a month for rooms in this shared house.

Finances aside, cohousing and shared housing offer a way to live communally

rather than in isolation, and that in itself can help battle elder abuse, loneliness and depression amongst seniors, says Gwen Kavanagh, a shared-housing advocate from Barrie, Ont., where shared housing was pioneered.

“Cohousing means people get a say in how they live. You can sell your portion, you can list it on MLS or rent it,” Kavanagh says.

And although there is still resistance in some areas — insurance companies have been known to apply commercial rather than residential rates, for example — she says those issues will disappear as the movement gains traction.

“We have to stop warehousing our seniors,” she says bluntly. “If we can find a way for seniors to live on their own, it’s better for their health and it’ll solve a lot of headaches for the government, too.”

For a list of existing cohousing communities and those under construction or to learn more, visit <https://cohousing.ca> ■

Writer **Julie Beun** hopes to live as a Golden Girl in her golden years.

OUR HOME AND NATIVE BLOSSOMS



Spring is just around the corner so it's time to start thinking about gardening. Our Canada-wide survey of easy-to-grow plants is here to help.

JENNIFER CAMPBELL



Foxtail

Spring is coming. Sometimes it doesn't feel that way in the depths of winter, particularly for the many who couldn't escape to more southerly climes this year, but it's true. And with that in mind, we turn our thoughts to gardening.

For each province and territory, we offer at least one plant, flower, shrub or tree that will grow well, won't require much maintenance and, in many cases, is a plant native to the province or territory in question. Native plants, after all, are something we sometimes overlook. Gardening expert Donna Balzer remembers travelling in Alberta with some foreign gardening enthusiasts. At one point, along the highway, they drove by some foxtail — something Canadians see all the time and don't really prize. The tourists were awestruck. "They told me 'We have not seen such a pretty plant,'" Balzer recalls. "Sometimes a native plant can be considered a weed if it grows too widely. But if you look at foxtail, it really is a pretty decorative grass."

PHOTO Gardening expert Donna Balzer had her eyes opened to native plants when a group of tourists she was travelling with discovered Canada's humble foxtail and fell in love with it.
Credit: donnabalzer.com



Yukon: Saskatoon berry

Credit: Meggan

Yukon

Territorial agrologist Randy Lamb describes his home garden as “a jungle that blends native and domesticated plants, including nectar sources for my honey bees.”

For the most westerly territory, he suggests the Saskatoon berry, which, despite its name, is also native to the Yukon.

“Even in Yukon, not many people realize the Saskatoon is a native plant,” he says. “It forms a hedge with abundant blooms in the spring and produces small fruit to harvest for jams, cobblers and pies.” The fruit is full of fibre, nutrients and anti-oxidants.

Because of its shape, it provides nice structure in the back of a flower bed or as a wind break for a home vegetable garden. And if you don’t harvest the fruit yourself, you will be feeding the local bird population — another worthy pursuit.



Northwest Territories: Alberta wild rose

Credit: Walter Siegmund

Northwest Territories

Marie York-Condon, an amateur gardener in Yellowknife, says it’s hard to grow perennials in this territorial capital, but she does have a few recommendations for plants that have come back yearly since she moved there in the 1970s.

“The Alberta wild rose is our front hedge,” Condon says. “They were here when we moved in, and they’ve continued to grow well.”

So named because it’s the provincial flower of Alberta, the deciduous shrub grows between one and three metres tall. Indigenous people make tea and salad from the leaves — maybe looking to benefit from the plant’s high levels of vitamins A and C. The petals are also edible and pretty on a plate.

Nunavut

Inveterate Iqaluit gardener Joanne Rose recommends the territorial flower — the purple saxifrage. With a small and intense magenta flower, it’s perfect as a ground cover-type plant in gardens. The challenge is to find the seeds. Rose collects them in the autumn, keeps them in envelopes over the winter and then plants them in the spring.

Rose also suggests Arctic sorrel, which has edible leaves and grows well in the territory, as well as Arctic poppies, whose buttery-yellow flowers dot the Nunavut tundra.

With a small and intense magenta flower, [purple saxifrage is] perfect as a ground cover-type plant in gardens.

Rose plants these perennials “as soon as I can make a line in the ground,” she says, adding that in Nunavut, that means mid-to-late June.

Rose, a Federal Retirees member who worked for Fisheries and Oceans Canada, and her husband, Bert, have lived in Iqaluit since 1981. Bert, who was dean of Nunavut Arctic College, says he’s known as the man who brought dandelions from Saskatchewan to the territory and admits that wasn’t popular with all of his neighbours.



Nunavut: Purple saxifrage

British Columbia

Donna Balzer, who spends some of her time in B.C., has a favourite B.C. plant — the Oregon grape.

“It’s a ground cover and it looks like holly,” she says.

The plant has the advantage of starting to bloom in February, something B.C. plants can manage due to milder weather. And, it offers a rainbow of colours — from its evergreen leaves in winter and its red leaves in the autumn to its yellow flowers in the spring and its purple berries at harvest. In addition, the plant is a huge draw for hummingbirds, offering B.C. gardeners a full-time view of the tiny birds.



British Columbia: Oregon grape

Alberta

For Alberta, Donna Balzer recommends the aspen, partly because it surrounds the city of Calgary, where she lived for a long time. It’s also easy to plant and grows well.

“It starts as a single seedling,” Balzer says. “People are getting away from lawns and these are great for that purpose. They don’t get too tall — maybe 16 to 19 feet — so they stay nicely in scale with properties.”

Balzer suggests buying small ones because they’re easier to plant and they’ll double in size in the first year.

“When you plant the small tree, make an effort to amend your soil in the whole growing area,” she says. “Mulch the area with bulk mulch — it will gradually improve the soil around it.”

If you’d rather a flower than a small tree, Balzer recommends the delicate harebell, which grows wild in the province.

“When you plant the small tree, make an effort to amend your soil in the whole growing area.”



Alberta: Harebell



Saskatchewan: Blanket flowers

Saskatchewan

William Hrycan’s recommendation for a Saskatchewan plant is the blanket flower.

“The plant is easy to care for, showy, has a long bloom season and is an excellent food source for native bees, butterflies and other insects,” says Hrycan, a landscape architect and horticulture editor of a quarterly magazine called *The Gardener for the Prairies*.

The blanket flower is native across the grasslands and aspen parklands of Saskatchewan, so it’s drought-tolerant and resists insects and diseases.



Manitoba: Blue vervain

“It is happiest when not pampered,” he says. “The only real maintenance required is to trim back plants in the spring, once the snow melts and before spring growth resumes. Flowers can be dead-headed to extend blooming season, but this is not required.”

Manitoba

Lisa Renner, a master gardener in Manitoba, recommends the blue vervain, which is a native plant that grows to about two feet tall, has square stems and variegated leaves. Renner grows hers in her garden, near some sunflowers, though they grow wild in the province, dotting its highways.

Blue vervain, also known as wild hyssop, is a traditional medicinal herb — its leaves, flowers and roots have all been said to treat various ailments, according to the website Gardening Know How, which also says the plants are pest-and disease-resistant and low-maintenance.

Ontario: Trillium, the provincial flower



Credit: Derek Ramsey

Ontario

For Canada's largest province, the obvious choice is the trillium, Ontario's provincial flower.

Mark Cullen, expert gardener and author, stresses it's important Ontarians not harvest the plants from the wild to transplant at home. He says any full-service garden centre will have seedlings or small plants.

"It's easy to grow if you have shade," Cullen says. "It's a woodland plant; you can't put it out in the blazing sunshine."

Trilliums tend to bloom during the first two weeks of May and will last up to 10 days in mild weather and they're reliable perennials in compost-inspired soil. He suggests planting them under a tree so they have the shade they want.

Quebec

Larry Hodgson, who goes by the name "The Laidback Gardener" and is an author and frequent contributor to gardening magazines across North America, said his first thought was Quebec's blue flag iris, which he said was a "tough and easy-to-grow perennial." But, (spoiler alert) since we already had the iris for Newfoundland, he also offered some other ideas, including swamp milkweed, ostrich fern, wild ginger and foamflower.

"All are easy to grow, attractive and adapt to a wide range of conditions, even well into the North," Hodgson says.

New Brunswick

The Jerusalem artichoke may be the most oddly named root vegetable in the world — it bears more resemblance to ginger, yet it's named for the artichoke. And it has nothing to do with Israel,

either. But it is delicious, hard to kill and has a pretty yellow flower that looks like a giant daisy. The plant will grow as tall as six feet and isn't fussy about the soil in which it grows.

For Canada's largest province, the obvious choice is the trillium, Ontario's provincial flower.

Samuel de Champlain discovered the root, also called a sunchoke, when he was exploring the Maritimes.

Grow-your-own-food advocate Glen Auton says you get the best of both worlds if you grow Jerusalem artichokes for food because you can harvest the blooms for a nice bouquet and that will help the plant put more emphasis on growing the root.

Auton warns they can be invasive, so stay on top of them if you put them in a garden with other plants. They'll also grow well in deep pots. Just make sure you start with at least two plants.

New Brunswick: Jerusalem artichoke



Quebec: Swamp milkweed

Credit: Derek Ramsey

Nova Scotia

Partridge berry, also known as lingonberry, is a plant that grows wild along the eastern coast of Nova Scotia and on the island of Cape Breton and produces a berry smaller, but similar in taste, to the cranberry.

According to Glen Auton, who lives outside Halifax, the “incredibly tough” plant can handle temperatures as low as -40 C.

Auton grows his at the base of an apple tree, but they will also grow in a pot. Again, one needs two of these to make sure they produce something edible.



Nova Scotia: Partridge berry

Credit: Philip Gabrielsen

Partridge berry, also known as lingonberry, is a plant that grows wild along the eastern coast of Nova Scotia and on the island of Cape Breton and produces a berry smaller, but similar in taste, to the cranberry.

He says he bought small plants and just stuck them in the ground.

“They might get two feet high at the most,” says Auton, whose gardening know-how can be found at maritimegardening.com. “They’re more of a low-lying bush.”

Prince Edward Island

Maritime gardening guru Marjorie Willison recommends two flowers, seen in the idyllic yards that cover the island. First, she recommends violets as a low-maintenance ground cover.

“The violet manages to smother weeds, is fairly easy to control and super-easy to dig up and plant in other places,” says Willison,



Newfoundland: Purple bearded iris

Credit: Duff



Prince Edward Island: Daylilies

a gardening author who regularly appears on CBC radio’s *Maritime Noon* to answer gardeners’ questions. “Whether in bloom with purple or white flowers, or out of bloom with its attractive leaves, it holds interest from early spring to late autumn.”

She also recommends daylilies.

“I think of daylilies as the workhorses of a garden,” she says. “They’ll grow in a variety of places, some tall and some short, [in] different colours, and [they’re] helpful in holding soil. It is true that each bloom lasts about a day, but new flower buds replace the ones that have faded. You can also eat the flower buds, or sprinkle the petals on a salad.”

Newfoundland

Willison’s Newfoundland recommendation is the iris — Siberian, blue flag or yellow flag.

“All of these seem to appreciate moist conditions and survive difficult growing conditions,” she says. “Of course, with a little tender loving care in a home garden, they can grow twice as tall as their wild height. Their flowers last a long time and their colours are rich and vibrant.”

Jennifer Campbell’s garden is limited to annuals and herbs on her downtown balcony. But, if she can get there this year, she’ll try some of these ideas at family cottages in New Brunswick and P.E.I.

'LET'S KEEP MAKING NOISE'

Licensed practical nurse Anita Dickson speaks with authority and knowledge about public and private seniors care in British Columbia and she works hard to make change.

JEAN-SÉBASTIEN CÔTÉ



The high COVID-19 infection rate, heavy death toll and traumatic stories coming out of long-term care (LTC) facilities across the country, especially in Quebec and Ontario during the first wave, have made seniors care a focus of attention. In Ontario, most deaths in LTC homes happened in privately owned for-profit facilities, which triggered a nationwide conversation comparing for-profit, not-for-profit and public LTC homes.

Anita Dickson, a licensed practical nurse (LPN) with an accounting background, has worked in both types of facilities. At first, she had aspired to be a registered nurse,

but the reality of being a single mom of three meant she had to take things one step at a time. She now works as an emergency room nurse. Prior to that, she

worked as an LPN in palliative care as well as an instructor, consultant and manager in two assisted-living homes, one in a private setting and the other in the public realm.

PHOTO Anita Dickson has worked in private and public assisted-living homes and says both have problems. Credit: Jeff Bassett/The Tyee

Given her experience, Dickson knows a lot about the health-care system and delivery in British Columbia. She knows the field and its politics, and she knows about the research and advocacy surrounding seniors care.

One key lesson for her is the importance of having front-line workers at the decision-making table. Often, when politicians and health officials organize roundtables and consultations, they go to academics for advice. And while university professors should, and do, influence decision-makers with their research findings, too often the thoughts, needs and voices of the people working on the front lines of this system are not heard. Even when frontline workers, who know best how the current system works, are at the table, they don't always get their points across.

"You have these people [who] have never had a chance to sit at these tables, so they don't know how to express themselves," Dickson says. "They get overwhelmed, so they usually don't say anything. We have to give them some leadership skills before we throw them into these forums."

Dickson also has some thoughts about the differences between the two models of long-term care homes.

Staffing issues, for example, exist in both models. Though this issue is more acute in the private sector, both kinds of facilities face staffing challenges because, by nature, long-term care is labour-intensive.

"The staffing model has not caught up to being able to provide good quality care" for people at end-of-life with significant needs, she said. "And still today, even though they talk about this gentle care approach, they still run [these facilities as institutions.]"

Another issue facing the public LTC sector, at least in B.C., is accessibility. Many people want to go to public LTC homes in part because they're less expensive, but because of the limited number of publicly funded rooms, wait times can be very long. Moreover, the caseworkers who assess patients on the long list are registered nurses and heavy caseloads can mean the systems become paralyzed. Additionally,

people previously did not have any say in where they were going, but recent legislation means patients can list three choices that must be respected, which is a great improvement, according to Dickson.

In the private sector, Dickson says, you can easily access a room without significant wait times, provided you can afford it. But high costs can deplete seniors' retirement savings and impact their capacity to leave an inheritance to their loved ones. She said the rooms are nicer in the private sector and so is the food. But there is no quotient for the amount of care a patient receives each day, or regulation of wages. This means lower wages for staff and lower staff-to-resident ratios, she says.

At the moment, Dickson sees the most immediate issues facing seniors' care in homes as staffing ratios and changes to the way PPE is supplied and distributed.

Asked whether for-profit LTC homes can run profitable businesses while offering quality care and good working conditions, she feels they can, but currently that often means passing on costs to the residents, as there is no legislative limit on cost increases. She witnessed such increases during her time as a manager in assisted-living homes.

"They raised their cost every year, to the point that people were saying, 'I can't live here anymore,' and they were crying," she recalls. "I would [ask] the same thing for long-term care — could they provide at that level? They could, but it would be at a huge cost to the person wanting the services." In the end, she does not believe one should make a profit out of health services.

At the moment, Dickson sees the most immediate issues facing seniors care in homes as staffing ratios and changes to



Anita Dickson thinks front-line people should be at policy decision-making tables.

the way PPE is supplied and distributed. In the short term, staffing ratios should be the priority, she said. She suggests each province create a working group focused on developing a better model to increase staffing ratios across the board, which would enable the sector to provide better care. Her second priority, related at least in part to the COVID-19 pandemic, is for PPE supply and distribution to be managed by the health authorities and then billed to the for-profit sector.

Over the long term, given the forecasted ballooning of the senior population in the coming years, she recommends major restructuring of the LTC business model. That could involve limiting private investment to buildings and fixed assets and leaving the management of human resources and health care to working groups, not-for-profits or public organizations. That work needs to start now, she says, because seniors deserve it.

"Let's keep making noise; this is my mantra," she says. Dickson, the recipient of various nursing awards, including a "best bedside-nurse award" from the Vancouver Community College, a "health-care hero award" from the Health Employers Association of B.C. and recognition as one of B.C.'s 150 outstanding nurses by the provincial government, will likely do exactly that. ■

Jean-Sébastien Côté is an advocacy and policy officer at the National Association of Federal Retirees. Côté first heard Anita Dickson speak at a December webinar organized by the B.C. Health Coalition, titled *Committing to Seniors Care: Addressing the Gaps*.

SHELTER FROM THE STORM

.....

Climate change is causing increased risks for homeowners;
make sure your insurance coverage is keeping up.

MARG BRUINEMAN



When Hurricane Hazel washed into and over parts of the Toronto area in 1954 as an extratropical storm that eventually claimed 81 lives, it was an extraordinary event. It was almost unheard of, as was its price tag, which exceeded \$135 million, or the equivalent of \$1.3 billion in 2018 dollars.

As the decades that followed unfolded, communities across the country experienced other natural disasters such as wildfires, floods and tornadoes. But now, firmly in the 21st Century, they're occurring with more frequency, even with regularity.

In a recent Insurance Institute of Canada study, *Climate Risks: Implications for the Insurance Industry in Canada*, senior researcher Paul Kovacs posited that "climate-related risks may displace auto coverage to become the leading coverage provided by the industry in Canada."

He pointed to more rainfall in urban areas, increasing the risk of water damage and sewers backing up to flood basements. The areas that will be burned by wildfires are projected to grow and rising sea levels will increase the risk of coastal flooding.

As more homeowners experience the reality of these disasters in their own backyards, they become increasingly reliant on their insurers to ensure they are prepared for what were once considered extraordinary events.

But not every household insurance policy covers all the possible contingencies. The offerings differ with each company, as well as the homeowner's own needs.

"Years ago tornadoes in Ontario weren't that common," says Pete Karageorgos, director of consumer and industry relations for the Insurance Board of Canada.

"Nowadays, we have seen more and more of those events occurring. We're seeing these weather events occur with greater intensity, causing more severe damage — and more frequently."

Karageorgos points to the early summer flooding of the western part of the Greater Toronto Area in 2013, which saw more

water come into the area over the course of two hours than Hurricane Hazel brought in two days.

In the National Capital Region, homeowners experienced two major floods and a tornado over the course of two years. Some had barely recovered from one when the next one struck.

Water has become the No. 1 concern, accounting for the majority of claims, according to Dave Dyer, chief operating officer at LowestRates.ca.

Dyer suggests that protecting your home begins before you even move in. Check out the lay of the land, how close it is to the water, how the house is situated on the property as well as the infrastructure.

"Climate-related risks may displace auto coverage to become the leading coverage provided by the industry in Canada."

If the area has been identified as one in which events such as flooding are known to occur, rates will reflect the increased risks to insurance companies.

And while basements are considered a great place for storage, they are also known to flood during water catastrophes. So the basement floor, he says, is no place to keep things of particular sentimental value. He points out that the average insurance claim for flooded basements is in the \$40,000 to \$50,000 range.



Pete Karageorgos

What is not covered by basic home insurance:

Overland flooding: Extra coverage is available, although for Canadians who live in flood plains it's limited and likely not enough to cover all of the damage caused by overland flooding.

Above-ground water damage: Ice causing water to back up under roof shingles; the weight of snow or ice collapsing the roof or creating a hole in it; sudden overflow or discharge of water from gutters and eaves.

Water damage from lack of maintenance: Part of the cost of repairing a damaged floor will probably be covered, but the cost of a new hot water tank will not.

Groundwater damage/seepage: If water leaks in through the foundation of the house, it will be considered a maintenance issue and will not be covered.

Water damage caused by structural issues

Sewer backup

— *Western Financial Group*

“Because of the amount of claims that have been occurring over the last 10, 12 years, the insurance companies are changing their policies or their coverage fairly regularly,” Dyer says.

Property insurance, he adds, is not as regulated as auto insurance. So, what’s included in some policies may not be included in another.

Sewer backup and overland water incursion, for instance, were once included in all policies, but they are now dealt with differently from company to company. They can be separated from the main policy or have very low limits.

“If a sewer backs up in your basement and you have \$15,000 of sewer-backup coverage, it’s probably not going to help you a lot, depending on what’s going on in your basement. So you want to make sure you have the right coverage and the right amount of coverage,” he says.

Renewing insurance every year should be accompanied by a review of the policy.

When shopping for insurance, representatives suggest figuring out the coverage you need and then pricing it out. Too many people, Dyer says, focus on the price first, so they may not get exactly what they need.

Renewing insurance every year should be accompanied by a review of the policy. An important element often overlooked is the increased value renovations add to a home.

“If they didn’t adjust the value of your home to take into consideration the fact that you now have more expensive kitchen cabinets or counters, you may not have enough money within your policy to pay

for the replacement of those items if there were to be a disaster at your house,” Karageorgos says.

Consideration must also be given to the contents of the home, such as electronics, musical instruments, sporting goods and now, office equipment.

“If you’re concerned about that type of event damaging your home, you’re going to want to shop around and make sure you can get a policy with that additional coverage,” Karageorgos says.

The cost of insurance premiums can be mitigated by the deductible, which is designed to minimize the likelihood of small claims. That means that if the homeowner chooses to accept the risk of having to pay the first \$1,000, for example, he or she can still maintain high coverage amounts, but pay a lower annual premium. ■

Marg Bruineman is an award-winning journalist who frequently writes about justice and human interest.



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DON'T LEAVE HOME WITHOUT THIS ADVICE

Five essential tips to minimize the speedbumps on your next roadtrip.

There's nothing like a great road trip to kick off your spring or summer. Cruising down the highway with the windows down, the wind blowing through your hair while your favourite tunes provide the soundtrack can immediately lift your spirits. And as COVID-19 remains a reality for now and vaccinations continue apace, more Canadians will likely hit the road to explore what's in their own backyard when it's safe to do so.

So how do you make the most of your roadtrip and minimize bumps along the way? Follow these tips to ensure a safe and smooth journey.

Ensure your car is road-ready

Before you drive off, make sure your ride is in tip-top shape. Give it a once-over to see if anything requires immediate attention. Check your tire pressure and the overall condition of your tires (and make sure you have a spare packed), ensure your windshield wipers are functioning and top up all fluids. If you need an oil change, see your mechanic. While you're there, also ask them to check things over to be on the safe side.

Prepare for potential emergencies

You hope you never have to deal with a roadside emergency, but should one strike, make sure you're ready for it. Pack an emergency vehicle kit (with jumper cables, a seat-belt cutter, flashlight, reflective vest, thermal blanket, first aid kit, water and other essentials) and keep it in your vehicle at all times, replenishing or replacing items as necessary. And don't forget to pack extra face masks, hand sanitizer and wipes.

Plan your route

There's something to be said for throwing caution to the wind and seeing where the

road takes you. But if you want to make sure you squeeze in all your stops, having a travel itinerary isn't a bad idea. If you're travelling with a partner or friend, map out where you'd like to go, what you want to see and how to best get there (if you have time, always opt for the scenic route). Have your GPS handy and print your directions in advance so you won't get lost if your phone dies. And a good old-fashioned paper map will never steer you wrong. If time allows, add an extra day or two for free roaming. Put the schedule aside and take the road less travelled — you never know what interesting things are around the bend.

Ask a local

Sure, sites such as Trip Advisor are great for helping decide where to eat, where to stay and what to do (and which places to avoid), but nobody knows the place like a local. Chat up the gas station attendant, barista, grocery store clerk and local residents to discover hidden gems that websites don't feature.

Get moving

Just as you wouldn't sit on a long flight without getting up to stretch every now and again, you should stop to give your body a break every two or three hours. Sitting in one spot for too long can be especially hard on the neck and lower back. Pull over and walk around a little and flex your feet. Turn your head slowly from



side to side to ease a stiff neck, roll your shoulders and stretch your arms and legs.

Road trips should be fun and hassle-free and if you take the time to prepare beforehand, you'll make memories to last a lifetime. Just remember to review COVID-19 public health guidelines before you go to make sure you're abiding by the rules, and to ensure your safety and that of others. ■

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THE RETURN OF TRAVEL

Barbara Couto, director of Spain's tourist office, shares the safety precautions Spanish officials are taking, the beauty of the country and why it should be high on your list when travel returns.

We have all had to refrain from travel for more than a year now, so it's no surprise to anyone that the travel industry has been among the hardest hit economically. What will surprise many will be its recovery or — aptly put — its rebirth.

The travel landscape has transformed, unlike anything we have seen before. Brett Walker, general manager of Collette and chairman of the Canadian Association of Tour Operators, sat down with Barbara Couto, director of the Tourist Office of Spain in Canada, to discuss what travellers can expect when they can safely travel again.

Brett Walker: As the prospect of travel resumes, is there anything Spain is doing to educate and facilitate the safety of travellers along with its citizens?

Barbara Couto: Yes, communication is essential, and Spain has launched its communication strategy through the website Travel Safe (travelsafe.spain.info/en/), based on informative content on safety and protection measures, which aims to contribute to building confidence in tourists. This information will allow travellers to know all the updated prevention measures and regulations before, during and after the trip. Also, travellers can find the links to the different protocols the government approved early on. They were made in close collaboration with the tourist industry and contain guidelines applicable to each sub-sector (from restaurants and accommodations, to beaches, natural parks and other sites).

BW: You mention Spain's collaboration with the tourism industry; can you be more specific?

BC: Sure, these protocols were approved to enhance security and confidence for travellers. They were designed in close

co-operation with regions, cities and representatives of the industry and workers. Additionally, tour operators and other travel suppliers have developed their own protocols to ensure travellers' health and wellness. Obviously, one such program is your own [Collette's] Travelling Well Experience.

BW: How is Spain working with other countries and the European Union (EU) to ensure safe passage of travellers?

BC: Spain and the rest of the European Union countries have agreed on having a co-ordinated approach to the restriction of free movement in response to the coronavirus pandemic. Among other measures, they have agreed on common criteria to introduce travel restrictions and also established guidelines on how to provide timely information to the public. The European Union has launched a specific website called Re-open EU (reopen.europa.eu/en) where travellers can access all this information.

BW: Spain is the largest country in southern Europe. Does this have any bearing on travellers' safety?

BC: Yes, absolutely. In fact, one of the main advantages of Spain is that it is a safe, vast and diverse country, where you can enjoy very different activities throughout the year. There are many ways to experience Spain through its nature, its cultural heritage, its events, its gastronomy... just to name a few.

As an example, getting away from it all in the heart of nature is one of the safest options right now, and we have pristine national parks, biosphere reserves and rural getaways where visitors can hike, climb, ski or simply come to disconnect.

Spain is one of the top culinary destinations in the world and its tapas (small plates) offerings are not to be missed.



Credit: R12010

Barcelona abounds with architect Antoni Gaudí's work. Shown here is his Park Güell in the seaside city.



Credit: © Sergii Figurniy | Dreamstime.com

We also have a rich cultural legacy and many UNESCO World Heritage routes visitors can take to discover Spain's [cultural] heritage. There are 15 World Heritage Cities in the country, all stunning examples of preserved ancient towns where you can wander on cobblestone streets and enjoy local culture, architecture and customs dating back thousands of years. There are other interesting routes such as the Way of St. James (or Camino) in northern Spain. This ancient pilgrimage trail also offers breathtaking landscapes and unique heritage sites, and this year it will be particularly interesting to visit this area because 2021 is a Xacobeo Jubilee year, and, provided there is progress in controlling the spread of COVID, there will be many events, concerts, cuisine and art exhibitions to commemorate this special celebration along the route.

As for food and wine, Spain is one of the best culinary destinations in the world. The quality and the diversity of the cuisine is incredible, and you can enjoy it in places such as lively local tapas bars, Michelin-starred restaurants or even joining a fun cooking class with local

chefs. Spain also has many wine routes, which are a great way of discovering the history, culture and character of the country. Wineries usually offer many interesting activities, from wine-making and pairing to flying over vineyards in hot-air balloons, for example. For me, these are the kind of activities that connect us to the locals, create memories and turn holidays into unforgettable experiences.

BW: What can visitors to Spain expect when we all can travel safely again?

BC: While there is so much uncertainty about how the situation will evolve, I am certain about one thing: when the time comes and we can travel safely again, Spain will be more welcoming than ever, and the travel industry will be ready to offer visitors the same quality services and experiences that have turned it into one of the most visited countries in the world.

Spain has a lot to offer thanks to the warmth of its people, its impressive cultural heritage and the spectacular diversity of its landscapes, and we cannot wait to welcome you all again!

When travel returns, go guided

A tour operator's protocols are typically the benchmark in travel as they cover the experience, point-to-point and in between. Each company's protocols and steps taken to ensure compliance are readily available on their websites. Additionally, unlike independent travel, tour managers can ensure that prior to arrival, during and after, these protocols are in place and adhered to. Your tour manager will be a wealth of knowledge, able to point out the great things about your destination while ensuring that enhanced protective measures focusing on health and well-being result in an enjoyable and unforgettable travel experience for you.

It's difficult to say when we will be able to travel again, but there will no doubt be a tremendous amount of pent-up demand when it is safe to do so. So many of us cannot wait to get out there, make new memories and experience the world once again. ■

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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ADVOCACY IN ACTION

Federal Retirees volunteers have made the first year of Reach 338 a success.

AMY BALDRY



Last year we kicked off Reach 338 — our initiative to build a nationwide network of advocates to advance our mission of significantly improving the quality and security of retirement for our members and all Canadians. The goal of Reach 338 is to ensure our advocacy work reaches every one of the 338 federal ridings. Whether it's through a virtual meeting or event, a letter or simply a phone call, Reach 338 will make certain that Federal Retirees is seen and our priorities are understood by every sitting MP.

In the first year of Reach 338, our volunteers and members were faced with an unexpected challenge: How could we conduct these important advocacy meetings during a pandemic, while maintaining social distancing?

It meant a huge pivot (please forgive the buzzword.) Volunteers stepped up, leveraged available virtual resources and training and were soon off to a terrific start. Across the country, volunteers held virtual meetings, made phone calls and sent letters to their local MPs, which helped put, and keep, our priorities front and centre with government representatives.

These ongoing efforts have led to real advocacy results and we're thrilled to share the stories of these successes with our members.

Reaching Atlantic Liberal MPs

In September, volunteers at the Charlottetown and Summerside branches, along with the Prince Edward Island advocacy program officer, Shirley Pierce, held meetings

with Charlottetown MP Sean Casey and Malpeque MP Wayne Easter.

During these meetings, volunteers led focused discussions on the need for a national seniors strategy, with an emphasis on long-term and home care.

"Thanks to these [meetings], Federal Retirees' priorities were discussed at the Atlantic Liberal MPs' meeting the following weekend on the Island," says Pierce. "This is a great example of how a simple half-hour meeting with an MP can directly influence government discussions and decisions."

An invitation to Veterans Affairs' committee

The Quebec branch is a driving force in advocacy and has strong relationships with its local MPs — the goal of Reach 338.

The latest result? The Quebec branch received an invitation from Luc Desilets, MP for Rivière-des-Mille-Îles and member of the Standing Committee on Veterans Affairs, for Simon Coakeley, Federal Retirees chief executive officer, to appear in

the context of its study of the persistent backlog of disability benefit claims at Veterans Affairs Canada. This invitation was a result of excellent advocacy work and provided an opportunity to advocate for equitable outcomes in veterans' well-being.

At this appearance, Federal Retirees supported, but also cautioned the committee about an evidence-based, automated approval approach for applications for some conditions — one of the “clear the decks” solutions proposed to deal with the massive backlog.

“Veterans Affairs Canada should know who is most severely impacted by its backlog and why,” Coakeley says. “Our veterans urgently need a targeted plan to address these systemic issues, especially for those left waiting the longest and in need of the most help. It is 2020, and it’s time Canada put in place the resources needed to assure equitable outcomes for all veterans.”

Hamilton develops relationships

Hamilton branch volunteers tackled MP meetings as a team and laid the groundwork for maintaining ongoing relationships with their MPs.

That’s setting the Hamilton team up for future meetings, and keeping Federal Retirees top of mind for future consultations, which can lead to opportunities similar to those seen in Quebec.

Volunteers at the Hamilton branch had a productive end-of-2020 meeting with Hamilton West-Ancaster-Dundas MP and former seniors minister Filomena Tassi and Burlington MP Karina Gould and set up several meetings for early 2021, including with Hamilton-Centre MP Matthew Green and Hamilton Mountain MP Scott Duvall. During these meetings, Federal Retirees recapped past meetings, reminded the MPs of its priorities and introduced the need for national standards for long-term and home care.

This format allowed for engaged, informed discussions that made the best use of

everyone’s time. Conversations were detailed and substantive, with MPs offering insights into the government’s plans and Federal Retirees volunteers being invited to provide input and suggestions.

Our veterans urgently need a targeted plan to address these systemic issues, especially for those left waiting the longest and in need of the most help.

“The meeting [with Gould] was very productive as we were able to take the key focus information together with the government’s initiatives and monies rolled-out to date and direct the conversation to the challenge the federal government faces in developing national standards and securing provincial and territorial buy-in. We were also able to cross-reference our discussions with Gould and Tassi, so we did not have a repeat of the same dialogue with both MPs,” says Michael Walters, Hamilton branch president.

Just as important as the initial meetings, though? The follow-up. At the close of each meeting, Walters informed the MPs he would be seeking follow-up meetings to continue discussions on a regular basis, to which each of the MPs was receptive.

West coast’s teamwork makes dream work

Meanwhile, out on the west coast, the Prince George branch took a collaborative approach to its Reach 338 meetings, which enabled them to meet with even more MPs and make sure Federal Retirees priorities are heard and understood by all MPs in this region.

Volunteers worked together, with clear roles assigned to each team member,

including a delegated speaker, a Zoom facilitator and a researcher and secretary who prepared speaking notes. The Prince George volunteers met with Taylor Bachrach, MP for Skeena-Bulkley Valley, Todd Doherty, MP for Cariboo-Prince George and Bob Zimmer, MP for Prince George-Peace River-Northern Rockies.

This approach allowed the delegated speaker to focus on an engaging discussion while not worrying about the technology for the virtual meeting. This led to a meaningful discussion about long-term care in which the MPs in question added some personal experiences of their own regarding private and government facilities. Taking the discussion to a more personal level helped everyone involved more fully understand the importance of our most crucial ask — for federal leadership in implementing national standards for long-term and home care.

Sharing personal stories in advocacy discussions, and encouraging others to do the same, is one of the most effective ways of getting key points across in a way that is relatable and memorable. Your national office advocacy staff have prepared a toolkit and training on how to do this in a way that is authentic and comfortable. These resources can be found in the volunteer information portal on the Federal Retirees website, as part of the Reach 338 training, toolkits and templates package, or by emailing advocacyteam@federalretirees.ca to request these materials.

Want to learn more?

Keep up with our advocacy success stories in our “Advocacy Spotlight” column on the Federal Retirees website. Have an advocacy success story of your own? Send it to advocacyteam@federalretirees.ca for a chance to be featured in an upcoming article. Interested in getting involved in Reach 338? Visit the Reach 338 page on the Federal Retirees website to learn more and to sign up. ■

Amy Baldry is advocacy co-ordinator for the National Association of Federal Retirees.

HEALTH CHECK

Canada needs to rethink healthy aging.

JESSICA SEARSON

The COVID-19 pandemic has brought into focus the deep-seated challenges facing older Canadians. We've witnessed policy gaps in health care — disproportionately in long-term care settings — in social and community supports and in retirement security.

The United Nations named 2021-2030 the Decade of Healthy Aging, recognizing that we are ill-prepared for the population's shifting demographic. Likewise, the federal government has an important role to play in setting a national vision, one that responds to the oft-voiced needs of older Canadians and addresses the challenges older adults experience, in a consistent, co-ordinated and sustainable way.

Federal Retirees has advocated for a national strategy for seniors for many years. It is long overdue.

Last year, the National Institute on Aging (NIA) launched an updated evidence-informed national seniors strategy, which listed the policy challenges under four pillars: Care closer to home; independent, productive and engaged citizens; healthy active lives; and support for caregivers.

Care closer to home: Tracking by the NIA shows more than 70 per cent of COVID-19-related deaths have occurred in long-term care. Funding and policy reforms should ensure residents receive high-quality, safe and consistent care.

Federal Retirees is gaining traction in advocating for concrete, measurable national standards in home and long-term care. The 2020 throne speech included a commitment to work with the provinces and territories to set new national standards.

Most Canadians want to age at home and in their communities. Home and community care can improve health and reduce costs, yet governments often fail to recognize its importance.

A basic lack of home care leaves many with unmet needs and can lead to costlier institutionalized care. The Canadian Institute for Health Information found one in nine new long-term care residents could have been cared for at home.

Integrated care and primary health services must respond to the country's aging demographic. This includes investments in long-term care, services as close to home as possible and access to geriatric care practitioners.

Health care for older adults at the right time, in the right place is central to a national seniors strategy. But healthy aging requires more.

Independent, productive and engaged: The impacts of ageism and social isolation, and the prevalence of elder abuse, were undeniable before the pandemic. They're more prominent now and demand national attention. There's been some progress, but policies that value older adults will spark greater change.

The NIA's strategy recommends policies that empower community participation by older Canadians. These include addressing financial insecurity in retirement, improving access to affordable housing and inclusive transportation and designing age-friendly environments.

Healthy and active lives: Thanks to medical advances, Canadians are living longer, many with fewer health problems or with the ability to better manage chronic conditions. Paying attention to health promotion and education, giving access

to medically necessary medications and vaccines and empowering Canadians to contribute to health-care decisions will help maintain and expand the advances.

Support caregivers: In a September 2020 survey, Federal Retirees found that 17.5 per cent of members who responded told us they have had personal experience with caregiving during the pandemic. COVID-19 has shown us again the significance of unpaid caregivers and how crucial they are to health and well-being and our health-care system.

When asked about the impacts of caregiving, respondents noted its effects on other aspects of life, the amount of time dedicated to it, psychological or mental health effects, as well as the availability of support to help navigate care systems and the associated costs. All had a significant impact.

It is estimated that unpaid caregivers provided \$9 billion in care in 2019 to Canada's publicly funded health-care systems. This will likely rise to \$27 billion by 2050. Caregivers should have better access to community and financial support, such as respite and tax credits, to assist in this essential role.

What's next

Piecemeal approaches have not brought the social shift required for Canadians to age well. We need national standards for home and long-term care urgently. Age-inclusive policy reforms must follow.

A national seniors strategy remains a priority of Federal Retirees. It's time for the federal government to lead our country to re-envision aging and implement one.

Visit www.federalretirees.ca/en/advocacy/long-term-and-home-care for more on these campaigns. ■

Jessica Searson is an advocacy and policy officer for the National Association of Federal Retirees.

FROM THE PENSION DESK

As consumers and governments move to more climate-conscious policies, Canada's pension-plan investors are doing the same.

PATRICK IMBEAU

Members often wonder how their hard-earned pension funds are invested and with more coverage of corporate wrongdoing and evolving knowledge of the impact of human activities on the world around us, some are increasingly worried their money is funding companies that don't share their values.

At the top of the list of worries are climate change and corporations with less-than-stellar social and governance records.

Our members' funds are invested by an arm's-length independent organization called PSP Investments, which has environmental, social and governance (ESG) principles as one of its key pillars of investment strategy. Each year, it publishes a responsible investment report that outlines the fund's approach to ESG-conscious investing. This includes physical climate-risk assessments of all real assets, understanding the sustainability of private companies' supply chains and ensuring strong governance practices.

The rest of the pension investment industry is following suit. In November 2020, a group representing eight of the largest pension plans in Canada (some of the biggest in the world) who oversee a total of \$1.6 trillion, came together to call on companies to standardize environmental, social and governance disclosure to help investors make decisions and manage risk. That includes the CEOs of the Canada Pension

Plan Investment Board (CPPIB), Public Sector Investment Board, Ontario Teachers' Pension Plan, the Alberta Investment Management Corp., the B.C. Investment Management Corp., the Ontario Municipal Employees Retirement System, the Healthcare of Ontario Pension Plan and the Caisse de dépôt et placement du Québec. To them, this is not a moral imperative. Rather, it's a means to manage financial risks for their investors.

Ignoring the effects of something such as climate change can lead to financial consequences. For example, take hurricanes and flooding, two natural phenomena that have been occurring increasingly frequently since 1970 because of climate change. These climate-related catastrophes can have a huge impact on investments in manufacturing and infrastructure.

Consumer movement away from carbon-emitters, such as coal, oil and gas producers, can influence the price of the goods those companies produce and lead to financial losses for their investors. Peabody Energy, a large coal company, has seen its market capitalization decline by US\$20 billion in the last decade, while US\$20 billion flowed into ESG funds and other values-focused exchange-traded funds in 2020 (as of September 2020).

The short story: investments in companies and even industries that don't take into consideration ESG simply no longer make financial sense.

On the flip side, there are gains to be made by investments that take climate change seriously. Surer bets now include investments in carbon sinks such as forestry

and agribusiness or manufacturers and operators of renewable energy assets. As consumers and governments move to more climate-conscious policies, investors are there to meet them. While the motivation may be different from that of the average climate change activist, the result is similar — that environmental, social and governance principles are being taken seriously.

Unfortunately, not everyone has taken this same view. In the United States, the Trump administration, through the Department of Labor, introduced a new rule that restricts fiduciaries of retirement plans from purchasing ESG-focused funds. The Trump White House's stance was that ESG investment strategies sacrificed returns and promoted goals unrelated to financial performance, a position that has been contested by several studies. The rule became effective on Jan. 12, 2021, though it's expected that the Biden administration will reverse this decision.

In Canada, Cowichan-Malahat-Langford MP Alistair McGregor introduced Bill C-231, which would enshrine the need for the CPPIB to follow ESG principles. Right-wing media entities have been wringing their hands over it, but the CPPIB already does this by choice. And if its last financial reports are any indication, the results speak for themselves. The fund is sustainable for at least 75 years, according to its most recent assessment by the chief actuary of Canada. Bill C-231 was introduced in February 2020 and remains at second reading. ■

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

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Those who can do more, volunteer.

~ Unknown

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OPPORTUNITIES

- Branch committees (as a member or Chair)
- Branch Board Director positions
- National Board Director positions
- Advocacy
- Promotional events and member recruitment
- Administrative support and financial management
- Event planning
- Special and/or episodic projects (Branch or National Office)



National Association of Federal Retirees Association nationale des retraités fédéraux

Volunteer Bénévole



WE WANT YOU!

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

Branch services co-ordinator

Working as an integral member of a volunteer/staff team led by the director of human resources and volunteers, the branch services co-ordinator (BSC) helps organize training activities and supports national directors in providing logistical and administrative support for regional and/or district meetings. This position also co-ordinates communication and feedback between branches, directors and the national office. BSCs are appointed by directors following a consultation process and are generally assigned to three-year terms, which may be extended.



What you bring to the role:

- Excellent interpersonal and communications skills
- Top-notch organization skills and knowledge of meeting-planning best practices
- An understanding of day-to-day accounting processes
- Knowledge of training and development principles

What you'll do

BSCs work with directors and the national office staff to plan meetings, training and branch-support activities for the year and to determine associated costs.

Duties can include:



Supporting and facilitating training and development for assigned branches;



Planning and supporting regional and district meetings;



Serving as branch liaison with directors, the board and the national office;



Providing input on activities and branch issues of interest to directors and the national office;



Soliciting and assisting branches in submitting nominations for volunteer recognition awards;



Assisting branches in ensuring and maintaining accurate volunteer records in the Association's client relationship management (CRM) system.



Find out more

Branch services co-ordinators are appointed by the Association's directors and national office team. For more information and a detailed job description, **contact volunteer engagement officer Gail Curran at gcurran@federalretirees.ca**.



Attention Leaders

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To learn more, contact elections@federalretirees.ca or visit federalretirees.ca.



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A CAREER COMES FULL CIRCLE

Simon Coakeley had the perfect combination of passion and experience to lead Federal Retirees. Now he's moving on to the Canadian Bar Association.



Simon Coakeley

JENNIFER CAMPBELL

Simon Coakeley, it seems, is not very good at retiring. After leaving a 30-year federal public service career in 2013, he returned to work in May 2016 as CEO of the National Association of Federal Retirees. And, after spending 4½ years at the helm of this organization, Coakeley has just started a whole new job as CEO of the Canadian Bar Association.

His proudest accomplishment with the Association was the unanimous support the new five-year strategic plan received at the 2019 annual members meeting, especially given that the Association had seen some challenging years with a previous plan. The new one paved the way toward stability.

As an advocate for retirees — and the many other groups he supported as a public servant — “passionate, but restrained” are the words Coakeley uses to describe himself.

“I do believe in the things I’m advocating for, and I believe in them strongly, but politicians get passionately advocated to all the time,” he says. “Sometimes a cooler, calmer,

reasoned advocacy is actually a little more effective than the full-on passion.”

Looking back at his career, Coakeley says the highlight has to be his work on the establishment of the Tomb of the Unknown Soldier at the National War Memorial in Ottawa.

As the assistant deputy minister of Veterans Affairs, he remembers working with the Royal Canadian Legion and a slew of other federal departments, including Defence, the National Capital Commission, the RCMP and Public Works, on the highly complex project, all while not knowing how Canadians would react.

“To see how it captured the imagination of Canadians was amazing,” he recalls of the May 2000 ceremony when the Unknown Soldier’s remains were repatriated and buried. “There was more coverage than we expected,” he says. “And the governor general’s speech was absolutely wonderful.”

But what really confirmed how well the tomb was received was the following Remembrance Day that same year, when the droves of Canadians who came to the ceremony started laying their poppies on the tomb after the service.

“It was completely spontaneous,” he recalls, and from his workplace at Veterans Affairs’ headquarters in Charlottetown, P.E.I., seeing images of the tomb covered in poppies continues to be a fond memory.

There’s an arc to Coakeley’s career, which started with law studies after he completed high school and his first degree in Canada, having emigrated here from the U.K. at age nine. The three government departments where he spent the most time were Corrections Canada, Veterans Affairs Canada and the Immigration and Refugee Board and each has a direct link to making a difference “in real people’s lives,” he says.

“At Veterans Affairs, the employees were dedicated to improving the lives of vets,” he notes. “At Correctional Services, there’s a lot of commitment to individual offenders and their rehabilitation. And at the Immigration and Refugee Board, the decision-makers actually decide life and death things.”

When he joined Federal Retirees, he began advocating for the public servants with whom he worked for so long. And now he’s returning to his legal roots with the Canadian Bar Association role.

His colleague, Andrew McGillivray, Federal Retirees’ director of communications, marketing and recruitment, says Coakeley “humanized” the office of the CEO.

“He brought great capacity, professionalism, knowledge and experience,” McGillivray says, adding that Coakeley had vast public-service experience so he understood the needs of the Association’s members.

Coakeley leaves Federal Retirees in good shape, he says.

“We are on solid footing; we have a fantastic team, board of directors and our finances are absolutely solid.”

That said, his successor will have a tough act to follow, according to Jean-Guy Soulière, national association president.

“Simon was very successful as our CEO because he trusted his staff and empowered them to exceed expectations and because of his excellent working relationship with the board of directors and myself as president,” Soulière says. “He believes in our mission and through his efforts, a five-year strategic plan was developed as the direction to move forward. Huge shoes to fill.” ■

.....
Jennifer Campbell is the editor of Sage.

THE LATEST NEWS

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, 2021. Since contributions are owed one month in advance, the new rates (see below) will be reflected on retired members' March 2021 pension payments for April 2021 coverage.

Retired member monthly contribution rates: supplementary coverage

TYPE OF COVERAGE

SINGLE RATE	EHP	HP	TOTAL
Hospital Level I	\$62.36	\$0.00	\$62.36
Hospital Level II	\$62.36	\$8.05	\$70.41
Hospital Level III	\$62.36	\$22.40	\$84.76

FAMILY RATE	EHP	HP	TOTAL
Hospital Level I	\$126.43	\$0.00	\$126.43
Hospital Level II	\$126.43	\$13.53	\$139.96
Hospital Level III	\$126.43	\$31.46	\$157.89

Retired member monthly contribution rates: relief provision

TYPE OF COVERAGE

SINGLE RATE	EHP	HP	TOTAL
Hospital Level I	\$31.18	\$0.00	\$31.18
Hospital Level II	\$31.18	\$8.05	\$39.23
Hospital Level III	\$31.18	\$22.40	\$53.58

FAMILY RATE	EHP	HP	TOTAL
Hospital Level I	\$63.22	\$0.00	\$63.22
Hospital Level II	\$63.22	\$13.53	\$76.75
Hospital Level III	\$63.22	\$31.46	\$94.68

EHP – Extended Health Provision
HP – Hospital Provision

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

The year 2021 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 www.federalretirees.ca/pshcp2021rates.

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.

Phoenix compensation

The Treasury Board of Canada Secretariat announced in January its new process to compensate current and former employees who experienced severe personal or financial impacts as a result of issues with the Phoenix pay system.

"We recognize that the Phoenix pay system has had an impact, directly or indirectly, on public servants, and the government of Canada continues to take action on all

fronts to resolve pay issues," Treasury Board president Jean-Yves Duclos said in January. "The new claims process being launched today is another important step in ensuring public servants are fairly compensated for the mental and emotional stress or financial losses they have experienced as a result of the pay system."

For more information, visit the claims and compensation page on www.tbs-sct.gc.ca.

Microsoft class-action reminder



Canadians who purchased Microsoft PC software between Dec. 23, 1998, and March 11, 2010, can file a claim as part of a class-action settlement with Microsoft, which was approved in 2018. Eligible class members may not have to provide a proof of purchase for claims up to \$250, but will be required to submit a sworn declaration that the claim is accurate.

The class action alleged that Microsoft and Microsoft Canada were involved in a conspiracy to illegally increase prices for certain Microsoft products. People who were Canadian residents as of May 25, 2016, qualify to submit a claim.

For more information or to submit a claim, visit thatsuitemoney.ca. You must submit a claim no later than Sept. 23, 2021. Claims for Apple products are not accepted.



COVID-19 information hub

Non-essential travel restrictions are still in force, with testing and quarantining requirements changing as the pandemic crisis continues to evolve. While we advise our members to follow advice from the federal government, as well as provincial and local health authorities, the Federal Retirees' COVID-19 information hub can

help members navigate through the barrage of information. Visit federalretirees.ca/ coronavirus for member-specific information, such as Preferred Partner updates, branch event cancellations and links to Public Service Health Care Plan updates. You'll also find a link to the federal government's coronavirus web page, which includes information on the latest travel restrictions and testing requirements.

You and Your Survivors

The digital fillable PDF edition of *You and Your Survivors*, an estate-planning workbook published by the Association in partnership with Arbor Memorial, is available for download at federalretirees.ca under publications. This edition, which is available at no charge, 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.

Volunteer awards

Volunteers and members still have time to nominate a candidate for the 2021 National Association of Federal Retirees Volunteer Recognition Awards. Nominations will be accepted from any branch or any member of the Association in good standing and must be received at the national office no later than 4 p.m. EDT on Friday, March 19, 2021. For more information, visit federalretirees.ca or contact volunteer engagement officer Gail Curran at gcurran@federalretirees.ca or (613) 745-2559, ext. 235. ■



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HearingLife

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TOUGH EARLY LIFE LEADS TO HOURS OF VOLUNTEERING

While holding a full-time job, member Tony Yee volunteered the equivalent hours of a part-time job with the Canadian Red Cross for more than 45 years.

CHARLES ENMAN

At 83, Tony Yee looks back with satisfaction on more than seven decades of living in Canada and serving its people.



Credit: Office of the Gov. of Alberta

An immigrant who came from China at the age of 12, Yee chalked up many decades of service to his adopted homeland — as a member of the military, a school teacher in Edmonton and a volunteer who, over 45 years, has devoted 50,000 hours to the Canadian Red Cross.

Last November, Yee's volunteer work received rare recognition when he was given the Governor General's Sovereign's Medal for Volunteers. The citation explained that through his Red Cross service, Yee "has helped promote and instruct first aid and water safety, and has been actively involved in humanitarian disaster relief operations."

It's no surprise. His life has been all about service.

"My parents always emphasized education," he says. "They believed anyone who wanted to get ahead had to develop something on the ball. I tried

to do that for myself, and I wanted to pass everything I learned on to others."

During his years in the military, Yee was most often an instructor and spent nine years teaching RCAF pilots-in-training how to fly aircraft — not in the air, but in the classroom, where he taught communication techniques and how to use radar.

His devotion to teaching deepened during his years of military service in Edmonton, where he served with the 437 Transport Squadron. His commanding officer, sensing promise in him, allowed Yee to enroll half-time in university. Over 7½ years, he earned three degrees — a bachelor of education, a graduate diploma in industrial and vocational education and a master's in vocational education.

When he retired from two decades of full-time military work (he continued in the reserves for nearly two decades more), Yee became a vocational teacher with the Edmonton Public School Board, where he taught for 23 years.

Life was busy, but Yee found time to put in more than 1,000 hours per year volunteering for the Canadian Red Cross, roughly half the yearly hours most people put into their careers. Why was he driven to this level of dedication?

"Well, I've had a hard life," Yee says. "When I was a small child, my father had left China and gone to Canada, and my mother and I, still back in China, were fleeing the Japanese military, which had invaded China. [They] bombed our village. There were moments

when [we] hid in ditches to avoid being fired upon by Japanese aircraft.

"So I've known hardships and poverty and when people in Canada find themselves in disaster, I help, because I understand."

A love of adventure, of encountering new things, has always spiced up his life. When he and his mother came to Canada in 1949, he had no idea what to expect. "I would be entering an unknown place, but I've always loved that. A new place is always an eye-opener."

Busy though he was, there was time for family. In 1964, he married Kazue Kamada, an elementary school teacher with the Edmonton school board. They have four children and each child has two degrees, adds Yee, proud that his commitment to education made an impression on the next generation.

His hunger for new places has led him and his wife to take many cruises, 48 to date. "There's no better way to see the world," Yee says. "We've been around the world 2½ times — even to the North Pole." Though in his 80s, he still hopes to travel to the South Pole, a destination the couple settled on before COVID-19 upset travel plans.

He's not a volunteer with the Edmonton branch of Federal Retirees, but he approves of its work. "At my age, you hesitate to commit yourself," he says. In the post-pandemic world, when regular meetings resume, he will revisit the question. ■

Ottawa writer **Charles Enman** might have to up his volunteer game.



YOUR BRANCH IN BRIEF

Federal Retirees is monitoring the status of planned events during the coronavirus pandemic. At press time, we have decided that all in-person membership events are cancelled through to June 30, 2021. You can check our list of branch event cancellations at federalretirees.ca/rescheduled. For the latest updates on upcoming virtual events, watch for emails from your branch, visit its website or call the telephone number listed for your branch in this directory. To add your email to your member profile, visit federalretirees.ca/email-capture. Or, you can contact our member services team at 613-745-2559, ext. 300, or toll-free at 1-855-304-4700. They'll 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
federalretirees.ca/centralfraservalley
nafrcb1@yahoo.com

BC02 CHILLIWACK

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

BC03 DUNCAN AND DISTRICT

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

BC04 FRASER VALLEY WEST

P.O. Box 34141
RPO Clover Square
Surrey, B.C. V3S 8C4
(604) 574-2939
federalretirees.ca/fraservalleywest
info@nafrraservalleywest.ca
president@nafrraservalleywest.ca
(RSVP)

Annual meeting of members (Zoom): March 24, 11 a.m. – RSVP

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
1-855-304-4700
nijf.ca

BC07 CENTRAL OKANAGAN

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

BC08 VANCOUVER

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

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

BC10 SOUTH OKANAGAN

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

BC11 OKANAGAN NORTH

206-3808 35 Ave.
Vernon, B.C. V1T 2T9
(250) 542-2268
fsna11@telus.net

BC12 KAMLOOPS

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

BC13 KOOTENAY

396 Wardner-Fort Steele Rd.
Fort Steele, B.C. V0B 1N0
(250) 919-9348
fsnabc13@gmail.com

BC14 SIDNEY AND DISTRICT

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

BC15 PRINCE GEORGE

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

Annual general meeting (Zoom): March 8, 1 p.m.

Members' meeting (Zoom): June 7, 1 p.m.

ALBERTA

AB16 CALGARY AND DISTRICT

302-1133 7 Ave. S.W.
Calgary, Alta. T2P 1B2
(403) 265-0773
federalretirees.ca
nafrcgy.ca

Annual general meeting (Zoom): April 16, 10 a.m., details TBD

AB17 EDMONTON

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(780) 413-4687
(855) 376-2336
federalretirees.ca/edmonton
edmonton@federalretirees.ca

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**AB18 SOUTHERN ALBERTA**

Nord-Bridge Senior Centre
8-1904 13 Ave. N.
Lethbridge, Alta. T1H 4W9
(403) 328-0801
nafr18@shaw.ca

AMM: April, details TBD

Volunteers wanted: contact branch for more info

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

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(403) 952-7110 (voicemail/text)
fsna.ab20@gmail.com

AB21 BATTLE RIVER

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

AB92 LAKELAND

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

Volunteers wanted: treasurer, membership chair, phone committee chair

SASKATCHEWAN**SK22 NORTHWEST SASKATCHEWAN**

161 Riverbend Cres.
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

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
federalretirees.ca/western-manitoba
nafrmb30@gmail.com

MB31 WINNIPEG AND DISTRICT

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

AGM (Zoom): April, details TBD

Volunteers wanted: contact branch for more info

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
ttveiv@mts.net

ONTARIO**ON33 ALGONQUIN VALLEY**

P.O. Box 1930
Deep River, Ont. K0J 1P0
(613) 687-2259 (president)
(613) 584-3943
fsnaalgonquinvalley.com
avb.fed.retirees@gmail.com
avb.on33@gmail.com

ON34 PEEL-HALTON AND AREA

1235 Trafalgar Rd. Box 84018
Oakville, Ont. L6H 5V7
(905) 858-3770
(905) 824-4853
federalretirees.ca/peel-halton
nafrtreasureron34@gmail.com

ON35 HURONIA

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

Virtual AGM: May 5 – RSVP

Volunteers wanted: elections officer, directors, ad hoc assistance

ON36 BLUEWATER

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

Volunteers wanted: program co-ordinator, volunteer recruitment and engagement

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

ON39 KITCHENER-WATERLOO AND DISTRICT

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

2020 and 2021 annual branch meeting (Zoom): April 13, 11 a.m.

Volunteers wanted: treasurer, computer support

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

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ON43 OTTAWA AND INTERNATIONAL

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

2020 and 2021 AGM:
May 6, 10 a.m.

Volunteers wanted:
board of directors

ON44 PETERBOROUGH AND AREA

P.O. Box 2216 STN Main
Peterborough, Ont. K9J 7Y4
(705) 559-9253
brunet.pierre@sympatico.ca

Volunteers wanted: branch
secretary, director of membership

ON45 QUINTE

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

ON46 QUINTRENT

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

Office temporarily closed. Phone
calls, mail and email accepted.

ON47 TORONTO AND AREA

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

Virtual AGM: May 4,
10 a.m. – RSVP

Volunteers wanted:
IT/Communications

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

628 Commisso Cres.
LaSalle, Ont. N9H 0C2
(519) 970-9048
nafr.on49@gmail.com

ON50 NEAR NORTH

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

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

ON56 HURON NORTH

34 Highland Cres.
Capreol, Ont. P0M 1H0
(705) 618-9762
federalretirees.ca
huronnorth56@gmail.com

QUEBEC

QC57 QUEBEC

162-660 57^e rue O.
Quebec, Que. G1H 7L8
(418) 661-4896
www.anrf-sq.org

QC58 MONTREAL

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

Virtual AGM (Zoom): April 14,
10 a.m., see branch report for
details – RSVP by April 1

QC59 CANTONS DE L'EST

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

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
anrf-mauricie.adhesion@outlook.fr

AGM: May 5, details TBD

Calls for nominations:
president, treasurer, director
of membership, director of
communications

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
nafrfred.nb62@gmail.com
federalretirees.ca/fredericton
facebook.com/branchnb62

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
(506) 386-5836
fsnasenb64@gmail.com

NB65 FUNDY SHORES

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

NB67 UPPER VALLEY

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

NB68 CHALEUR REGION

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

NOVA SCOTIA

NS71 SOUTH SHORE

100 High St., Box 214
Bridgewater, N.S. B4V 1V9
1-855-304-4700
nafns71pres@gmail.com

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NS72 COLCHESTER-EAST HANTS

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

NS73 NOVA SCOTIA CENTRAL

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

NS75 WESTERN NOVA SCOTIA

Box 1131
Middleton, N.S. B0S 1P0
(902) 765-8590
federalretirees.ca/western-nova-scotia
nafr75@gmail.com

NS77 CAPE BRETON

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

NS78 CUMBERLAND

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

NS79 ORCHARD VALLEY

P.O. Box 815 STN Main
Kentville, N.S. B4N 4H8
1-855-304-4700
tandrcross@outlook.com

NS80 NORTH NOVA

P.O. Box 924 STN Main
New Glasgow, N.S. B2H 5G2
1-855-304-4700
victorfleury@eastlink.ca

PRINCE EDWARD ISLAND

PE82 CHARLOTTETOWN

P.O. Box 1686 STN Central
Charlottetown, P.E.I. C1A 7N4
1-855-304-4700
pat@ptassociates.ca

PE83 SUMMERSIDE

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

NL85 WESTERN NF AND LABRADOR

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

NL86 CENTRAL NEWFOUNDLAND

132A Bayview St.
Twillingate, N.L. A0G 4M0
(709) 884-2862
wlkjenkins@personainternet.com

NL87 AVALON-BURIN PENINSULA

P.O. Box 21124 RPO MacDonald Dr.
St. John's, N.L. A1A 5B2
(709) 834-3648
wcombden70@gmail.com

As the COVID-19 pandemic continues to disrupt our day-to-day lives, communicating by email has become more important than ever. To add your email to your member profile, contact our membership services team at service@federalretirees.ca, toll-free at 1-855-304-4700 or in Ottawa at 613-745-2559.

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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.

BC01 CENTRAL FRASER VALLEY

Eva Campbell
Robert Elliott
Michael Kobayashi
Daniel Purdy
Mildred Scales
Alan Serdar
Rod Sisler

BC02 CHILLIWACK

Marion Grace Barnes
Peter Nikkel
Frank W. Smith

BC04 FRASER VALLEY WEST

Dan Nelson
William Rowell
Harold Travis
Donald Wilson

BC06 NORTH ISLAND-JOHN FINN

James Addie
Frank Alvins
Shirley Bode
Elizabeth Boutaught
Lee Boyle
Robert Brucker
Art Collins
Doreen Crawford
Ken Dagg
James Dalton
Florence Donaldson
Wilf Elder
Joseph Faubert
George Forsyth
Peter Hills
Adrienne Johnson
Ed Kemp
Michael Kirkwood
Vicky Lefort
Robert Lissell
Janet Luczanko
James McGillawee
Carl Mueller
Blake Muloin
Barbara Schneider
Ruth Scott

Gabriel Sehn
Jean Stamm
Robert Stanley
Donald Turner
Joyce Unsworth
June Webber
Dorothy Williamson

BC07 CENTRAL OKANAGAN

Janet Hanbury
Jean McCormick
George Steeves
Margaret Taylor
Jean Watier
Howard Yule

BC08 VANCOUVER

Gary Baker
Joseph Gardner
Marguerite Gerrish
Robert Goddard
John Hoffman
Elizabeth T. Hutchinson
P. Dawn McAllister
Margaretann McMillan
Jane Eleanor Papageorgis

BC09 VICTORIA-FRED WHITEHOUSE

Vivian Anderson
Ethel Axelson
June Ann Briese
Barbara Jean Cooper
Frances Germaine
Gloria Glass
Peter Hatherley
Carol Hendrie
G.W. Hilder
Denis Love
Anne McGovern
Kathleen Miller
Jean Muir
Sybil Reid
Marianne Stanker
Diana Townsend
Herbert Wilson

BC11 OKANAGAN NORTH

Dale Stutt

BC12 KAMLOOPS

James Marmion Flynn

BC14 SIDNEY AND DISTRICT

Elsie Burnett
Dorothy Hautaluoma
Dorothy MacIsaac
Joan Marsh
William (Bill) Rothery
James R.H. Scott
Lillian Lois Shold
Martin P. Sommerard
Margaret Louise Taylor
Trevor W. Thompsett
Florence Pearl Willis

BC15 PRINCE GEORGE

Virginia Archibald

AB20 MEDICINE HAT AND DISTRICT

Lynn Belanger
Wilfred Fairhurst
Frances Morley
Frank Smith
Kay Smith

AB92 LAKELAND

John MacIntyre

SK25 SASKATOON AND AREA

Arthur Lloyd Brown
Georgia Helen Celic
Kenneth Earl Elliott
Joseph Krieg
Sheila Taylor

MB30 WESTERN MANITOBA

J.A. Brennan
Daniel Mahoney

MB31 WINNIPEG AND DISTRICT

Jerry Banera

Sidney Beaudoin
Gwendoline Britton
Don M. Campbell
William T. Casey
Pauline Clement
Alberta Fenning
Dick Dolman
James Gardner
Cornelius Godri
George Hanson
Norman Heinrichs
Calvin Jackson
Donald Leyden
Albert Matthews
Harry Naugler
Ben Rykiss
Eunice Sarasin
Jacqueline South
Phyllis (Penny) Stephensen
Louis Tetreault
Harry Wilkins

MB91 EASTERN MANITOBA

Shirley Bell
Edward Bueckert
Mildred Juhnke
Dale Lidfors
Tom McDougall
Leonard Simpson

ON36 BLUEWATER

Freda Arnott

ON37 HAMILTON AND AREA

Bonnie Gibbons
Barnabas Vajda

ON39 KITCHENER-WATERLOO AND DISTRICT

Ronald Bailey
Sheila Goodwin
Roy Hogan
William Lautenschlager
Peter Meinzer

ON45 QUINTE

Glen Campbell
Doreen Goodfellow
Wilfred Motley
George Pearce
Gary Ripley
Audrey Taylor
Marvin Yantha

ON47 TORONTO AND AREA

Nancy I. Connick
William J. Daniels

James E. Mills
Harold W. Morgan
Irene Louise Palmer

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Daniel Charron
Alberte Cloutier
Antonio Fournier
Pierre Gagnon
Paul Lachance
Raoul Langford
Noël Paquet
Guy Paradis
Roméo Pineault
Omer St-Pierre
Gaston Savard

QC58 MONTREAL

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Thérèse Blais Corbeil
Guy Comeau
Jean-Claude Côté
Richard Ferland
Jean Gauthier
Jean-Pierre Gouin
Yvette Marcoux
Gaétan Montpetit
Robert Perrin
Thomas E. Raynor
Jeannine Rousseau
J. C. C. Roy
Robert St-Onge

QC61 MAURICIE

Aline Fréchette
Germaine Normandin

NB64 SOUTH-EAST NEW BRUNSWICK

Cecile Armstrong
J. Aud
David S. Beach
David Challis
Claudette M. Drisdelle
Ronald J. Dupuis
Murray J. Geddes
Gerald B. Hilton
William A. Irving
Claire LeBlanc
Rodolphe (Rudy) LeBlanc
Armand Légère
Elodiane Légère
Marie E. McGrath
Patrick J. O'Leary
Guy G. Savoie
Wayne A. Snider

NB65 FUNDY SHORES

David Dix

Peter Haines
Bertha Purcell

NS73 NOVA SCOTIA CENTRAL

Pauline Arsenault
Betty MacLean
Gerald Marshall
Peter Wizinowich

NS75 WESTERN NOVA SCOTIA

Donald Apt
Rod Blair
Melvin Boudreau
Walter Chaban
Arthur Charlton
Jacqueline Cowie
Robert Delegarde
Gordon Dorey
Grace Ellingwood
Ernest Everett
Norman Fredericks
Wilfred Gaston
Robert Girard
Jessie Griffiths
Gordon Hardiman
Kathleen Ilnitski
Simone Leblanc
Gilbert Lodge
Donald McIntosh
Sheila McLeod
Marvin Mitchell
Oakley Peck
Florence Pemberton
Rolland Pemberton
Audrey Pettitt
Nelson Porteus
Norma Potter
James Pumphrey
Elizabeth Raymond
Kenneth Reno
Agnes Sabine-Pasley
Malcolm Sproul
Jean Thorburne
Daniel Timmons
How Trimper
Roger Wilson
George Wright

NS80 NORTH NOVA

Marie Murray

PE83 SUMMERSIDE

Mary Bigelow
Denis Marantz

NL87 AVALON-BURIN PENINSULA

William A. Power



Thank you for your referrals

We would like to sincerely thank everyone who submitted a referral in this year's Mega Recruitment Drive, which came to a close in January. It was the efforts of our dedicated members that brought in hundreds of new members for the association this year.

At press time, we were vetting all of the referral data and notifying prize winners. Even if you don't win one of the prizes, you will still receive a \$5 gift card for every successful referral you submitted this year, as a small token of our appreciation.

A big thank you again to our sponsors — Johnson Home and Auto, Collette, SimplyConnect and Arbor Memorial — and to all participating members for making the 2020 Mega Recruitment Drive a success. Nothing helps the association grow more than word of mouth, so please continue to mention us to anyone in your network who is eligible to join. The more members we have, the stronger our collective voice becomes.

The Mega Recruitment Drive will return in 2021.

Back by popular demand: It's time to switch and save

It's back! For a limited time only, any member who makes the switch to the direct deduction from source (DDS) payment method will receive three free months of membership. Here's why it's by far the best way to maintain your membership with federal retirees:

- It's quick, easy, and can be done online or over the phone when renewing;
- With no more renewal notices, the Association economizes by saving paper and postage fees;
- There's no connection to the Phoenix pay system, so there are no associated complications;
- Fees are just \$4.28 deducted monthly for single memberships and \$5.55 for a double;
- You can cancel easily any time.

For questions or assistance in making the switch, contact our recruitment and member services team at service@federalretirees.ca or 1-855-304-4700 (toll-free). They will be pleased to serve you.

Renew your membership

1. Your membership is automatically renewed when you have your dues deducted from your monthly pension cheque (DDS).
2. We send members who pay by credit card or cheque a letter advising them that it's time to renew.

The Association has decided not to raise membership rates. The rates for 2021 are the same as 2020.

To pay by credit card:

Log on to federalretirees.ca

To pay by cheque:

Send cheque payable to National Association of Federal Retirees:

National Association of Federal Retirees
865 Shefford Rd.
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.

2021 membership fees

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

How to sign up?

1. Visit federalretirees.ca and click on the Joining Us menu.
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.

Give a gift that keeps on giving – all year long!

For only \$51.36, you can now give the gift of a Federal Retirees annual membership to friends and loved ones who qualify* (even if they're not retired).

Each membership supports our work to protect federal pensions and benefits and offers excellent savings through our Preferred Partner program that can be enjoyed throughout the year.

Call us at **1.855.304.4700** to place your order today or visit **federalretirees.ca/gift** for more information.



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*The recipient must be collecting
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1.855.428.8744

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