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A return to routine

Three years into the pandemic, our members are resuming their hobbies and seeing more people, but they're still approaching life cautiously and nurturing their mental health. PAGE 8

Climate change: The Prairies are suffering, but innovation continues

Love quest: Digital age dating tips

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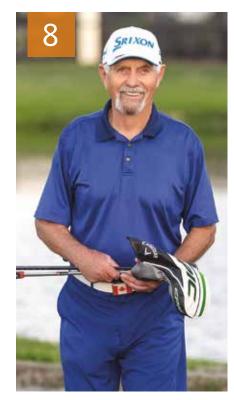
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SCAN

Cost-sharing formula fits

A survey determined that for most branches, the status quo works well. BY ROY GOODALL

he Public Service Healthcare Plan (PSHCP), which has been renewed with a new claims administrator as of July 1, 2023, is the largest private health-care plan in the country. The PSHCP has 1.7 million members, of whom 46 per cent are federal retirees. A full 73 per cent of the \$1.5 billion in paid claims is for prescription drugs.

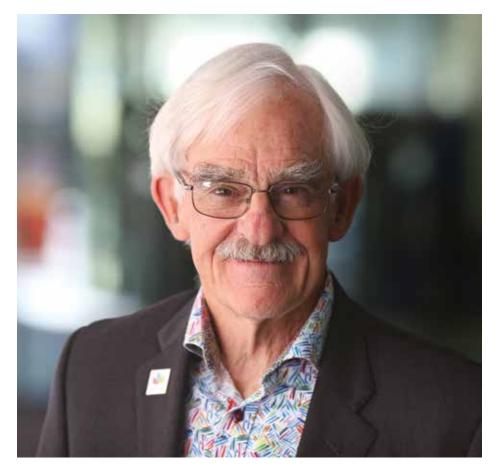
Before administration of the PSHCP switches from Sun Life to Canada Life on July 1, I urge all plan members to complete Canada Life's positive enrolment process. The annual plan fee normally charged on April 1 of each year will be due on July 1 this year.

Meanwhile, I'm happy to report that responses to the branch core functions survey were extremely positive, with 71 of 79 branches completing it by the deadline. We shared the survey results with all branches in a webinar during the December national board of directors meeting.

In perhaps its most significant finding, the survey determined that the existing 80:20 cost sharing formula fits most branches.

The survey results also provided the special committee on branch financing with the information it needed to prepare its branch financing report and proposals for the 2023 Annual Meeting of Members (AMM) in June, the planning of which is well under way.

That report has since been reviewed by the board of directors and it will be considered by the president's forum



during the AMM, while also being reviewed by members at the AMM. In addition to the report, the AMM will consider two financing pilot projects on this topic:

1. Minimum branch financing, and,

2. Recurring branch funding.

The special committee on branch financing will wind down after the AMM.

For years, perhaps decades, the Association has been asked to nominate members who possess specific knowledge, expertise and experience to be members of five government committees. More than a year ago, the government advised the Association that future nominees must be representative of diversity and equity-deserving groups, including women, individuals who identify as Black, Indigenous or Persons of Colour (BIPOC), people with disabilities and members of the 2SLGBTQI+ community. Since the Association's database does not include this information, we are taking steps to ensure our recruitment efforts are focused on competencies and include diversity criteria.

There is a precedent for this way of recruiting. Our search for an observer for the Public Service Pension Advisory Committee produced 38 applications. We're optimistic we will also get good results from this process.

Please be sure to sign up for our emails and check our website often more opportunities will be available. We look forward to leveraging the experience and wisdom and the full diversity of our membership for these types of volunteer and representation roles. The work these committees undertake is challenging and rewarding.

Roy Goodall is president of the National Association of Federal Retirees.

Dear Sage

Note that letters have been edited for grammar and length.



Dear Sage,

I so enjoyed the article on our native birds in the spring *Sage*. The photos were especially charming. Even if you live in an apartment in the city, you can feed the birds in the winter time.

Margaret Currie

Dear Sage,

Thank you for the excellent article on ageism. After she passed away, I discovered that my mother, who was very cognitively aware, had co-signed a student line of credit for a relative 13 years earlier that was never paid off. I felt no one truly bothered to explain to her that this would have to be repaid by her, knowing her assets allowed for repayment upon her death. Bank personnel suggested they assess a person's understanding and said it might be "too complicated" for a senior to understand. This represents ageist attitudes on several levels. To fully respect our aging population, banking institutions must present information in a clear, consistent manner. To consider it unnecessary due to someone's age is unacceptable. Thank you for your

continued efforts to bring the subject of ageism to light.

Wendy Cole, Ottawa, Ont.

Dear Sage,

Thanks for the great article on ageism, which concludes with Ashton Applewhite's recommendation "... to challenge ageist behaviours and create language and models ..." to counter ageism. To embrace this recommendation, Federal Retirees should form a task force that reviews an organization's practices when dealing with customers, akin to "best employer" recognition programs, which many private and public organizations pursue to gain recognition as a good place to work. Why not the same for anti-ageism? I'm sure organizations would be interested in achieving an "ageism-free" operating standard and would be proud to display their award from Federal Retirees. If there is interest, I would be willing to assist with developing an anti-ageism program.

Jack Taylor

Dear Sage,

I was very enlightened by *Sage*'s piece on "ageism," however, often unknowingly, it's seniors themselves who are guilty of ageism. Weekly, I receive a litany of jokes and cartoons sent from some of my senior friends. Although often seemingly humorous, they can also be degrading and even more important, they may encourage readers to accept that they are hopeless, nearsighted, forgetful and a litany of other conditions that are not universally true of seniors.

I will now be more vigilant about my participation in this subtle but disturbing practice of encouraging a negative image of seniors.

Brian Burrill, Sherwood Park, Alta

Dear Sage,

I thought this might be of interest to fellow members. In 2021, I sold a secondary property, which put me way above the threshold (clawback) ceiling for OAS. Revenue Canada's automated computer tax review system flagged me and sent a notification to Service Canada to withhold my monthly OAS payment.

Upon receiving notification of their action, I immediately contacted Revenue Canada to advise them the threshold amount had been exceeded due to "a once in a lifetime situation" and the clawback wasn't warranted because my financial situation would return to normal in 2022. Eventually, my OAS was reinstated, but I expected a refund for the four months withheld.

I was advised the amount withheld would be treated as an advance tax deduction for 2022 tax year and no interest would be returned. The issue wasn't fully corrected until March 2023.

Marilyn Craig

Dear Sage,

I was just going through the Spring 2023 issue, a very good one as usual, and I had to comment on the article by Patrick Imbeau on pensions.

At one point, the article notes that higher interest rates could lead to surpluses in DB pension plans and that immediately brought to mind the last time a surplus was declared in the federal DB pension plan.

The federal government decided to take the surplus into its general revenue; the issue went before the courts and the government won the case.

Given the spending practices of [this] government, I suggest the Federal Retirees be ready to address this matter. Once bitten, twice shy.

Ken Cumming

Keep those letters and emails coming.

Our mailing address is: National Association of Federal Retirees, 865 Shefford Road, Ottawa, ON, K1J 1H9 Or you can email us at: *sage@federalretirees.ca*



We value your membership

Our team is working hard on the issues that matter to you — from pension protection to fighting ageism. **BY ANTHONY PIZZINO**

s we approach the annual meeting of members on June 20 to 22, my mind is on your support and I want to thank you for your membership in our organization.

In this issue of *Sage*, we highlight the work of those who participated in our annual Mega-Recruitment Drive and celebrate their successes. One thing I've learned about our membership recruitment is that word of mouth is critical. In February 2023 alone, a full 70.5 per cent of our new members heard about us through word of mouth, so if you're in touch with former colleagues who aren't members, do let them know about the benefits of membership. You never know — they may join and list you as their point of contact, giving you a chance to win next year's Mega-Recruitment Drive's grand prize and one of the many secondary prizes.

As an organization, our initial and primary raison d'être is to defend the pensions of our members and, as austerity measures come into focus on the federal government side, I want to assure you that our highly effective professional staff are vigilant in monitoring and ensuring that we have the best advice possible if we ever have to go into protection mode. You worked your whole career with the expectation that you would have a secure income in retirement. We are here to make sure that continues to be the case.

Not only does our hard work on pensions benefit current retirees, it also benefits those who are still working and still contributing to their pensions. To that end, I would also encourage you to recruit those you know who are still working in the public service. They are eligible for membership now. As an example, Newfoundland-based superrecruiter Joanne Morrissey signed up her daughter, who currently works for the federal government.

Besides pension protection, another benefit of membership this year is a travel contest to mark our 60th anniversary. There aren't many national membership-based organizations that can claim to have existed for 60 years so it's a milestone worth celebrating. You will be invited to enter the contest, which includes \$76,000 in prizes from Collette and Johnson Insurance, with a mail-in ballot in this issue of the magazine, or you can enter online at federalretirees.ca/60travelcontest. Refer to the advertisement on page 4 for more information.

Speaking of benefits of membership, I am very pleased to announce that through our negotiations with Johnson MEDOC[®], we continue to be able to offer you the best travel insurance available for the policy year beginning Sept. 1 at an average increase in premiums of only 3.8 per cent. I would also like to welcome aboard our newest preferred partner, IRIS Advantage, which has a host of new vision care and eyewear benefits to share with our members. You can find details on all they have to offer on our website at federalretirees.ca.

Finally, I wanted to highlight the work of Sayward Montague, our director of advocacy. In April, as part of our role in the Canadian Coalition Against Ageism, she travelled to New York City to attend the OEWG13, the United Nation's openended working group on aging, where she helped stress the importance of a UN convention on the rights of older persons. That our organization has had representation at such a high level is yet another success for Federal Retirees.

As summer approaches, I look forward to seeing some of you at the AMM and reporting back to all of you on relevant happenings.

Anthony Pizzino is the chief executive officer of the National Association of Federal Retirees.

Our collective COVID cautiousness

AE

MAHA

Three years into the pandemic, COVID has changed the way we live our lives and many of us are now more focused on our mental health.

BY HOLLY LAKE



or Simon Sherry, pandemic life has resembled an Edward Hopper painting.

Known for capturing isolated, solitary images of Americans, Hopper's most famous painting, *Nighthawks*, is of three men and a woman at the counter of a diner at night. While they're close in proximity, there's no connection, no eye contact and no interaction. It depicts a real sense of loneliness without being alone.

Sherry sees parallels in society given the public health policies that told people to physically distance to protect themselves and discouraged extroverted attributes, such as talking to others and seeking out interaction.

A clinical psychologist and professor in Dalhousie University's Department of Psychology and Neuroscience, he says the biggest lasting impact of the pandemic will be the corrosive influence it's had on Canadians' mental health. University of Toronto research suggests about one in eight older adults experienced depression for the first time during the pandemic.

While that anxiety, depression and addiction will persist, Sherry says other serious but less obvious scars have emerged.

Most notably, people's personalities have been altered. Having been told not to gather with others and to keep a six-foot distance for so long has led this behaviour to become a persistent part of everyday life.

"[Keeping our distance] can become a habit that eventually gets woven into your character," Sherry says, noting that it can change how close someone stands to others at a store and their willingness to lean over a fence to talk to a neighbour. "I think for a generation, we may see a more or less permanent recalibration in the distance we expect from people."

For Don McKay of Dartmouth, it's been a heavy few years.

"I'm over 80, so it's been stressful," says McKay, who has been a member of Federal Retirees since 2008. "You had to be bloody careful because if you weren't, you were going to get it and you didn't know if you were going to survive or not. I'm in really good shape — I walk, work out and golf — but that's not the point. When people are dying all around you, you don't know if you're going to be next."

He and his wife have resumed their annual trips to their Florida condo, but he's still cautious, avoids big crowds and is just fine with being the only person masking.

"It's still around, so it's always in the back of my mind. I'm not as bad as I was, but I'm on the lookout," says the retired Coast Guard captain, joking about constantly scanning the horizon.

In Winnipeg, Joanne Craig says she and her husband rarely have people in their home now, nor do they visit others in theirs.

"I'm more reclusive," says Craig, who worked in telecommunications for what was then called Communications Canada and joined Federal Retirees in 1998. "It's not a matter of being anti-social. I'm more cautious and aware."

Reduced contact has also extended to how often she's in touch with friends and family who live in other cities.

That said, she doesn't feel isolated. After doing Tai Chi in a snowy parking lot during shutdowns, Craig was happy when classes resumed, as everyone distances and masks, and to return to her gym when it reopened, which also requires masking.

She says it's been great to see old friends and meet new members, but there's been a notable drop in participation. Overall, people are sticking to themselves more.

"A few in our neighbourhood have become odd as a result of the pandemic. They're not only less social, they're actually cold and reclusive," Craig says.

Don McKay, who is over 80 years old, found the pandemic stressful as he had to be "bloody careful" because it's never clear who will survive if they get COVID. Photo: Vanica Louis



Joanne Craig was initially reluctant to return to her beloved ballet in Winnipeg, but she's past that and now attends wearing a mask. credit: Rejean Brandt

"One person that we used to be very chatty and friendly with now looks away when we drive by. Her husband is ill, but she's not shared any of that information, which she would have done in the past. So, we have no idea how he's doing or if there's anything we could do to help."

Craig was initially reluctant to go to her beloved ballet and symphony, as she was uncomfortable being so close to people who might be "breathing viruses." But she's gotten past that and now attends in a mask, and says people are generally mindful of others at performances.

In addition to extroversion, Sherry says openness to experience has also been impacted. Open people are curious and want to explore new places and try new things, but that was also discouraged to mitigate COVID-19.

"We were told to stay home and live a narrow life," he says. "After several years of isolation and avoidance, I don't think we should be surprised to see that's had a lasting impact on human personality." At McMaster University, Jennifer Heisz, the Canada Research Chair in brain health and aging, says sticking with comfortable activities instead of being explorative or adventurous can impact the brain.

"If we're just doing the same thing over and over, it's not really training the brain to think outside the box," she says.

That's compounded by social isolation, loneliness and a lack of physical activity, which are risk factors for dementia and cognitive decline.

"We have to be really careful, especially at the later stages of life, where these sorts of fundamental stimulations are really important for keeping us and our brains healthy," Heisz says.

The good news is that a little goes a long way. She says having a few key people you love and can trust and rely on in your life is enough. If they can support a healthier lifestyle and get you walking more, even better.

Heisz says that data she collected

during the pandemic show a shift in why people wanted to exercise. It was less focused on strength and looking good, and more on feeling good and improving mental health.

The paradox was that poor mental health often got in the way of exercising, as people were too stressed and anxious, and fearful of associating with others in common spaces such as a gym.

"But the great thing is that something as simple as a 10-minute walk around the block has been shown to reduce anxiety and stress and boost mood," Heisz says.

Carolyn Cudmore of Ottawa, who joined Federal Retirees in 2023, says she became more committed to improving her overall health and wellness these past few years.

This winter, she and her husband took skating lessons several times a week at rinks across the city with people of all ages and backgrounds.

"It's been lovely. When we're on the ice, there's lots of cold air and high



Carolyn Cudmore has become more determined to improve her overall health and wellness during the pandemic.

ceilings, and nobody's concerned," Cudmore says. "Everybody lets their hair down and is open to the fact that we're complete novices. It's been super cool and I think it's been the outlet that I missed."

Recently retired from Global Affairs as a deputy director, she shrunk her social

circle during the pandemic to have more selective, deep and positive relationships. While missing bantering with strangers, given that people are more cautious, she's gotten to know her neighbours better. She's apprehensive of crowds, so she and her husband have developed new hobbies and leisure activities. They make a point of walking four kilometres each day and spend more time in nature.

"We are better rested and generally calmer and more relaxed," Cudmore says, in contrast to the stress and anxiety of the early days of the pandemic.

Practising self-care can help people feel they have control over their lives and bring comfort in unsettling times, says Peter Liu, a clinical psychologist in Ottawa. When it comes to mental health, he's big on prevention and says there's plenty people can do to help themselves, including limiting their exposure to bad news on television and social media, having regular contact with friends and family, and developing hobbies, especially ones that encourage creativity and self-expression. That's particularly important now that public health measures have been dropped, leaving many seniors feeling like society is no longer looking out for them, despite the existential threat COVID-19 still presents.

"Some may be feeling more anxious and at risk because people are not being cautious," Liu says.

Sherry agrees and says seniors still pay a high price relative to other age groups.

Liu says many seniors are determined to look after their own health. They've accepted this is how life is right now and developed protective routines to cope without stress.

While some may feel it's embarrassing to be in the minority taking precautions, he says people should take pride in taking care of themselves.

"Think, 'I'm a survivor here. I'm going to make it through and do my best with what's within my control'."

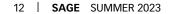
Holly Lake is an award-winning writer who divides her time between Ottawa, Ont., and Dartmouth, N.S.



It's adaptation season again

Climate change threatens aspects of Prairie life, but the people have a long history of urgent innovation.

BY PETER SIMPSON



any things grow quickly and richly on the Canadian Prairies, but an acceptance of climate change has not been among them.

"The Prairies are actually a hotspot for climate change, second to the North in terms of the changes in climate that are projected to occur," says Jo-Ellen Parry, of the Winnipeg-based International Institute for Sustainable Development (IISD). "And yet, the global action and planning on the Prairies is lower than in British Columbia, or in the Atlantic provinces. I think there's a variety of reasons for that."

Those reasons include a selfassuredness that people of the Prairies can manage climate challenges on land that's long familiar with weather extremes, says Parry, who is IISD's director of adaptation in Canada.

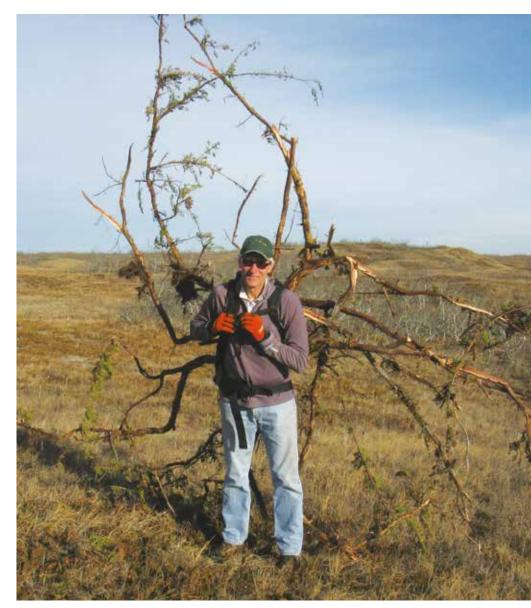
"It goes down to -30 [Celsius] in the winter, and it goes up to +30 in the summer, and that's a fairly wide temperature range," she says. The region also naturally "oscillates between being too wet and being too dry," a natural variability that can obscure "the underlying process of warming."

Yet there's a growing acceptance that the climate is changing in the Prairie provinces of Manitoba, Saskatchewan and Alberta, as significant drought and "one-in-a-100-years flood events" become more frequent, while smoke from massive forest fires in B.C. has been visible as far east as Winnipeg.

An urgent example of heightened awareness on the Prairies can be found in a report from the Métis National Council.

"Métis peoples living in Western Canada are uniquely sensitive to the impacts of climate change due to their dependence on the land for their identity, culture, livelihoods and resourcedependent economies," reads the 2020 report, which also alludes to a particular strength of the region — historic adaptability.

"Over many generations, Métis have found innovative ways to live in



David Sauchyn, a professor of geography and environmental science, reconstructs climate from tree rings. Here, he excavated a shrub to examine and carried it out from the trail on his back.

their particular environment despite diminished access to land and waters... Their knowledge can support adaptation solutions as they are developed for Indigenous and non-Indigenous populations."

Such a record of resiliency is fundamental to Prairie life, nowhere more than in the vast agricultural sector.

"More than 80 per cent of all the farmland in Canada is in the Prairie provinces," says David Sauchyn, a professor of geography and environmental science and director of the Prairie Adaptation Research Collaborative at the University of Regina. "That's the sector that's most likely to be impacted, but it's also the sector that is the most adaptable. Agriculture was imported to the Prairies about 140 years ago, and there was serious adaptation required to sustain agriculture in this region."

It may seem counter-intuitive, but while the Prairies have "fantastic soil" for growing, they also have "a fairly harsh climate" with a relatively short growing season," and "a permanent water deficit." Essential to water supplies is snow that, historically, has melted slowly in spring and been absorbed into the freshly thawed ground.



David Sauchyn says droughts are a continuing problem in the Prairies, particularly as the climate warms.

"If it wasn't for the snow, we would be in serious trouble," Sauchyn says, "and the problem with climate change is our snowpack will eventually dwindle and disappear, given enough warming."

Snow that does fall is melting earlier and not being absorbed into ground that remains stubbornly frozen. On the other side of the seasonal coin, more rain is expected to fall in increasingly heavy incidents, and then run off dry ground instead of being absorbed. "You can actually get more precipitation, but have drier conditions."

There are worsening droughts, such as the "horrible" summer of 2021 — though, he notes, crop losses were lower in 2021 than they were in the famously dry 1930s, even though it was drier in 2021.

"There's been a whole lot of adaptation to enable the level of agricultural productivity that we enjoy today," he says. "There's been so much improvement in technology and farming practices and crop breeding and so on, we're able to sustain agriculture now through exceedingly dry summers."

The issues are deep-rooted, literally. Much current research studies what crops will be suitable to be grown on the Prairies in future — how canola, pulses and, of course, wheat will fare, and what new varieties or crops may become more suited to the changed climate.

Such studies benefit from the innate strength of the quicker response allowed by working on an annual crop cycle, Sauchyn says. Also, the vast majority of farms, which are family-owned, do not have to report to and await direction from a corporate structure. "The CEO is usually in the kitchen."

Despite these strengths, the challenges are massive, and co-operation at all levels is urgently needed. Sauchyn's data show water levels on the Prairies going back to AD as in AD 888, and he says, "there have been droughts that are way more wicked than anything that's occurred since the Prairies were settled by my grandparents and other people. These droughts will reoccur, but when they do, it'll be in a warmer climate. That's where you've exceeded the capacity of individual farms to deal with climate change, and more governments have to step in."

Protecting people

Governments of the provinces are working together through Climate West, with an aim to protect people and communities, ecosystems and the organisms that live in them. They also want to mitigate the enormous costs of acting too late.

"One of the things we're interested in," says Climate West executive director Kerra Chomlak, who's based in Leduc, Alta., "is the cost of climate change what kind of costs are we going to see in our economy, and why we might want to take action early to avoid more costs, because these things become more extreme and more costly over time."

Elaine Fox, who is board chair and the Manitoba government's representative on Climate West, says that in addition to agriculture, climate change has impacts on "industry, supply lines, on our wildlife or fisheries, on people in vulnerable populations that are within our urban centres, but also smaller communities that haven't been able to do a lot of that physical infrastructure adaptation ahead of time."

As an example, she cites forest fires, which are increasing in frequency and severity, and expanding from remote northern areas to more populated southern areas. As a CBC headline warned in 2019, forest fires are "Earlier, later, and less predictable."

"You might not be able to avoid the wildfire, but maybe you can avoid being evacuated," says Fox, who mentions potential measures such as SMART fire programs, or the traditional Indigenous practice of controlled burns, along with generally improved forest-management practices to survive in an age of drier forests and more lightning strikes from increasingly frequent and heavy storms.

Threats to the boreal forest that spans the northern regions of the three provinces include the expanding range of the pine beetle, and the unusual appearance of oak or ash hardwood trees that don't provide food for indigenous creatures, and present challenges to the softwood lumber industry.

More research is under way into the climate challenges faced by wildlife large and small — from the famous polar bears of northern Manitoba that are struggling with declining sea ice, to the schedules of migrating songbirds and the insects they eat, which may become disastrously disjointed.

Fish, and fishing, are also at risk. In Lake Winnipeg, for example, fishing is booming as warmer waters encourage the growth of algae, a key food source for many fish — until there's so much algae that oxygen is depleted and fish die. "It's a hard one to say that it's actually been detrimental," Fox says. "It's on its way to being detrimental, but it's not there yet."

Infrastructure challenges

Given the vast breadth of the Prairie landscape — Saskatchewan alone has approximately 250,000 kilometres of roads, more than any other Canadian province — transportation is an acute issue as organizations study what people drive in, and what they drive on. The issues are complex.

"We don't have significant infrastructure in our province to allow people the accessibility to live their lives without the reliance on a vehicle," says Bethany Daman, communications manager with Manitoba's Climate Action Team (MCAT). "We don't have proper inter-community transport as far as communities outside of urban centres, and even within urban centres."

MCAT is advising government on "all of those things that help reduce the number of vehicles on the road," and how to ensure that essential vehicles are electric. "The charging infrastructure needs to be increased significantly, because that's a huge barrier for people right now," Daman says.

There's also an entire system of seasonal winter roads that are crucial to life in northern regions, and are being undone by warmer winters. Jo-Ellen Parry says the IISD is among those studying "the lack of capacity of communities to bring in the heavy equipment and heavy construction materials they will require (and) our severe inability to bring in sufficient amounts of fuel." Flying in essential supplies would increase costs tremendously. Like so much else, the state of ice roads remains unpredictable from one year to the next. "The hallmark of climate change really is unpredictability," Parry says.

One certainty is the need for people, communities and governments to change their approach to how so much is done.

"Adaptation," Sauchyn says, "is changing our technologies, our policies, our programs, our infrastructure, our urban planning and our behaviour in response to climate change, and in anticipation of further climate change. It's basically changing just about everything we do, so we are less vulnerable to the changing climate."

That Prairie resiliency has never been more important. As Elaine Fox says, "We've been very good at adaptation over the last year century." ■

Peter Simpson is an Ottawa-based writer from Prince Edward Island. Like many Eastern Canadians, he spent a memorable year on the Prairies.

Thank you for 150 years of service to Canada and Canadians.



National Association of Federal Retirees

Association nationale des retraités fédéraux

The year was 1963

Federal Retirees is celebrating 60 years since its creation — then as the Federal Superannuates National Association. In a nod to its founding, we take a look back at what else happened in 1963.

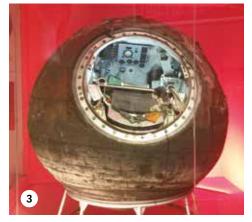


JFK Assassinated

John F. Kennedy was shot Nov. 22 in Dallas, Texas, by Lee Harvey Oswald, a former U.S. Marine. He was pronounced dead 30 minutes later. Vice-president Lyndon B. Johnson was sworn in as president the same day.

Beatlemania

The Beatles continued to top the charts and released Please Please Me, their second album, which included "Twist and Shout," "Love me Do" and "I Saw Her Standing There."



Space Stuff

The Soviet Union launched the Vostok 6, which carried Valentina Tereshkova — the first woman in space.





Famous Canadians Born

Actor **Mike Myers**, writer **Yann Martel**, **Laureen Harper**, wife of former prime minister Stephen Harper, and singer **Roch Voisine** were all born in 1963.

A Peaceful PM

Lester B. Pearson became prime minister in 1963 after narrowly losing a bid to become secretary-general of the United Nations and subsequently being awarded the Nobel Peace Prize for organizing the UN emergency force that resolved the Suez Canal crisis. During his tenure, he launched universal health care, the Canada student loan program and the Canada Pension Plan.

Music Music Music

"Girl bands" such as **the Chiffons** were popular in the '60s and this group had two top singles —— "He's so Fine" and "One Fine Day." **Phil Spector's** Wall of Sound was in full swing in 1963, the same year he signed **The Ronettes**, whose 1963 hit was "Be my Baby." **Elvis Presley** continued his ascent with "Bossa Nova Baby" and "Devil in Disguise."

Voting Age

A 1963 parliamentary committee recommended that the **voting age be reduced from 21 to 18** for all Canadians, but the recommendation wasn't accepted. However, Quebec did lower its voting age to 18 that year. The rest of Canada followed suit in 1970.

Elections Canada

Sports History

12

11

The **Toronto Maple Leafs** won their 11th Stanley Cup, defeating the Detroit Red Wings in Game 5 at Maple Leaf Gardens. The **Hamilton Tiger Cats** won the 51st Grey Cup 21 to 10 over the B.C. Lions at Empire Stadium in Vancouver.

Photo Credits: 1. Walt Cisco, Dallas Morning News 2. Capitol Records 3. Andrew Gray 4. Alexander Mokletsov 5. DOD News 6. Shane Lin 7. Govt of Germany 8. XIIIfromTOKYO 9. Nobel Foundation, Associated Press 10. General Artists Corporation 11. Metro-Goldwyn-Mayer, Inc. 12. Elections Canada 13. Toronto Maple Leafs 14. National Archives and Records Administration

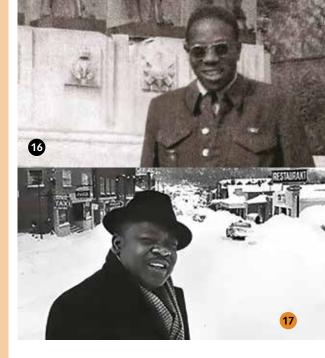
Dreamy Address

Martin Luther King gave his "I have a dream" speech, calling for an end to racism in the United States. He used the phrase "I have a dream" several times, beginning with: "I have a dream that one day this nation will rise up and live out the true meaning of its creed. We hold these truths to be selfevident that all men are created equal." ALBERT R. BROCCOU & HARRY SALTZMAN WAR SEAN CONNERY GJAMES BOND **OOZ** IN AN REMINES

WITH

'Bond, James Bond'

Sean Connery starred in his second film as James Bond in From *Russia with Love*, the 1963 spy movie. It was the second in the series, following Dr. No (1962) and preceding Goldfinger (1964) based on Ian Fleming's novels. The film was nominated for a Golden Globe award for best original song, "From Russia with Love" and its cinematographer won a BAFTA award.



Ontario firsts

Leonard Braithwaite (top) was elected to the Ontario legislature, becoming the first black Canadian MPP. Part of his legacy was shutting down segregated schools. In northern Ontario, **S. F. Monestime** (above) was elected Canada's first black mayor in Mattawa.

21

Canadian sounds of 1963

Ottawa native **Paul Anka** was enjoying a successful career in the 1960s, which was temporarily derailed by the British invasion, but he was big in Italy, where his recordings of "Piangerò per te" and "Ogni volta" both reached No. 2 in 1963. **Ronnie Hawkins**, who was born in New York but lived in Canada most of his life, had a hit with **Bo Diddley**. Meanwhile, Quebec nationalist **Gilles Vigneault** released his "Gilles Vigneault chante et récite" album, a year before his famous "Mon Pays," an unofficial Quebec anthem. Thunder Bay heartthrob **Bobby Curtola** released Truly Yours, his third album in as many years.

Photo Credits: 15. Ludie Cochrane 16. Courtesy of The Memory Project/Leonard Braithwaite 17. Mattawa Museum 18. Pierre-Olivier Combelles 19. Tabercil 20. Evert-Jan Hielema 21. Ross Dunn 22. Universal Pictures 23. Artwork by Howard Terpning 24. Twentieth Century-Fox studio 25. The Miracle Worker 26. Facebook 27. Padraic Ryan 28. Wladyslaw 29. Caroline Bergeron

20

Hollywood happenings

Lawrence of Arabia was named best picture at the 1963 Academy Awards. **Gregory Peck** won best actor for his role as Atticus Finch in *To Kill a Mockingbird* and **Anne Bancroft** won best actress for her portrayal of Anne Sullivan, the blind tutor of Helen Keller in *The Miracle Worker*.

Chart topper

American soul and R&B singer Jackie Shane, who chose Toronto as her home, hit No. 2 on Toronto's CHUM countdown and No. 124 on Billboard's heatseeker chart with her single, "Any Other Way." She was the country's first black transgender recording artist and is credited with helping shape "the Toronto sound," which includes heavy electric base, New Orleans-style drumming, Hammond organ and soul singing.

Arts institutions

Place des Arts opened in Montreal in 1963, the same year that plans to build the National Arts Centre in Ottawa were approved.

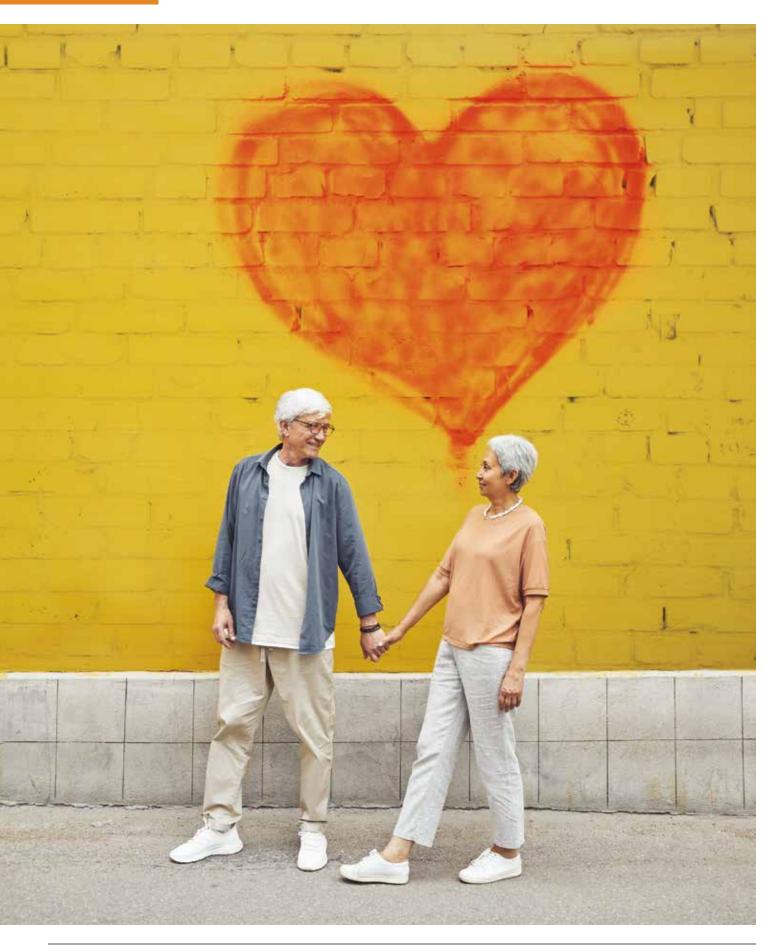


Small progress

LAWRENCE OF ARABIA

OCAVLE CLAURE BANS ARTIN BARE ... PETER O'TOOLE .

> A study the federal government commissioned found that Indigenous peoples were Canada's "most disadvantaged and marginalized population." It sparked amendments to the **Indian Act**, a start in reconciliation that continues to this day. Meanwhile, in P.E.I. and N.B., Indigenous peoples attained the right to vote.



Looking for love

Dating again can be daunting. *Sage* sheds some light on the scene now, and gives some practical advice. **BY PATRICK LANGSTON**

ave the urge to date again after being out of circulation for ages? Good for you. You deserve the fun and the companionship. But you'll find the adventure of dating in your senior years a lot more satisfying if you approach it with some basic know-how.

Start by realizing that, as we age, we often become comfortable in our bubbles, says Toronto dating expert Shannon Tebb, owner of Shanny in the City. That can produce conflict.

"It's scary to invite people into our private space. Sometimes seniors feel they've been married in the past and don't want to go down that road again, they just want the freedom they're used to and yet they still want companionship."

That conflict is heightened because seniors may not know how to be vulnerable and open, both prerequisites to dating and genuine companionship.

Tebb says learning skills like active listening, where you attend closely to what the other person says and means instead of readying an immediate response, can open you up to letting someone else into your space. Broadening your world with new hobbies



Shannon Tebb, owner of Shanny in the City, is a Toronto-based dating expert. Photo: Max Jamali

and interests also helps, says Tebb, whose services include dating and life skills coaching as well as matchmaking.

Remember, too, you're not alone on the seniors dating trail. Not only has Statistics Canada reported that the number of separated or divorced seniors living alone soared from nine to 32 per cent between 1981 and 2016 (the most recent date for which this information is available), but online dating sites that now include or cater exclusively to older adults have mushroomed as seniors get their dating mojo working.

Getting ready to date again

Think of dating as an emotional workout, where warming up — especially if you haven't exercised for some time — is key to achievement.

Been through a bad or even good relationship, a painful separation, the death of a spouse? Try letting go: You're moving into a new stage of life and the past doesn't have to dictate the future, Tebb says.

Do some confidence-building, she adds. Men, that could mean trimming your beard shorter than usual to give yourself a new, pleasing look, or, if you don't normally do so, dabbing on a bit of cologne ("a bit" being the operative term.)

Ladies, is there some reason for sticking with that tried-and-true hairstyle? Take a chance on something fresh and daring.

You'll find lots of other advice, from updating your wardrobe to tips for balding men, in the free blogs and resources on many dating websites.

Making a connection

This may be easier than you think. Online dating sites (see sidebar) abound and they can work: A 2017 *Consumer Reports* survey found 44 per cent of respondents — not restricted to seniors — met a spouse or long-term partner through dating sites. However, *Consumer Reports* says you need to stick with it to find that special someone.

A 2017 Consumer Reports survey found 44 per cent of respondents — not restricted to seniors — met a spouse or long-term partner through dating sites.

Some sites are free. Others are paid, starting at approximately \$21.50 per month, but some cost double that or more. There are sites for all ages, 50+ only, gays and lesbians, Christians, those seeking casual sex, rural daters and many others.

Pat Wright, owner of Personal Touch Matchmaking in Calgary and a 40-year veteran of personally connecting wouldbe daters, is wary of online dating sites.

"It's so time-consuming [being on the computer] and reaching out to people. And people tend not to tell the truth about who they really are." She cites "horror stories" of women showing up for a date only to discover the guy doesn't match his photo. Others are married or looking for a one-night stand.

Her service — \$1,500, which is on the low side for matchmakers — includes a face-to-face interview with each client — "if they don't have time to see me, they don't have time to date" — and 10 matches.



Best dating websites for seniors

- silversingles.ca
- ourtime.com
- eharmony.ca
- elitesingles.ca
- match.com

~ Courtesy of Shannon Tebb

If you go the online route, Wright suggests you get a friend to help you complete your dating profile so it accurately portrays you and what you're looking for. And take the time to read the fine print about terms and conditions, costs and data privacy.

There are countless other ways to meet a potential companion. Let your

friends know you're back in circulation. Join a church group, start volunteering or sign up for a university course for retirees. Each will put you in contact with a new circle of potential dates. Even a part-time job will get you out and about.

Where to go and what to expect

Wright suggests a coffee shop or a drink for the first date.

"It's 45 minutes and it gives both parties an out if they're not interested."

She doesn't like walks for that first get-together because it's difficult to look in the other person's eyes and pick up those all-important signals that tell you whether to pursue this one.

Tebb, meanwhile, isn't crazy about coffee dates.

"It feels like an interview," she says. Instead, she suggests something fun and undemanding: a wine-tasting event, a visit to a public flower garden or even a simple picnic. In other words, go wherever you're most comfortable. Not that you'll be entirely comfortable. If you were nervous on your first dates as a teenager (and who wasn't?) expect to be nervous — but excited, too — now.

Try to relax, Wright advises. "It's like riding a bike: You don't ever forget."

Finally, stay safe. Tell someone else where you'll be, don't give private information to your date, and be on the alert for scams.

Still uncertain how to proceed? Dating coaches such as Tebb can help you build dating and relationship strategies to put you on a firmer footing.

If all this sounds daunting and you're tempted to just stay home watching Netflix, don't. You deserve a good life, which includes companionship. And remember, don't accept second best in your new No. 1 — life is too short for compromising on that. ■

Patrick Langston is an Ottawa writer and senior. He's not planning to go dating anytime soon, but should he ever start, he feels well prepared.



"

To me, **service** means serving **our country**, our **communities** and all **Canadians**. To be there to answer the call, whenever and whatever that looks like. To make a **positive difference**.

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lim

Staff Sergeant Jim Wong (Rtd.)



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A long-term care reform champion

Gloria McKibbin has been passionate about seniors' care since she was a child. Now she advocates on behalf of her mother and so many others. **BY WAYNE DOYLE**

Ioria McKibbin's dedication to the quality of life for seniors has been a lifelong passion. As a small girl growing up in London, Ont., in the late 1950s, McKibbin was a member of the Girl Guides. One of her earliest, fondest memories was the time she spent visiting seniors' homes with her peers.

"I've always been fond of and interested in seniors," McKibbin, 68, says. "I remember those visits in vivid detail. It was such a joy to go because it brought so many smiles to their faces. Even then, as a child, I wanted to be a nurse, but I had an accident as a youngster — a brain injury that caused seizures — that precluded me from going into nursing." McKibbin is on medication that controls the seizures and she's been fine, but she didn't want to put herself or anyone else at risk.

Despite the career setback, McKibbin was determined to invest in her passion and eventually, after working in insurance and then accounting, she finally secured a role in her desired field — health care.

In 1988, she accepted an administrative assistant position with a

nursing home in Ingersol, Ont., leveraging her business acumen and accounting background to take care of the home's finances.

"I loved it, but I wanted to do more," she says. "So, I enrolled in Fanshawe College's Health Care Administration program at night."

McKibbin earned her health care administration diploma and palliative care diploma at Fanshawe and almost immediately reaped the benefits.

She was named administrator of the Oxford Regional Nursing Home, which had 78 long-term care beds, in 1994 and stayed in that role until 1999, the year her husband, who was the postmaster in Ingersol and superintendent of postal operations for Huron division — died.

Following his death, McKibbin learned about the National Association of Federal Retirees. She joined and attended Federal Retirees meetings, but didn't become actively involved until the COVID pandemic.

"When I saw the tragedy in nursing homes, I was disgusted," she says. "I had always operated my homes in strict compliance and what I was seeing during the pandemic was horrific."

Overwhelmed by a deadly virus that threw the world into chaos for two years, workers in the long-term care industry began to leave in droves — burned out, stressed out and undervalued.

McKibbin was seeing the effects firsthand whenever she visited her mother, who was in a long-term care facility.

"There were so many cracks in the care, it was unbelievable," she says. "Procedures and processes that were supposed to be in place were abandoned or ignored. There just weren't enough staff to take care of the challenges in front of them."

It was then that McKibbin decided to get involved as an advocacy program officer working on initiatives for seniors.

Ahead of the 2021 federal election, Federal Retirees developed policy recommendations for long-term care and home-care priorities. McKibbin's role was to distribute and champion those recommendations to the nine branch offices in her region. Those branches would then take that information to their local federal candidates to get their position on the issues that were presented by Federal Retirees.

"The goal was to get face-to-face with candidates and get our concerns in front of them," McKibbin says. "These are issues that most of us will face in later years and they're important — they determine quality of life." ■

Wayne Doyle is a veteran writer and photographer who had a long career at the Barrie Examiner before moving into communications.

Gloria McKibbin used to work in long-term care and now she advocates for improvements in it, partly on her mother's behalf.

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Retirees developed policy recommendations

for long-term care and home-care priorities.

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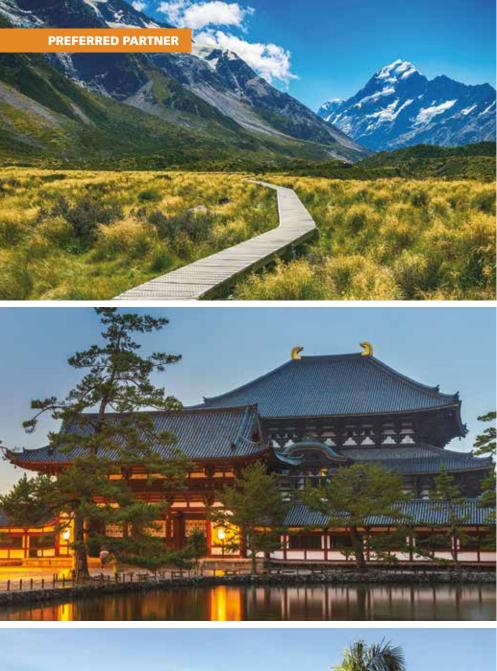
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t feels as though it's been forever, but we have some good news for you. Travellers are back out on the road and discovering new places.

After that pandemic pause on our collective plans, curious travellers are booking those once-in-a-lifetime journeys that had a wistful "someday" label. This mindset, the overwhelming desire to stop putting exciting plans on hold, is inspiring. So why not get on board? It's the perfect time to make those dream destinations your next travel reality. The places that seemed just out of reach are closer than you think.

To get you in the mood, we offer some destinations travellers are seeking out like never before.

Australia and New Zealand

From iconic destinations such as the Great Barrier Reef and the Sydney Opera House to immersive cultural experiences that give you a sense of Maori culture in New Zealand and a taste of what it's like to dine beneath the stars at Ayers Rock, there are countless reasons to book that dream tour to Australia and New Zealand.

For discerning wine connoisseurs, award-winning grapes await you in Australia's Barossa Valley. Renowned as one of the finest wine-producing regions in the world, this area is particularly wellknown for its Shiraz. Active travellers will be wowed in New Zealand's South Island when they discover first-hand why Queenstown has been dubbed the "adventure capital of the world."



Japan

Japan's juxtapositions are magnets. In the same afternoon, one can zip from the neon-lit streets of Tokyo on the Shinkansen bullet train to the peaceful Ise Grand Shrine, trading hustle and bustle for time spent exploring a Shinto shrine dedicated to the sun goddess Amaterasu.

These dichotomies — showcasing the past and present — can be felt throughout every aspect of Japan's rich culture. Explore a country where inspiration and beauty await you at every turn, to say nothing of the exquisite culinary choices Japan offers.

Hawaii

This island paradise tops bucket lists everywhere. Say "aloha" to bright blue skies, sun-drenched beaches, crystal blue waters, the gentle sway of palms and the sight of a towering volcano in the distance. It sounds idyllic, and it is, but beyond those beachy vibes, there's also rich history and culture to be found across Hawaii's islands.

Learn about Pearl Harbor at the World War II Valor in the Pacific National Monument. Dive into Hawaiian history at Iolani Palace and learn about the last reigning Hawaiian monarchs and the annexation of Hawaii by the United States. And, of course, feel the Hawaiian spirit as hula dancers join you to demonstrate this ancient art form, originally performed for the volcano goddess Pele.

Are you ready to get back out into the great big world? Book now. Federal Retirees members save an additional \$100 per person off any tour. See gocollette.com/nafr to learn how to save.

This article is courtesy of **Collette**, a Preferred Partner of the National Association of Federal Retirees.

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Home fire safety tips for summer

Fire can add a lot of ambience, but there's a dark side to it.

ire in its many forms is a part of our lives. From the romance of a candlelit dinner to glowing embers in a fireplace to the unbeatable taste of meat grilled on a barbecue, some of our best experiences are enhanced by fire. That's why it's more important than ever to be aware of the other side of fire: the fact that it can destroy homes and lives.

Stop the spread: An important summer fire safety tip is to make sure fire won't spread. Trees and bushes within 10 metres of your home should be kept trimmed and deadwood removed. All organic debris such as dry leaves should be removed from your yard, deck, gutters and roof.

A burning issue: Your barbecue should be away from fences and overhangs and away from combustible materials. Having to take a few extra steps to turn those burgers is worth the inconvenience. Clean the grease trap and the housing of the grill regularly to prevent a build-up because that gooey coating is pure fuel once a flame touches it. Also, remember that leaving a barbecue unattended can be disastrous — and not just because you might overcook those expensive steaks.

Where there's smoking, there's fire: Another hazard is discarded cigarettes. Many don't know they can cause fire in terracotta pots and planters. It may seem like a harmless place to butt out, but purpose-fit ashtrays are much safer.

Outdoor fires require caution: We all love the fresh air and the fun of roasting marshmallows. However, flying sparks can endanger our homes and the nature we cherish if smouldering embers from a campfire ignite underground roots. Finally, do not put a fire pit under a covered patio.

The good news: You can help protect your home and its contents by taking common sense precautions to prevent a fire and also by obtaining appropriate home insurance. Fire insurance is usually included in your home and contents insurance, which may cover the cost to repair or even rebuild your home in the event of fire. Talk to a Johnson Insurance broker to learn more about your existing coverage or to get a quote so you can be confident your insurance will provide all the coverage you need. ■

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Age of retirement issues in Quebec

A primer on the recent reforms battle over the Quebec Pension Plan's age of retirement. **BY PATRICK IMBEAU**

n France, tensions escalated this winter and spring as the Macron government announced plans to increase the age of retirement from 62 to 64. Millions flooded the streets and went on strike to push back against the changes.

Age of retirement discussions are not new. The Harper government increased the age of eligibility for Old Age Security from 65 to 67 and Trudeau's Liberals returned it to 65 in 2015. Then this winter, the retirement age debate became heated again in Quebec.

When the Canada Pension Plan (CPP) was implemented, Quebec instead chose its own version — the Quebec Pension Plan — to be administered by the province. Every six years, the Quebec government holds a plan consultation to learn about the challenges facing the QPP and give Quebecers a chance to voice their opinions about potential changes to the QPP.

As part of that consultation this year,

Retraite Québec said people are living longer, but the time at which they retire has not increased to keep pace. In 1984, the average age of retirement was 62.5; in 2021, the average age of retirement was 63.7 years. In 1966, when the plan was implemented, a 65-year-old could expect to live for another 15 years on average, whereas today that number is 21 years on average.

Retraite Québec argues that this means Quebecers are at a higher risk to outlive their savings, especially as many individuals opt to receive an early pension under the QPP (prior to age 65), which reduces how much they receive.

The government floated the idea of increasing the QPP eligibility age from 60 to 62 in a phased approach over the next seven years. Retraite Québec argued that these changes could increase the retirement security of Quebecers, while Premier François Legault's government stated this would help retain older workers as the labour



force shrinks. Their objective, they said, was the financial health of Quebecers.

The opposition parties opposed the changes. Unions, including the Confédération de syndicats nationaux (CSN) and Syndicat de professionnelles et professionnels du gouvernement du Québec (SPGQ) spoke out against them, and FADOQ called for maintaining the current age of eligibility. Many said the QPP was in reasonable shape and that there were individuals who still needed to retire early — for instance, those with disabilities or in industries with heavy manual work that took a physical toll. The flexibility the current system allows was seen as a benefit.

The Canadian Institute of Actuaries called for the changes to be implemented. In 2019, the organization suggested a similar increase for the CPP for many of the same reasons that Retraite Québec has proposed its changes.

The National Institute on Aging encouraged the Quebec government to move away from a legislative solution it said would be ineffective, particularly as it would create a mistrust of government. The Institute instead encouraged Quebec to focus on better communication to encourage those who did not need the extra funds immediately to wait longer to apply and take advantage of unreduced amounts, as their payments wouldn't be subject to early reductions.

Ultimately, the Quebec government announced in March that it would not change the eligibility age. Instead, it said workers 65 and older who are in receipt of a pension would be able to opt out from QPP contributions. The province also increased the maximum age someone can apply for QPP from 70 to 72. Meanwhile, for the CPP, contributions stop at age 70, and the maximum age is 70. ■

Patrick Imbeau is an advocacy and policy officer at Federal Retirees.

Quebec Premier François Legault maintains that increasing the QPP eligibility age would help retain older workers as the labour force shrinks.

Long-term care standards a start

Our advocacy work called for standards and many of our members joined in that call, but there's still work to be done.

BY AMY BALDRY

n response to the devastating conditions and outcomes in longterm care facilities during the COVID-19 pandemic, Federal Retirees called on all levels of government to collaborate on a national review of longterm care and develop urgently needed national standards for long-term care.

What we've achieved

More than 18,000 of our members joined our call, sending letters to their MPs and demanding that governments address the problems in long-term and home care once and for all to ensure equitable and quality care for all Canadians. Research has shown that the issues in long-term care have been building for years, and that it has also been a symptom of ageism in public and health-care policy.

In early 2023, national long-term care standards were announced. These standards were developed under the leadership of Samir Sinha, the MD who acted as chair of the technical committee that developed the standards with collaboration between the Health Standards Organization (HSO) and the Canadian Standards Association (CSA).

The standards were developed with a rigorous, evidence-based process, led by experts and with the full participation of people with lived experience,



with multiple public and focused consultations. The resulting standards provide a minimum standard of care and service delivery along with infection prevention and control.

What is missing

However, the mandate for the project did not require adoption of the new standards to become mandatory. This means our work is not done. If long-term care is going to change for the better — and it has to — governments must implement these standards.

That's why we've launched the next phase of our long-term care advocacy campaign, calling for long-term care standards to be implemented and enforced through accountability tied to funding. To ensure the standards we've all worked so hard for are realized, it's crucial that provincial and territorial governments are held responsible for the way they treat long-term care residents and that their funding is at stake.

Why this matters

Over the course of the COVID-19 pandemic, we saw outbreaks of the virus and deaths in many long-term care homes across the country as well as struggles to source personal protective equipment, implement safety protocols and maintain staffing levels in longterm care facilities. The military was even called in to provide support to the hardest-hit facilities and shocking military reports revealed deplorable conditions in some of these facilities.

We also learned that more than

80 per cent of Canada's total COVID-19 deaths occurred in long-term care during the first wave of the pandemic. More than 17,000 long-term care residents died of COVID-19 in Canada.

Just as it exposed and aggravated problems within the long-term care system, the COVID-19 pandemic deeply affected home and community care. Clients experienced reduced access to some services, like bathing and cleaning, which were — unbelievably — deemed non-essential.

Informal caregivers, who provide an estimated 80 per cent of community care and 30 per cent of institutional care, also took on more during the pandemic. They dealt with increased stress and additional duties while respite care and other services they rely on were cut, and governments offered them virtually no support, financial or otherwise.

COVID-19 has drawn attention to the long-standing gaps in Canada's older adult care. In doing so, it has also provided us with a valuable opportunity. We must use this opportunity to rethink older adult care in Canada and create a person-centred system that incorporates best practices from around the world.

Transforming older adult care

Transforming older adult care requires implementing and enforcing national standards for long-term care, home care and other older adult care, to ensure a baseline level of quality care for older Canadians, regardless of where they live.

Governments will need to enact laws that support this new direction.

We need you to join us

Visit federalretirees.ca to learn how to get involved. On our website, you'll find easy-to-use tools to help you:

- Send a letter to your MP and your representative in your provincial/ territorial legislature with just a couple of clicks.
- · Send a letter to your local media with our easy-to-use online tool.
- Meet your MP using our toolkit complete with speaking notes and questions to ask.
- Spread the word by sharing this campaign with your family and friends and encouraging them to get involved, too.

Join our Reach 338 network to get involved in advocacy campaigns. Email advocacyteam@ federalretirees.ca to learn more.

The Canada Health Act, which outlines Canada's health-care framework. establishes criteria, conditions and funding related to insured health services. However, it focuses on hospitals and physicians, the services most Canadians needed when the legislation was drafted. By 2046, the population aged 85 and older could triple to almost 2.5 million people. Canada's aging population means Canadians' needs have changed, and our healthcare framework must keep pace.

What we're doing now

Federal Retirees was pleased to see the recent release of national standards for long-term care by the federal government, and to see our members' feedback reflected in the final report. We were also impressed by the quality of work done by the HSO, building on groundwork done by the CSA.

However, there is still work to be done. The standards are voluntary, and this is a problem. While difficult in a federal system, we need enforceability and regulation to make a real difference.

And so, Federal Retirees is continuing to campaign for the national standards to be mandatory, implemented, funded and accountable.

While the announced standards offer demonstrably better care and infection prevention and control, they do not address all the elements that have been flagged as problematic within the longterm care sector.

The standards do not cover enforcement, mandatory accreditation or accountability and dedicated funding for long-term care. Sinha has been clear that the standards are only useful if they become the basis of enforcement and accountability measures, not only accreditation measures.

This is why Federal Retirees has launched the next phase of its campaign — to call for standards that are enforceable, with funding tied to accountability.

Amy Baldry is Federal Retirees' advocacy co-ordinator.

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Costly clawbacks

Veterans Affairs is inviting Merlo-Davidson settlement recipients to appeal clawbacks to their pensions. **BY MICK GZOWSKI**

reta Mortensen describes her RCMP career as C.F.L. or "Constable For Life." For this career deprivation, she took part in the lawsuit filed by female and LGBTQ RCMP members who had been historically mistreated.

To make things worse, when Mortensen finally received her small settlement, Veterans Affairs decided that she was double-dipping and so started clawing back her RCMP pension.

Mortensen was a member of the class of 1974 that included the first women to serve as officers. She policed 21 years in Vancouver's Lower Mainland, eventually leaving under a workforce adjustment that gave her the 25 years she needed for a full pension. But because she was never promoted from constable, her pension is at the lowest level. Mortensen spent more than two decades as a duty officer, rebuffing requests from colleagues and a boss for sexual favours she says would have gotten her promoted if she'd played along. Constables were not eligible for training to move up into fields such as dog handling, undercover or forensic work.

In 2017, when officers Janet Merlo and co-plaintiff Linda Davidson won their suit against the RCMP for discrimination, harassment, bullying and even sexual assault of women and LGBTQ members, Mortensen successfully applied to be part of the settlement.

A total of 3,086 claims were filed between August 2017 and May 2018 in the Merlo-Davidson settlement. The assessor determined that 2,304 claimants were entitled to compensation of \$125.4 million. The RCMP apologized, promised to change its toxic culture and acknowledged the recommendations made by the assessor, former Supreme Court justice Michel Bastarache.

Mortensen, who now lives alone in Edmonton, was considered a

level-2 "mild injury" Merlo-Davidson complainant. The settlement amount payable at that level is \$35,000, before legal fees. Unfortunately, the lawyer who took her case was not part of the initial legal group and so Mortensen ended up losing 40 per cent of her settlement to legal fees.

Some complainants raped

Level 6 or "severe injury" is the most extreme, with total awards of \$220,000. Some of these women had been raped by fellow officers. In April 2022, CTV reported that a former officer in Alberta received that amount. She also got a disability pension, which her lawyers recommend she apply for since she was left with PTSD. Veterans Affairs Canada (VAC), which runs the disability pensions and health benefit programs for the RCMP, decided she was double-dipping and docked her \$6,000 and \$288 a month.

Then-RCMP commissioner Bob Paulson, left, at a news conference, with plaintiffs Janet Merlo, centre, and Linda Davidson. Photo: The Canadian Press/Adrian Wyld

By the time Mortensen received her payment in 2020, she too had also applied for a disability pension. She reported this to VAC in the annual questionnaire that asks if the applicant has received any monies other than their retirement pension.

"I felt if I didn't acknowledge that, they could come at me for fraud," she says.

VAC then starting clawing back a portion of her pension, saying it would continue until her settlement amount was repaid. Mortensen took the issue up with the RCMP Veteran Women's Council.

When Jane Hall, co-chair of the council, heard about such clawbacks, she was convinced it was a glitch as she thinks VAC normally does a great job. After investigating, she discovered that VAC was applying section 25 of the Pension Act, which is designed to avoid double-dipping. Hall quickly recommended to organizers of the CAF's sexual misconduct class action lawsuit that they state there could be no clawbacks with their settlements.

"You [need to] make sure it is written really clearly," Hall says. "So it does not impact their back protection. And so that was what they [CAF] learned from our mistakes."

Vivienne Stewart, a former RCMP officer and now a recently retired lawyer, is also a member of the RCMP Veteran Women's Council. She found the relevant legal articles unclear.

VAC equated PTSD with all of the damages the RCMP was sued for, Stewart suggests.

"Basically, they're saying it's the exact same thing."

Ombud watching closely

The RCMP Veteran Women's Council contacted the VAC Veterans Ombud office for help as it heard of more cases coming in. VAC veterans ombud Nishika Jardine has investigated the issue and released a letter to the minister recommending that VAC immediately cease disability pension reductions for those at levels 1 and 2 and issue corrective payments to those who'd had their pensions reduced. She also recommended VAC publish its methodology for cases involving levels 3 to 6 and consider ceasing the reductions and issuing corrective payments to them, too.

"There are women out there who have received their settlement from Merlo-Davidson," Jardine says. "And they are afraid to put in for disability pension, and they're cutting themselves off from access to treatment. And they may desperately need it. And so that fear is holding them back. And that I think is a tragedy."

Two suicides already

"We've already lost two female members who are part of the suit to suicide," Hall adds. "We do not need to lose anybody else."

According to recent studies, women are more prone to getting PTSD from traumatic experience, and between 80 and 90 per cent are more likely to commit suicide because of it.

Through pressure from the ombud's office and questions at committee from NDP MP Rachel Blaney, the VAC minister's office has promised to investigate and remedy the clawback situation. The minister's office said in a written statement to *Sage* magazine that it is writing to those affected by clawbacks and offering them an opportunity to submit additional information to argue for the full amounts.

Vivienne Stewart is not impressed.

"It just sounds like they've kicked it up to another level," she says.

Asked whether it might be helpful for the minister to make an apology so more women will feel safer coming forward, Jardine replied, "What I can say is we will be watching closely to see how this unfolds."

A case of re-victimization

For Mortensen, the experience has been awful.

"With the VAC now coming after me, it's like being re-victimized all over again.



Nishika Jardine, VAC's veterans ombud has recommended that clawbacks related to Merlo-Davidson settlements cease. Photo: Doug Crawford

It took a long time for me to even come to terms that I was going to be involved in the lawsuit because it dragged up some really bad memories."

She says she and others wish they had never heard of the lawsuit because it's been a nightmare all over again.

In 2007, former cabinet ministers Wayne Easter and Judy Sgro and Senator Grant Mitchell established an internal committee to hear about alleged harassment in the RCMP. Today, Easter says he thinks the clawbacks are unfair.

"How could such a screwup happen?" he asked "God only knows."

He says files in "big bureaucracy" become numbers, not people.

"Somewhere there has to be a basis for VAC staff to make a decision why is that not being made available? When that happens, if legislation is the problem, then change it to accommodate so that all individuals are treated fairly." ■

Mick Gzowski is a filmmaker and writer based in Aylmer, Que.

Canada Life is coming

Members must re-enrol by June 30 to ensure a smooth transition to the new provider.

BY THE HEALTH ADVOCACY TEAM

s the Canada Life plan kicks into gear, you can make things much easier for yourself by completing these simple tasks.

1. Complete positive enrolment: Plan members must ensure they enrol with Canada Life before June 30, 2023. PSHCP members have been receiving electronic and hard copy enrolment invitations from Canada Life since April. To enrol, you will be asked to provide personal information, banking information for direct deposit, names of dependents, co-ordination of benefits (if applicable) and consent for the use of personal information by Canada Life.

Members who prefer digital communications have or will receive an email with a link that is active for 30 days to complete enrolment on Canada Life's website. If the link expires before you enrol, Canada Life will send a new link by email.

Once you enrol, create an account on the Canada Life PSHCP member services website to access your personal information, electronic PSHCP benefit card and submit electronic claims.

Members who prefer paper communications will receive a mailed package with an enrolment form, instructions and a postage-paid return envelope. The completed form must be mailed to Canada Life. Once Canada Life has processed enrolment, these members will receive a paper PSHCP benefit card.



If you have questions, would like to change your communications preferences or have not received either an electronic or a paper-based package, contact Canada Life immediately at 1 (855) 415-4414. This call centre will be open from 8 a.m. to 5 p.m. every day in members' own time zones. All members must complete enrolment by June 30, 2023. Otherwise, their claims will not be processed by Canada Life starting July 1.

2. Give your pharmacy your new Canada Life information: With Canada Life, the PSHCP policy number (55555 with Sun Life) will change, but your individual certificate number will remain the same. Update your pharmacy file by July 1, 2023. The enrolment package contains your new PSHCP plan number, which will be determined by month of birth or member status.

3. Comprehensive coverage for residents outside Canada (and travellers): Effective July 1, MSH International will become the PSHCP provider for out-of-province emergency travel assistance and comprehensive coverage for members who reside outside of Canada. All members, whether they hold comprehensive or supplementary coverage, must complete enrolment through Canada Life.

If you have supplementary PSHCP coverage and are travelling outside your home province, or if you have comprehensive PSHCP coverage and are living outside of Canada, eligible claims can be submitted on the MSH International online portal or by mail starting July 1, provided you've completed enrolment and provided consent to Canada Life to use your personal information.

MSH can be reached 24/7 toll-free at 1 (833) 774-2700 in North America, or collect at 1 (365) 337-7427 from elsewhere.

4. Submit claims: Finally, for the quickest service, submit claims for eligible PSHCP expenses up to June 30, 2023, to Sun Life. Submit claims for expenses incurred on or after July 1 to Canada Life — even claims that you may have not had the time to previously submit to Sun Life. If you reside outside Canada and have comprehensive coverage, submit your eligible claims to MSH International starting July 1.

5. Find more information: Please contact Canada Life online at www.canadalife.com/pshcp, or toll-free in North America at 1 (855) 415-4414. For international access, call collect 1 (431) 489-4064. Starting July 1, you will also be able to access the revised PSHCP plan directive, as well as the plan booklet. We will provide links when they are made available to us. Members who cannot access the plan booklet online will be able to request one from Canada Life. ■



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Those who can, do. Those who can do more, volunteer.

~ Unknown

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As few as five hours a month required for certain roles.

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)



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Volunteer Bénévole

Dedicated to serving the public

Brian Strongman spent his career with the RCMP and now he volunteers as a long-time member of Federal Retirees' board.

BY CHARLES ENMAN

s he nears his 80th birthday in November 2023, Brian Strongman, a former RCMP inspector and long-time member of Federal Retirees' board, remains committed to leading a life of service.

"I guess I always liked the idea of serving the public," Strongman says. "In the RCMP, I was protecting the rights of citizens — and after my retirement from the force, I worked on forensic efforts to achieve justice in such places as the former Yugoslavia."

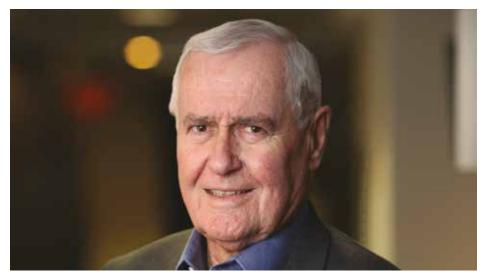
Strongman has also been a stalwart of the association's national board. He was named a district director in 2014, representing British Columbia and Yukon. Two years later, he became chair of the advocacy committee, playing a significant role in the development of the association's overall strategy.

He and his family were itinerant during his years in the RCMP, but he currently

lives in Nelson, B.C., with his wife, Donna. His wish to help has always extended to his local community. In years past, he has led Cub Scout groups and coached soccer.

At university, Strongman studied photography as part of a fine arts degree, but after graduation, partly inspired by several friends who had joined the RCMP, he made a successful application to join the force. His mastery of photography became a great asset as he was channelled in the direction of forensic work. "I suppose that, because of photography, I got into forensics 'through the back door'," he laughs, "but I'm glad it happened. I enjoyed the work and the contribution it makes to law enforcement."

He remembers when his forensic work assisted prosecutors in achieving a conviction in a murder case in B.C. A young woman had been murdered,



Brian Strongman has always volunteered — from being a Cub Scout leader to serving on the board of Federal Retirees. Photo: Dave Chan

cremated on a funeral pyre and then buried. "I can't call it pleasant work, but it's necessary," he recalls. "We had to use anthropological techniques and special mapping and gridding methods to build evidence, but the work resulted in a conviction."

In 1999, recently retired from the RCMP, he served as a project manager for the United Nations' International Criminal Tribunal for the former Yugoslavia.

"I was tasked with leading the first Canadian forensic group into Kosovo after the Yugoslav war. We were recovering and analyzing human remains before they became contaminated."

The work wasn't easy. As he told CBC News in June of 1999, "Over the last 30 years, I've attended hundreds of scenes. But I've not had to deal with anything on this scale You almost become cold and callous about it to deal with the stress."

Today, he takes satisfaction in having taken part in an attempt to obtain justice in war.

After retiring from his UN service in 2001, he joined B.C. Branch 13 of the National Association of Federal Retirees, serving as health benefit officer, secretary-treasurer and later president.

He has served three terms on the national board since 2014.

"What we're doing, including protecting the pensions of federal retirees, seems really important to me," he says. "I've enjoyed the work, just as I've enjoyed the many connections I've made."

He's still deciding if he will run for a fourth term on the association's board. Things do get less predictable when one is on the cusp of 80, but he laughs when told he doesn't sound anywhere near that age.

"I don't feel that age at all," he says. "That's part of why I volunteer, I think. It does give a lot of satisfaction."

Charles Enman is an Alberta-born Ottawa-based writer and senior.

The latest news



Advocacy and the UN

Sayward Montague, director of advocacy for the Association, represented members and all federal retirees at the United Nations Open-Ended Working Group on Ageing in April. Montague (shown here at the UN with Seniors Minister Kamal Khera) then ended a busy April with an appearance at the House of Commons' standing committee on Veterans Affairs (ACVA) along with Women Veterans Research and Engagement Network (WREN) co-chairs Karen Breeck and Maya Eichler.

MEDOC renewal

Travel insurance has never been more important, and, as a member of Federal Retirees, you have exclusive access to the MEDOC Travel Insurance program, the most comprehensive and industryleading travel insurance product in the Canadian market. With policies set to renew Sept. 1, 2023, MEDOC will be adding new benefits, increasing benefit amounts and adding new covered reasons for cancelling, interrupting or delaying your trip. The Association has leveraged its partnership with Johnson Insurance to negotiate an average 3.8 per cent rate increase, well below the rate of inflation, to ensure our members get the best value for their travel dollar. For more information, visit federalretirees.johnson.ca or call toll-free 1 (866) 606-3352.

Travel contest exclusive for members



In honour of Federal Retirees' 60th anniversary, we've launched a world getaway travel contest for members. The grand prize is a 27-day trip for two to Australia and New Zealand, with \$10,000 spending money. A 13-day journey for two through Egypt and Jordan, and a nine-day adventure for two to Iceland — both trips with \$5,000 spending money — round out the prize offerings. Prizes are courtesy of Collette and Johnson Insurance, long-time preferred partners. For more information, contest rules and to enter online, visit federalretirees.ca/60travelcontest or call our member services team at 1 (855) 304-4700. For a paper ballot, see page 24 of this issue of the magazine. The contest closes Aug. 31, 2023. Members who refer a qualified prospect get one bonus entry.

Membership engagement survey

The 2023 member engagement survey is coming this fall. Our last survey launched in March 2020, just as the COVID-19 pandemic was beginning. A lot has changed since then and it's time to gather our members' views on a range of topics. Last time, 18,524 members participated. This time, we're hoping for even more members, so if you haven't shared your email address with us, call our member services team at 1 (855) 304-4700. They will also send you a paper copy of the survey.

Health claims changes

As many members are aware, the contract to administer the Public Service Health Care Plan (PSHCP) has been awarded to the Canada Life Assurance Company (Canada Life) and will come into effect July 1, 2023.

It's essential for all plan members to ensure they have followed Canada Life's instructions and completed positive enrolment with the new administrator. If plan members do not complete this enrolment, before June 30, 2023, Canada Life will be unable to process eligible claims starting July 1, 2023.

If you have questions, encounter difficulties or if you have not received

either an electronic or a paper-based package, please contact Canada Life as soon as possible at 1 (855) 415-4414. This call centre will be open from 8 a.m. to 5 p.m. every day in members' local time zones.

Welcome aboard IRIS

Federal Retirees is pleased to welcome IRIS Advantage aboard as our exclusive vision care preferred partner. Members and their qualified immediate family members can now access IRIS Advantage Benefits, which include certificates for cash discounts on eyewear and contact lenses, as well as non-prescription sunglasses. Visit federalretirees.ca for more information.

Pre-retirement prep

Federal Retirees offers pre-retirement courses to employees of the federal public service, RCMP and Canadian Armed Forces. Partners for these programs are Tradex, an at-cost financial services company and preferred partner, and GERAS Centre for Aging Research, which is part of Hamilton Health Sciences and affiliated with McMaster University. The course, presented by qualified professionals, including certified pension presenters, certified financial advisers and geriatric physicians and researchers, is available as two full days or four half days. A benefit of taking the course is a complementary oneyear membership in the Association, so encourage your former colleagues who are nearing retirement to inquire. Group courses sponsored by departments are encouraged and can go ahead with a minimum of 20 participants and a maximum of 50. Spouses and partners are welcome to attend at no additional cost and do not affect participant totals. The course — one of which will be offered Sept. 11-12, 2023 — is offered at significantly lower registration fees than comparable courses (\$100 for virtual and \$120 for in-person in the National Capital Region.) Note that the courses focus on the Public Service Pension Plan so RCMP and CAF members may need further pension information from the Pension

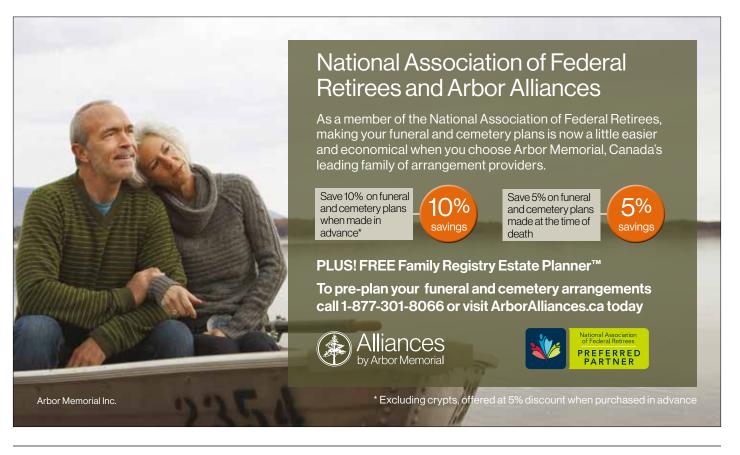
Centre.) Contact volunteersupport@ federalretirees.ca to register or for more information.

Hats off to public servants

With National Public Service Week set to take place June 11 to 17, Federal Retirees would like to salute those who deliver the programs and services that support the work of the federal government and the needs of Canadians in their day-to-day lives. We would also like to thank our members for their commitment to public service excellence.

Johnson scholarships

Association partner Johnson Insurance is now accepting applications for its 2023 scholarship program. Children and grandchildren of Federal Retirees members may be eligible to apply for one of 50 scholarships, worth \$1,000 each. Visit Johnson.ca/scholarship or call toll-free at 1 (844) 567-1237 for information. Applications are due July 28, 2023. ■



Your branch in brief

In-person branch events can now resume as long as branches follow public health protocols. Note, however, that rules are continually changing, so for the latest updates, watch for emails from your branch, visit its website or phone. To add your email to our lists, visit federalretirees.ca/email-capture. Or, contact our member services team at 613-745-2559, ext. 300, or toll-free at 1-855-304-4700.

British Columbia

BC01 CENTRAL FRASER VALLEY

P.O. Box 2202 Station A Abbotsford, B.C. V2T 3X8 (778) 344-6499 federalretirees.ca/centralfraservalley centralfraservalley@federalretireees.ca

BC02 CHILLIWACK

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

BC03 DUNCAN AND DISTRICT

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

Lawn bowling and barbecue:

July 23, details TBD — 🖷

BC04 FRASER VALLEY WEST

P.O. Box 75022, RPO White Rock Surrey, B.C. V4A 0B1 (604) 753-7845 federalretirees.ca/fraservalleywest nafrbc04@gmail.com

Barbecue: July 19, see branch website for more info

BC05 NANAIMO AND AREA

P.O. Box 485 Lantzville, B.C. VOR 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 info@nijf.ca

BC07 CENTRAL OKANAGAN

P.O. Box 20186 RPO Towne Centre, Kelowna, B.C. V1Y 9H2 (250) 712-6213 federalretirees.ca/centralokanagan centralokanagan@federalretirees.ca

BC08 VANCOUVER AND YUKON

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 victoriafredwhitehouse@federalretirees.ca

BC10 SOUTH OKANAGAN

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BC11 OKANAGAN NORTH

206-3808 35 Ave. Vernon, B.C. V1T 2T9 (250) 549-4152 federalretirees.ca/northokanagan okanagannorthbr11@federalretirees.ca

BC12 KAMLOOPS

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

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Summer picnic: July 19, 10 a.m., Riverside Park, west end, 100 Lorne St., Kamloops — **\$0**

BC13 KOOTENAY

396 Wardner-Fort Steele Rd. Fort Steele, B.C. VOB 1N0 (250) 919-9348 federalretireeskootenay@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/princegeorge princegeorgebranch@federalretirees.ca

General meeting: June 12, 12:30 p.m., Elder Citizen's Recreation Association, 1692 10 Ave., Prince George

General meeting: Sept. 25, 12:30 p.m.. Elder Citizen's Recreation Association, 1692 10 Ave., Prince George

Alberta

AB16 CALGARY AND DISTRICT

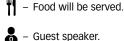
302-1133 7 Ave. S.W. Calgary, Alta. T2P 1B2 (403) 265-0773 federalretirees.ca/calgary calgarybranch@federalretirees.ca

AB17 EDMONTON AND NORTHWEST TERRITORIES

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

LEGEND

For detailed information, contact your branch.



 There is a charge for members and/or guests. Dollar amounts presented with a slash, \$15/\$20 for example, indicate member/non-member pricing. **RSVP** – RSVP is required; deadline indicated by date. Contact the noted telephone number or email address.

AB18 SOUTHERN ALBERTA

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

AB19 RED DEER

c/o 126-4512 52 Ave. Red Deer, Alta. T4N 7B9 (587) 877-1110 federalretirees.ca/reddeer reddeer@federalretirees.ca

AB20 MEDICINE HAT AND DISTRICT

865 Shefford Rd. Ottawa, Ont. K1J 1H9 (403) 952-7110 (voicemail/text) medicinehatbranch@federalretirees.ca

AB21 BATTLE RIVER

17124 Township Rd. 514 RR2, Ryley, Alta. TOB 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

Saskatchewan

SK22 NORTHWEST SASKATCHEWAN

161 Riverbend Cres. Battleford, Sask. SOM 0E0 (306) 441-1819 tbg@sasktel.net

SK23 MOOSE JAW

c/o Jeff Wall 267 Wellington Dr. Moose Jaw, Sask. S6K 1C5 (306) 693-3848 mcwall@sasktel.net

SK24 REGINA AND AREA

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

SK25 SASKATOON AND AREA

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

SK26 PRINCE ALBERT AND DISTRICT

P.O. Box 211 Candle Lake, Sask. SOJ 3E0 (306) 314-5644 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 westernmanitoba@federalretirees.ca

MB31 WINNIPEG AND DISTRICT

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

MB32 CENTRAL MANITOBA

12 Radisson Ave. Portage La Prairie, Man. R1N 1A9 (204) 856-0662 r1n1a9gj@gmail.com

MB91 EASTERN MANITOBA

P.O. Box 55 Pinawa, Man. ROE 1L0 (204) 753-8402 nafr-mb91@hotmail.com ttveiv@mts.net

Ontario

ON33 ALGONQUIN VALLEY

P.O. Box 1930 Deep River, Ont. KOJ 1P0 (613) 735-4939 (president) fsnaalgonquinvalley.com vhulley@nrtco.net avb.on33@gmail.com

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ON34 PEEL-HALTON AND AREA

1235 Trafalgar Rd. P.O. 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 federalretirees.ca/huronia huronia@federalretirees.ca (RSVP)

Meet and greet: June 7, 10:30 a.m., Collingwood Legion, 490 Ontario St., Collingwood, prospective members welcome — **\$0 RSVP**

ON36 BLUEWATER

P.O. Box 263 STN Main Sarnia, Ont. N7T 7H9 (226) 886-6599 federalretirees.ca/bluewater bluewaterbranch@federalretirees.ca

Volunteers wanted: secretary, volunteer recruitment and engagement director, program coordinator, advocacy, French translator

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/kingston nafrkingston@gmail.com

ON39 KITCHENER-WATERLOO AND DISTRICT

c/o 865 Shefford Rd. Ottawa, Ont. K1J 1H9 (519) 742-9031 federalretirees.ca/kitchenerwaterloo kitchenerwaterloo@federalretirees.ca

ON40 LONDON

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

> **RSVP** – RSVP is required; deadline indicated by date. Contact the noted telephone number or email address.

LEGEND

For detailed information, contact your branch.



- Food will be served.

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

ON41 NIAGARA PENINSULA

P.O. Box 235 Jordan Station, Ont. LOR 1S0 (289) 969-5414 nafrsecretaryniabranch41@outlook.com

General meeting: Sept. 20, 11 a.m., Holiday Inn, 327 Ontario St., St. Catharines — \$25 ¶ ♣ RSVP

ON43 OTTAWA, NUNAVUT AND INTERNATIONAL

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

ON44 PETERBOROUGH AND AREA

P.O. Box 2216 STN Main Peterborough, Ont. K9J 7Y4 (705) 786-0222 jabrown471@outlook.com

ON45 QUINTE

132 Pinnacle St. (Legion) P.O. Box 20074 Belleville, Ont. K8N 3A4 (613) 968-7212 quintebranch@federalretirees.ca

ON46 QUINTRENT

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

See branch report for office hours.

ON47 TORONTO AND AREA

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

ON48 THUNDER BAY AND AREA

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

ON49 WINDSOR AND AREA

207A-1995 Normandy St. Lasalle, Ont. N9H 1P9 (519) 982-6963 nafron49weck@gmail.com

ON50 NEAR NORTH

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

ON52 ALGOMA

P.O. Box 167 Echo Bay, Ont. POS 1C0 (705) 248-3301 Im.macdonald@sympatico.ca

ON53 OTTAWA VALLEY

P.O. Box 20133 Perth, Ont. K7H 3M6 (343) 341-2687 federalretirees.ca/ottawavalley ottawavalley@federalretirees.ca

ON54 CORNWALL AND DISTRICT

P.O. Box 28 Long Sault, Ont. KOC 1P0 (613) 327-7384 federalretirees.cornwall@gmail.com

ON55 YORK

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

ON56 HURON NORTH

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

Quebec

QC57 QUEBEC

162-660 57° rue O. Quebec, Que. G1H 7L8 1-866-661-4896 (418) 661-4896 (418) 627-1265 (breakfasts info) anrf-sq.org facebook.com/retraitesfederauxquebec anrf@bellnet.ca g-boivin@videotron.ca (theatre/golf RSVP) voiegis28@gmail.com (La Baie/Alma breakfast info)

Evening theater: July 5, 8 p.m., Théâtre Beaumont-Saint-Michel — **RSVP**

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Golf: Tuesdays, May to September, 9:30 a.m., Royal Charbourg Club, 17280 de la Grande Ligne, Quebec — **RSVP**

Breakfasts: June 28, July 26, Aug. 30, 8:30 a.m., Normandin Restaurant, 986 Bouvier St., Quebec — ¶

Saguenay-Lac-Saint-Jean Sub-Branch

La Baie breakfast: June 6, 9 a.m., Restaurant Lucerne, 1302 rue Bagot, La Baie, resuming in September — ¶

Alma breakfast: June 28, 9 a.m., Restaurant Pacini, 1000 boul. des Cascades, Alma, resuming in September — ¶

QC58 MONTREAL

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

Conference on insomnia: June 7, Hôtel Universel, 5000 rue Sherbrooke E., Montreal — <u>A</u>

Conference with Line d'Aragon, notary: Fall 2023, details TBD by email — <u>A</u>

QC59 CANTONS DE L'EST

1871 rue Galt O. Sherbrooke, Que. J1K 1J5 (819) 829-1403 info@anrf-cantons.ca

QC60 OUTAOUAIS

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

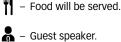
QC61 MAURICIE

C.P. 1231 Shawinigan, Que. G9P 4E8 (819) 537-9295 (873) 664-5625 federalretirees.ca/mauricie anrf.mauricie@gmail.com anrf-mauricie.adhesion@outlook.fr activites.anrf.mauricie@gmail.com

Breakfast: June 14, 9 a.m., Maman Fournier Restaurant, 3125 boul. des Récollets, Trois-Rivières — **1**

LEGEND

For detailed information, contact your branch.



 There is a charge for members and/or guests. Dollar amounts presented with a slash, \$15/\$20 for example, indicate member/non-member pricing. **RSVP** – RSVP is required; deadline indicated by date. Contact the noted telephone number or email address. Breakfast: Aug. 8, 9 a.m., Chez Auger Restaurant, 493 5° Rue de la Pointe, Shawinigan — 🍴

Breakfast: Sept. 13, 9 a.m., Maman Fournier Restaurant, 3125 boul. des Récollets, Trois-Rivières — **T**

Branch trip: See branch website or Facebook page for info, details TBD by email

QC93 HAUTE-YAMASKA

C.P. 25 SUCC Bureau-Chef Granby, Que. J2G 8E2 (450) 915-2311 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 federalretirees.ca/fredericton facebook.com/branchnb62 nafrfred.nb62@gmail.com

NB63 MIRAMICHI

4470 Water St. Miramichi, N.B. E1N 4L8 (506) 625-9931 smithrd@nb.sympatico.ca

NB64 SOUTH-EAST NB

281 St. George St. P.O. Box 1768 STN Main Moncton, N.B. E1C 9X6 (506) 855-8349 southeastnb@federalretirees.ca

 Spring banquet: June 5, Royal Oaks Golf

 club, 401 Royal Oaks Blvd., Moncton —

 \$20 ¶
 ▲ RSVP

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 Lane 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., P.O. Box 214 Bridgewater, N.S. B4V 1V9 1-855-304-4700 nafrns71pres@gmail.com

NS72 COLCHESTER-EAST HANTS

865 Shefford Rd. Ottawa, Ont. K1J 1H9 (902) 662-4082 (902) 986-8996 colchester-easthants@federalretirees.ca

NS73 NOVA SCOTIA CENTRAL

503-73 Tacoma Dr. Dartmouth, N.S. B2W 3Y6 (902) 463-1431 nafr@bellaliant.com

NS75 WESTERN NOVA SCOTIA

Box 1131 Middleton, N.S. BOS 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 (902) 539-4465 ve1ars@eastlink.ca

NS78 CUMBERLAND

P.O. Box 303 Parrsboro, N.S. BOM 1S0 (902) 661-0596 gerard.cormier@ns.sympatico.ca carose1948@gmail.com

NS79 ORCHARD VALLEY

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

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NS80 NORTH NOVA

P.O. Box 924 STN Main New Glasgow, N.S. B2H 5K7 (902) 485-5119 margaret.thompson@bellaliant.net

Prince Edward Island

PE82 CHARLOTTETOWN

P.O. Box 1686 STN Central Charlottetown, P.E.I. C1A 7N4 1-855-304-4700 federalretireescharlottetown@gmail.com

PE83 SUMMERSIDE

194 Spruce Way O'Leary, P.E.I. COB 1V0 (902) 214-0475 summersidepe83@gmail.com

Newfoundland and Labrador

NL85 WESTERN NEWFOUNDLAND AND LABRADOR

P.O. Box 128 Howley, N.L. AOK 3E0 (709) 639-5350 wayneronaldbennett@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) 745-4517 richard.sparkes@nf.sympatico.ca

LEGEND

For detailed information, contact your branch.



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In memoriam

BC01 CENTRAL FRASER VALLEY

Ruth Dirks Albert Gibson

BC02 CHILLIWACK

Peter Bes Patrick Craig Geffrey Poulton Don Siemens

BC06 NORTH ISLAND-JOHN FINN

Alice Ann Bailey Ernest Bauchman Alma Beaudry Maureen Eby Sybil Rose Laprise Jocelyn Richard John E. Wood

BC07 CENTRAL OKANAGAN

Gisela Kibblewhite Dale Lang Ernest Patterson Arnold Roosen Murray Scott Arthur Smith Richard Wedge

BC08 VANCOUVER

B. William Barnard Patricia Barnard Elwood Deane Mary Deane Robert Orrick Shirley Orrick David Park Patrick Pender Margaret Ross Sue C. Sharp Gilbert Skuce George Wheeler Gordon Whitehead Elsie Margaret Wilson

BC09 VICTORIA-FRED WHITEHOUSE

Anne Beckett Duane Bird Mervin Brillinger **Thomas Brunsdon** Jacqueline Bullis Ellwood Derbyshire Herb Dragert Margaret Eastman Jean Evernden Helen Fogarty Patricia Girvin Mog Johansen Geraldine McElroy Allen Milne Jean Pugsley Ernest Reid Paul Peacey **Rose Marie Petrash** Jose Pimentel Winfried Rapatz J. U. Richard T. J. Smyth **Roy Snell** Lonita Ward Thomas Wellburn Barbara White

BC12 KAMLOOPS

Connie DeSchutter Terry Grimm

BC15 PRINCE GEORGE

Roelof (Rudy) Wevers

AB20 MEDICINE HAT AND DISTRICT

Claudette Campbell Helen Campbell Wealtha (Ann) Corrigan Norm Davy Brian Hand Linda Rose Woodside

SK25 SASKATOON AND AREA

Frank J. Keesh Edwin Knapp David Leuschen Joan Proud Mike Sadoway William J. Taylor

MB31 WINNIPEG AND DISTRICT

David Boatman **Flda** Cerne Lorraine Cloutier Juliana D'Souza Russell Fitzhenry Claire Graham Archie Greig Margaret (Donna) Januska Mary Kushner A. E. Lafreniere Susan Maxwell Jean C. Mercier Wayne Nelson Bert Siemens Mervin Sitka Howard Swan Brenda Tarrant Walter Tostowaryk Jane Thomson Alan Whitson Ken Yuel

MB91 EASTERN MANITOBA Sandy Mathews Peter Orlick Victor Popple

ON36 BLUEWATER

Steve Hamilton Cathleen E. Murphy Wesley Rutter Alice Saulkalns Eric Saulkalns

ON38 KINGSTON

Ronald Aquino William (Bill) Ball David G. Boyd David Burke Anne Dutton William P. McGinnis

ON43 OTTAWA

William J. Brewer, BGen (ret'd) Douglas Buckland Terence Ward Martelle Terrence (Terry) Sing Gary George Smith Tom Temple, Col (ret'd)

ON44 PETERBOROUGH AND AREA

Marie Monique Dianne Brunet

ON46 QUINTRENT Gisela Belval Ronald Dowe

Harold Flint Bennet Forsberg Wanda Fulton Geoffrey Sparkes Rejeanne Whyte

ON47 TORONTO

AND AREA Melanie Bejzyk

Albert N. Huwiler

ON55 YORK

Wayne Chow G. Michael Comeau Donna Lacey Mary McCarville Lionel Sandilands Justine J. Strynadka

QC57 QUEBEC

J. Antoine Bherer Paul A. Boucher Robert Careau **Claire Cauchon Blais** Guy Descoteaux Paul Gagnon Marcel J. Girard Paul-Henri Guimont Nicole Harrisson Benoît Lessard Manon Mathurin Gabrielle Mercier Carole Monty Colette Morin Fleurette Pedneault Jeannine Roussy Robert Lavigne Marthe D. St-Pierre

QC58 MONTREAL

Rhéo Joseph Bard Marcel Blanchette **Gilles Bureau** Maria Cain Robert Charbonneau Paul Chiasson Colombe Garneau Robert Hébert Maria Lipari G. Marineau Charlotte Martineau Daniel Mérineau Jeannine Normandin Gilles Parthenais Igor Platonow P. Plourde-Lussier Marcel Poirier Luc Poitras Louise Racicot Arthur H. Rosenbaum Francine Routhier **Diane St-Germain** Pauline Surgeon Mario Tremblay Jacques Vézina

QC61 MAURICIE

Nelson Labrecque Robert Séguin

NB64 SOUTH-EAST NEW BRUNSWICK

Gerry Bond Mary I. Burden David Dixon Dale DuPlessis Patricia Kimball Jacques (Chuck) Lavoie Louise LeBlanc Lionel Leger Nils Liljemark Dave Magee Cynthia Joan Richard Carol Ann Spidell Terry M. Tower

NB65 FUNDY SHORES

Charles Campbell

NS72 COLCHESTER-EAST HANTS

Alice Amiro Hope Dunton Ruthven Smith Stewart Joyce Stewart

NS75 WESTERN NOVA SCOTIA

Patricia Britney John (Jack) Britney Sandra Calder Patsy Power Mildred Shipley

PE83 SUMMERSIDE

Alfred Biason Robert McNeil Arnold Power



Recruiting pays rewards

This year's Mega-Recruitment Drive added 1,031 new members and awarded prizes to those who offered their help in securing their membership. **BY JENNIFER CAMPBELL**

erry Sperling won the grand prize in Federal Retirees' Mega-Recruitment Drive, but he's not sure who to thank for it.

"I recommend joining Federal Retirees all the time," says Sperling, who won the \$10,000 cash prize sponsored by Johnson Insurance. "Once a month, I organize a get-together at Boston Pizza for former Public Works employees. We have about five or six who come out every month and sometimes we bring our spouses. One of the retirees mentioned NAFR to me and I looked into it and [my wife] Suzy and I joined and have been promoting it to all the others since. We assume that it was one of those people [who named me on their registration form.]"

Sperling, who retired in 2022, says recommending membership in the association is easy because of the research he's done on the benefits of membership.

"The travel insurance is unbelievable," he says. "Compared to the others we could access, it is miles ahead. I was so glad I had employment with the federal government. It's a huge benefit. And the comfort you have is great. And it's not just the MEDOC travel insurance; it's also phone plans and the home and auto insurance." He says the hearing aid benefits are also very good.

The Mega-Recruitment Drive, now in its fourth year, brought in 1,031 new memberships. That's 15 per cent more than the 898 new members it garnered in 2021 and almost double the drive's first-year total of 550 new members. Federal Retirees' ranks now number nearly 170,000.

Sperling worked for 26.5 years for Service Canada (formerly Public Works and Government Services) and joined the University of Alberta in his final few years of employment.

As for what he'll do with his winnings, he says he and Suzy plan to use the

promoting it to all the others he says he and Suzy plan to use the and spe

Terry Sperling plans to use the \$10,000 he won in the Mega-Recruitment Drive to extend a winter stay in Mexico next year. Photo: Amber Bracken money to take themselves south for the winter next year. When they retired, they went on a multi-night cruise on the Mediterranean and saw parts of Italy, Greece and Turkey. And when they returned to Rome, they hopped over to Egypt for a bus tour and Nile Cruise something they both wanted to do.

They'll use the \$10,000 when they move to Puerta Vallarta for part of the winter in 2023-24.

"This year, we went south in February for a couple of weeks and really enjoyed it, so we intend to go back and make it a longer stay next year," he says.

Travel bound



Travel is a priority for Sperling, and it's also on the agenda for Serge Gendron, an Outaouais branch member who won the \$5,000 prize from

Collette Travel. He's still researching the timelines and the places he can go before nailing down a plan.

"We've travelled mostly in North America because of COVID, and we already have two trips planned for 2023. We wondered about going to Mexico for some time next year," he says. His girlfriend, Denise Legault, is also a member of Federal Retirees, having worked for the federal government for part of her career.

"We are both retired so time is something we have," Gendron says, adding that while he loves to get away, he also loves living near Gatineau Park. Both he and Legault are outdoors people who stay active.

Gendron was in the military for 38 years and retired in 2010 from headquarters in Ottawa, after which he worked for General Dynamics for fourand-a-half years. He joined the military as a private working in communications, and then became chief warrant officer and spent the last three years of his career in the service as a technical adviser to different sections.

Other winners:

Early bird prize: Burke Bullock, Parksville, B.C., \$500 from Rogers Simply Connect

Tablet 1: Lyne Hamilton, London,

 Ont., \$350 from Simply Connect

Tablet 2: Mike Pears, Merritt, B.C.,\$350 from Simply Connect

New member prize: Marcel Bouliane, Cantley, Que., *\$250 from Arbor*

E-newsletter subscriber prize: Heather Kidd, Fort Erie, Ont., *\$250 from HearingLife Canada* **Amex card**: Danis Daigle, Glenhaven, N.S., *\$100 from Federal Retirees*

Amex card: Virginia Barrett, Mt. Hope, Ont., *\$100 from Federal Retirees*

Amex card: Bert Plum, Victoria, B.C., \$100 from Federal Retirees

Amex card: Douglas Schurman, Freetown, P.E.I., *\$100 from Federal Retirees*

Amex card: Monica Langford, Langley, B.C., *\$100 from Federal Retirees*

"I spent 23 years in combat units," he says. "I was posted to Egypt, Cyprus, Bosnia and Norfolk, Va. Norfolk is a beautiful area. I was a Canadian military member attached to the NATO headquarters. There were about 200 of us working down there for NATO."

Master recruiter



Year after year, from North River, a tiny Newfoundland outport of just 560 residents, Joanne Morrissey wins one of the

top recruiter prizes in the Mega-Recruitment Drive. She's won an award for the most referrals for three years in a row and this year, she added the award for most members recruited. The first win yields a \$250 cash prize and the second has a \$500 prize attached. Both prizes are complements of Arbor Memorial.

"I just did what I always do," the ever-modest Morrissey says with a laugh, adding that she does it to strengthen the membership, not to win prizes. "I recommend people join and then I follow up with them to make sure they actually do join. I do compile information about the Association and the advantages and I send that information to the people I contact."

This year, she added her daughter to her list of recruits. Still working for the federal government, the younger Morrissey had let her membership lapse, but on her mother's urging, she's back to enjoying the benefits of membership this year.

"I would say most of the people I recruited are from my area," Morrissey says. "I may have reached a couple of people from St. John's, but that's still within my branch. Some people have let their membership lapse over the pandemic and then they've rejoined."

Asked what she plans to do with her winnings, she said she didn't know as she hadn't had time to think about it when *Sage* spoke to her, but she was on her way to Cuba and annoyed with all the extra baggage fees she'd have to pay to two airlines for taking humanitarian supplies to less fortunate friends who live in the country.

"Pay for my bags to Cuba, maybe," she said with a laugh.

Jennifer Campbell is the editor of Sage.

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.

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.

2023 membership fees

	YEAR	MONTH
Single	\$52.56	\$4.38
Double	\$68.28	\$5.69

How to sign up?

- 1. Visit federalretirees.ca and click on the Join 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. NATIONAL PUBLIC SERVICE WEEK JUNE 11 TO 17, 2023

Thank you for serving Canada and Canadians

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National Association of Federal Retirees

Celebrating 60 years of achievements together

Visit **federalretirees.ca** to learn more about the National Association of Federal Retirees.

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Travel

Travel with up to \$10 million* in medical coverage.

The National Association of Federal Retirees and Johnson know you're thinking of travelling more. So, wherever you decide to take your next trip, make sure your travel insurance is packed too. With MEDOC Travel Insurance, coverage includes:

- \$10 million in medical coverage*
- Coverage for COVID-19 related medical emergencies
- NEW Effective Sept 1, 2022: Trip cancellation, interruption, and delay coverage¹ is available if you are unable to travel or have to interrupt your trip due to you or your travel companion contracting COVID-19.

As always, for often less than the cost of purchasing single trip insurance², enjoy an unlimited number of trips³ during the policy year, plus many benefits exclusive to members of the National Association of Federal Retirees.



federalretirees.ca retraitesfederaux.ca

Give Johnson a call at 1.855.428.8744 or visit johnson.ca/MEDOC to get a quote and finalize your coverage. Johnson is ready when you are.







1.855.428.8744 johnson.ca/MEDOC

Johnson Insurance is a tradename of Johnson Inc. ('JI'), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. MEDOC® is a Registered Trademark of JL. This insurance product is underwritten by Royal & Sun Aliance. Insurance Company of Canada ('RSA') and administered by JL. Valid provincial or territorial health plan coverage required. Travel Assistance provided by Global Excel Management Inc. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. "Described coverage and benefits applicable to Public Service Health Care Plan (PSHCP) members. 'Coverage for Trip Cancellation begins the day of booking your trip provided your insurance is in effect. If a trip is booked prior to Trip Cancellation insurance being in effect, coverage for that trip will begin the day that the insurance premium is paid and the policy is issued. Trip Cancellation, Interruption & Delay Insurance benefits apply only to travel arrangements booked prior to departure. 'Based on a comparison of MEDOC's 40-day Base Plan against single trip plans with similar benefits. '40 consecutive day maximum duration applicable to each trip outside of Canada. JL and RSA share common ownership. Eligibility requirements. Imitations, exclusions or additional costs may apply and/or may vary by province or territory. 'NO PURCHASE NECESSARY. Open May 1, 2022 to April 30, 2023 to legal residents of Canada (excluding Nunavut) who at the time of entry: (1) have reached the age of majority in their jurisdiction of residence and (2) are a member of an eligible recognized group of JL with whom Johnson Inc. has an insurance agreement. Twelve (12) prizes available, each consisting of \$2,500 CAD. One prize is awarded after each of the 12 months of the contest. Each draw includes all eligible entries since start of contest. Odds of winning depend on the number of eligible entries received.