



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

SUMMER 2025  
PRICE: \$4.95

THE VOICE OF FEDERAL RETIREES

# Sage



## Our home and native land

Many Canadians, including our members, are using their purchasing power to pump up Canada's economy.

PAGE 8

## Canadian literature punches above its weight

PAGE 12

## Indigenous approaches to the process of aging

PAGE 16

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Sage Magazine is produced under licence.  
Publication # 40065047 ISSN 2292-7166

Return undeliverable copies to:  
National Association of Federal Retirees  
865 Shefford Road, Ottawa, ON K1J 1H9

For subscriptions or information on advertising in Sage, please contact 613.745.2559, ext. 300.

Cover price \$4.95 per issue  
Member subscription is \$5.40 per year, included in Association membership.  
Non-member subscription is \$14.80 per year  
Non-members contact National Association of Federal Retirees for subscriptions.

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## FEATURES

**8 Our home and native land**  
Our members and many Canadians are flexing their patriotic muscle and buying locally made items as well as Canadian products, while also displaying flags and doing what they can to support Canada's economy. **MARG BRUINEMAN**

**12 Our Canlit cred**  
Canadian literature punches above its weight in terms of its international reputation, and Canadian novels are particularly successful. We examine their enduring cultural appeal. **PETER SIMPSON**

**16 Indigenous approaches to aging**  
In our continuing ode to Canada, we consider the learnings from how Indigenous cultures approach aging and how they treat their elders. **DAYANTI KARUNARATNE**

**20 True north travel**  
Many of our members are planning to embrace their own country's scenery and travel within Canada, while also avoiding the U.S. this summer and into the fall. We interview some of them to find out why. **JENNIFER CAMPBELL**

## IN EVERY ISSUE

- 5 **President's message**
- 6 **Dear Sage**
- 7 **CEO's message**
- 24 **Preferred partner, hearing**
- 25 **Preferred partner, travel**
- 27 **Preferred partner, insurance**
- 28 **Advocacy in action**
- 30 **Pension desk**
- 31 **Health check**
- 32 **Veterans' corner**
- 33 **Member profile**
- 35 **Volunteer profile**
- 36 **Association news**
- 39 **Your branch in brief**
- 43 **In memoriam**
- 44 **Mega Recruitment Drive winners**
- 46 **Membership**

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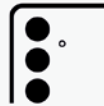
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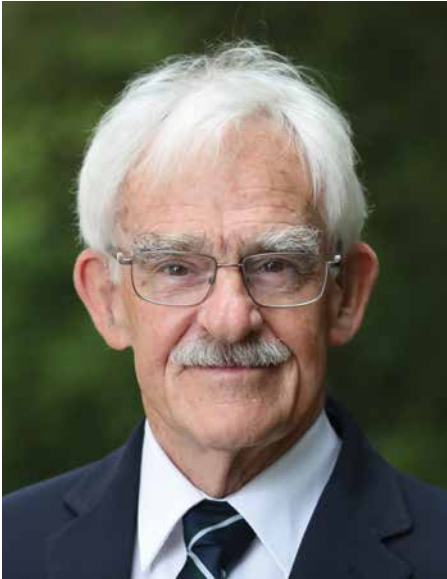
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# A significant AMM is upon us

This annual meeting of members will set the stage for the coming years. **BY ROY GOODALL**

**A**s we head toward the annual meeting of members (AMM) for 2025, I'd like to reflect on our accomplishments from the past year.

First, the branch infrastructure reserve allocations committee has been busy carrying out its duties of providing advice and making recommendations to the board with respect to branch requests for funding.

We've also undertaken several studies that, at press time, were at various stages of reporting on their findings, with some completed and some poised to make recommendations to the board. We have the governance review and, among others, the report from the special committee on association structure.

These studies were to be completed by the end of May with feedback expected during the district meetings that month. After that, the board will get some more feedback at the president's forum at the AMM and, at its post-AMM meeting, the board will finalize its decisions on the recommendations. We've learned through all the studies we've undertaken that members are looking for modernization. They want change, pure and simple — and they're ready for it.

Regarding the special committee on association structure, it has three

subcommittees that are looking at the district structure, branch size and boundaries, the services provided to members and what those members want. We've had input from the consultants we've engaged and there are plenty of ideas to consider. Now, the board needs to come up with what we feel is the appropriate structure and put it forward. After we have a final decision, we will have to look at our bylaws and proposed bylaw changes.

Given the fundamental changes that are being examined with a goal to modernize the organization, it's fair to say that the 2025 AMM — whose theme is "Connected Conversations: Working together for a stronger future" — is going to be an important meeting.

In addition to these steps, I moderated a webinar in Edmonton on the Danielle Smith government's proposed change to remove the province from the Canada Pension Plan in favour of its own Alberta Pension Plan. Our ideas were well received, and the webinar was worthwhile.

I look forward to seeing some of you at the AMM and hearing ideas from the membership through your elected representatives. ■

---

**Roy Goodall** is the president of Federal Retirees.

# Dear Sage

*Note that letters have been edited for grammar and length.*



Dear Sage,  
Your article on artificial intelligence was interesting, but didn't mention the obvious private health-care goal. AI is used to monitor our hearts, location and toilet use. This means there will be less need for real people to take care of us and I assume we will eventually be alone, talking to the [machine] and wondering why it won't, or can't, help us.

Rob Vanderkam, Lanark, Ont.

Dear Sage,  
I was stunned by the article on pension plans and political interference in Alberta (Spring 2025). As a retirement income security expert, writer Patrick Imbeau informs us that the Alberta government simply dismissed the board of directors managing the teachers and the Alberta public service pension plans. Alberta Premier Danielle Smith appointed former prime minister Stephen Harper as the new board chair. Is this not a conflict of interest? Could this be the

beginning of a lack of transparency in pension plans management in Canada? Let's hope this doesn't set off a domino effect towards other provincial and federal pension plans.

Michel Bérubé, St-Lambert-de-Lauzon, Que.

Dear Sage,  
I read with interest Patrick Imbeau's article regarding Alberta Pension Plan re-engineering. Kudos to Danielle Smith for invoking the merit principle and rejecting diversity, equity and inclusion and environmental, social and governance policy. Directors and managers have a fiduciary duty to hire the best in the pursuit of profits. Failure to focus on this should result in dismissal. If one is concerned about political interference in pension funds, how about a bit on the Quebec Pension Plan? Sage, you are looking about as non-partisan as the CBC these days.

Ron Woodward, Toronto, Ont.

Dear Sage,  
Thank you for your article titled "We change their lives," which caught my attention. Many "military short timers" (released before a financial pension eligibility) may be unaware they could be entitled to Veterans Affairs Canada veteran support. Your publication is an excellent venue for informing public service members, who may have some prior military service of such potential entitlements. Please continue publishing military veteran-related information and help those who served become more aware of their possible VAC assistance.

Al Jones, Almonte, Ont.

Dear Sage,  
I enjoy Sage magazine. In the Spring 2025 issue, the piece on supports for veterans

lists the Veterans Farmer offices that are operating within Canada, however the Newfoundland office has been omitted. The N.L. location is operated by a fantastic group and they help many veterans here.

Leslie Osmond, St. John's, N.L.

Dear Sage,  
I read your heart-warming stories in "Love lost and found." It reminded me of my dad's story. During the Second World War, he was stationed in England. He met a woman on base and they fell in love. During one of his missions in 1944, he was reported missing in action. When he was freed from POW camp after the war, his lady was gone. He returned to Canada, met and married my mom in 1951 and enjoyed life in Toronto until she died in 2007. A few years later, he was contacted by a woman in England who was trying to track down the women living in Canada who had worked at his base. He was given a list. Part way through the list he reached one, only to discover it was his first love. He hadn't recognized her on the list with her married name. She was divorced and retired in Orillia. Their love was rekindled and they had several years together.

Deedee Davies, Burlington, Ont.

Dear Sage,  
I can't believe I have to write you again about the misspelling of Corner Brook in the recent article about Brian Caines. I wrote to you when it was misspelled in an earlier issue of the magazine. When will you get your act together? It's important to have someone's hometown written correctly.

Shirley Bellemare, Ottawa

*Thanks for pointing out our error, Shirley. We are duly embarrassed and won't forget again.*



## Keep those letters and emails coming.

Our mailing address is: National Association of Federal Retirees, 865 Shefford Rd., Ottawa, ON, K1J 1H9  
Or you can email us at: [sage@federalretirees.ca](mailto:sage@federalretirees.ca)

# Members want to be involved

A membership engagement survey that was part of our association's governance review has highlighted that members want more involvement in our advocacy work and in charting the course for the association. **BY ANTHONY PIZZINO**

It's hard to believe June is upon us, and soon, many of our volunteers will be gathering in Gatineau, Que., for our annual meeting of members. I look forward to meeting with many of you, under our theme of "Connected Conversations: Working together for a stronger future."

We've had a busy spring and there's much to tell you. First, the federal election. With the help of many volunteers, we have successfully conveyed our association's priorities to those who were running in the federal election. I want to thank each and every member who joined our campaign to make our priorities known. Now, we are busy organizing meetings with the Liberal government's officials — prioritizing those in the roles that most affect our membership — during their first 100 days in office.

Meanwhile, in March, the national board of directors received a preliminary report from the consulting group that is examining the association's governance and organizational effectiveness. In April, the same consultants discussed recommendations with the board. The report is the result of a tremendous amount of research undertaken by the consultants, which included a specific membership survey, examining

previous membership engagement surveys, governance documents, board minutes, annual meeting of members documentation, and interviewing most, if not all, branch presidents, board members and senior staff. One of the resounding preliminary findings that came out of the membership survey was that our members are really keen to be more involved in advocacy work and in charting a path for the association.

Speaking of members, we are in growth mode. With 171,000 members, we are the largest national advocacy organization representing active and retired members of the federal public service, Canadian Armed Forces, Royal Canadian Mounted Police (RCMP) and retired federally appointed judges, as well as their partners and survivors. However, there is room to grow the size and therefore reach and influence of our association. We are working hard on a few strategies to do this, for example, we're developing a digital membership recruitment campaign focused on adding new members to our lists.

One way to ensure we are able to grow the association's influence is to increase visibility on the issues that are important to federal retirees. We have been proactively doing that. For example, we issued a statement on the imposition



of U.S. tariffs on Canadian goods, speaking specifically on how it affects seniors on fixed incomes. The article ran as partner content in the *Toronto Star*, and an op-ed on the same subject appeared on National Newswatch. I was also interviewed by CTV News on the subject. On March 25, *The National Post* published an article on the association's calls for action on seniors' issues in the federal election.

As a national organization, we also can't ignore that we find ourselves in a climate of hostility, aggression and lack of tolerance from our neighbour to the south. Respect and inclusivity are values we hold dear and they often speak directly to our advocacy priorities in the sense that we advocate for these things for all seniors in their retirement years. I wanted to take the opportunity to assure our members that these values remain a priority for us as an association.

Finally, I wanted to assure members that while your travel insurance's name is changing from MEDOC® to belairdirect travel insurance, the policy remains exactly the same. On page 27, you will find an article explaining the change in name only, which takes place July 1. ■

**Anthony Pizzino** is the CEO of Federal Retirees.

# Our home and native land

Federal Retirees members, like many Canadians, are showing their patriotism with their pocketbooks.

**BY MARG BRUINEMAN**

Judy Hutmacher has been “waving the flag” from her garage door and on her car ever since Donald Trump started threatening Canada’s sovereignty and its economy with tariffs. Photo: Richard Lam Photography





**F**or Judy Hutmacher, waving the Canadian flag has taken on a whole new meaning. The Federal Retirees member now has one flying on her car and another at her home in Surrey, B.C.

When it became clear Donald Trump was serious about levying an ever-sliding scale of tariffs on Canadian goods, news of Canadians selling their U.S. real estate quickly spread. Then came cancelling travel plans to the United States. After that came a focus on products made in Canada.

Fearing the ultimate impact on the pocketbook, the slight on their Canadian identity and threats to make their country the 51st state have Canadians — and indeed Federal Retirees members — exploring what they can do to help shore up the Canadian economy and become more self-reliant.

Hutmacher follows Facebook pages that focus on “Made in Canada” products and has compiled an ever-growing list of Canadian items to buy. Jamieson vitamins is a big one, then there’s Primo pasta, Royale facial tissue, Tru Earth detergent, Hellmann’s mayonnaise and French’s mustard. Hutmacher might also look for her favourite jam from France or dryer balls made from New Zealand wool in her efforts to move away from American products.

“Mostly, it’s the small things we can do,” Hutmacher says. “I’m shopping a bit more carefully for Canadian products, and as much as we can, buying made-in-Canada items,” says the retiree, who worked in various departments in the federal government before retiring 18 years ago. “They’re just small things, but they’re important to me to show our patriotism. We’ve been so closely tied with the States in my lifetime. We’ve counted on [the United States] for things that are cheaper. We made a mistake there, and now we’re going to pay for it in more than one way.”

As she sees the prices of products increase, she worries not for herself, but for other generations or those who haven’t been as fortunate. She’s also

## Is it really 'Made in Canada?'

The maple leaf doesn't tell the whole story. A bit of background information about what a label means is sometimes required to distinguish the level of Canadianism a product or initiative truly contains.



**Made in Canada** means that at least 51 per cent of the total direct costs of producing or manufacturing

the good have been incurred in Canada and could be accompanied by a qualifying statement such as "Made in Canada with imported parts" or "Made in Canada with domestic and imported parts."



Ingredients from elsewhere can be used in food products if "the last substantial transformation of

the product" occurred in Canada, according to the Canadian Food Inspection Agency. **Product of Canada** refers to the fact that at least 98 per cent of the total direct costs of producing or manufacturing the good have been incurred in Canada.

While the Competition Bureau of Canada indicates it will generally not challenge a claim if it meets the above conditions, it stresses that it doesn't certify or approve Canadian content claims.

For further clarification, visit the The Competition Bureau's webpage at [bit.ly/442rhta](http://bit.ly/442rhta). Another resource to help consumers identify products that are Canadian is the [buybeaver.ca](http://buybeaver.ca) site, created by Montreal tech entrepreneurs Alexandre Hamila and Christopher Dip.

more finely tuned into politics, knowing our world is quickly changing, worried that the whole course of history is in the midst of a significant shift.

Abacus Data tracked shifts in Canadian consumer sentiment in February, finding a growing desire to buy local, and in some cases, to avoid American products entirely. But the company also found Canadians aren't always sure which brands are truly Canadian, with more than half of those surveyed believing that Tim Hortons and Molson are Canadian owned. They are not, in spite of Molson's excellent, and opportunistic, pro-Canada commercial launched at the beginning of the trade war. Corporate takeovers and mergers can also often muddy ownership structures, making it difficult at times to assign a company to a particular geographic location.

Perceptions about where our food comes from are equally hazy, the polling and market research firm found. It doesn't help that the writing underneath

a maple leaf on a can of food may mean any number of things, including that the packaging was designed in Canada. (See sidebar for more details.)

## Giving up things we like

Since Brenda and Mike Walters returned home from two weeks in Mexico, tariffs and international trade have been the No. 1 topic of discussion and, of course, a subject of great concern.

Brenda has long been a label reader, but now they're both aware of the products that are at least partly made in Canada. They'll pick Home Hardware over Home Depot and that goes for most stores. If they know it's American owned, they won't go in. Mike says he fully supports pulling American products off the store shelves.

"That kind of hurts because I like Californian wine," sighs Mike, past president of Federal Retirees' Hamilton and area branch.



A building in central Ottawa has been showing its patriotic verve.

Xiaodan Pan, associate professor in supply chain management at Concordia University's John Molson School of Business in Montreal, points to the current unsettling situation between the U.S. and Canada as a key reason to strengthen supply-chain resilience and focus on increasing self-reliance to encourage the longevity of the buy-Canadian movement.

"Supply chain disruptions, such as tariff wars, often lead to increased costs and product shortages, affecting consumers across the short, medium, and long term," forcing them to adjust their purchasing behaviours, she says, adding that could become difficult for low-income households that bear the greatest burden.

Canadian enterprises need to reduce risk exposure by sourcing from multiple suppliers and ensure greater stability during disruptions and maintain strategic inventories of essential products.

Strategy and planning are important in the long-term for businesses looking to support the demand for more self-reliance. And that means strategic investments in expanding domestic production.

"By leveraging advanced technology, skilled labour and supportive policies, Canadian businesses can reduce dependence on foreign suppliers, enhance economic security and create a more robust and adaptive supply chain," Pan says.

The movement can be further sustained if retailers make it easier for Canadian consumers, adds Tandy Thomas, a professor of marketing at Queen's University's Smith School of Business. She'd like to see more prominence given to Canadian products so they're easier to find.

Scanning every single label to determine a product's origin can be a hassle for consumers who may eventually abandon the effort. But if it's easy to identify the products, they will continue their focus on buying Canadian, she argues. Making the initial switch easier could result in a permanent shift

in shopping behaviour, which would have a long-term impact.

The current focus, she says, is not only significant for the message it sends; it's also a rare opportunity. Grocery shopping, she explains, is habitual. And there are only a few moments in a person's life when their shopping habits change — like when they're moving, having kids or when kids move out.

"Now we are presented with another situation where people are changing their shopping habits and that is a huge opportunity," she says. "That could be the silver lining in this."

With a population of 40 million people, Canada has the ability to make a difference in the marketplace and have an impact. The unpredictability of the situation is top of mind for people and if trade tensions further escalate, prices will rise and there will be job losses. She believes the current environment offers a "tremendous opportunity" to boost Canadian products in the marketplace.

Toward the end of her latest annual sojourn in Mexico, Federal Retirees member Sheila Ducarme saw noticeable reaction to the political threats from the United States on that country as well. There were fewer shoppers in the local Walmart and the Ducarmes were repeatedly asked whether they were American or Canadian. They proudly distinguished themselves as the latter. Ducarme worked for the federal government for 37.5 years, starting in the department of manpower and ending with social development.

While she was in Mexico, she was focused on buying locally and moving away from purchasing American products, something she continued doing when she returned to Canada. And she wonders, with hope in her voice, if Canadian shopping habits will shift a bit back to the days when consumers relied upon smaller shops such as butchers, cheese shops and independent grocers.

"I have no delusions that this will be easy," she says. "It's going to hurt us big time. But I'm delighted that Canada sold off billions in U.S. bonds."

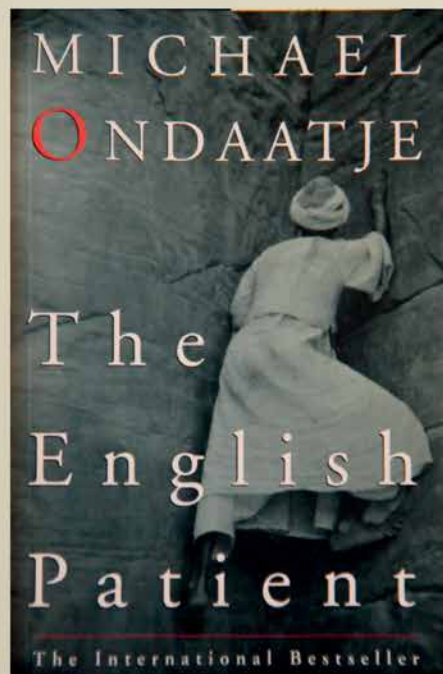
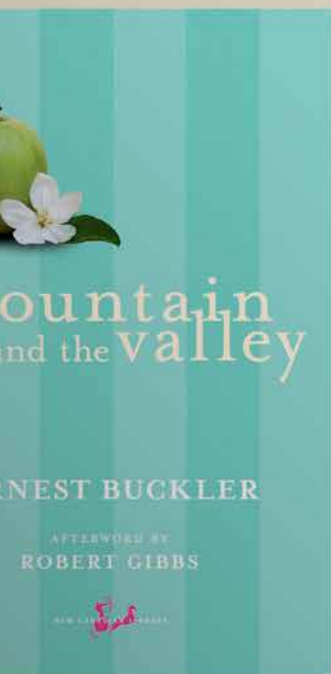


Sheila Ducarme, who lives in Ottawa, spent six months in Mexico this winter and saw a buy local movement there, too. Now that she's back, she's buying all Canadian.

Mike Walters, who spent 34 years with the federal government, largely in various iterations of customs and ultimately at the Canada Border Services Agency until his retirement 19 years ago, encourages Canadians to reach out to all levels of government and to put a Canadian focus on tenders for products and services. He'd like to see an express exclusion of suppliers from directly south of our border. He suggests those living in border towns also reach out to neighbouring governors to express their disappointment over the trade war and encourage the White House to honour the Canada-U.S.-Mexico trade agreement.

That's something Hutmacher, from B.C., feels strongly about as well, having dispatched letters to local members of federal and provincial governments. "If nobody is going to speak up, then who will?" she says. "I've read enough history about the 1930s. Nobody said anything back then. We really know what's going on now, and we should speak up." ■

**Marg Bruineman** is an award-winning writer based in Barrie, Ont. She is gung-ho about buying Canadian.



## Celebrating CanLit

It's not hyperbole or patriotic chest-thumping to suggest Canada's fiction writers punch above their weight in literary circles. **BY PETER SIMPSON**

**T**he Big Bang moment in Canadian fiction was, arguably, when a schoolteacher in an obscure village in Prince Edward Island sat down to write the words, "Mrs. Rachel Lynde lived just where the Avonlea main road dipped down into a little hollow..."

So began *Anne of Green Gables*, written in 1905 by Lucy Maud Montgomery. It was not the first Canadian novel, but its immediate, spectacular, global success — that is, after three years of rejections by publishers — was unprecedented in Canadian fiction.

More than a century later, Canadian fiction is read and celebrated around the world — so much so that it might be suggested that our nation of big vistas but comparatively modest population,

punches above its weight on matters literary.

"Let us construct a national literature for Canada," wrote Thomas D'Arcy McGee in 1857, as remembered recently in *Canada's History* magazine, "neither British, nor French, nor Yankeeish, but the offspring and heir of the soil, borrowing lessons from all lands, but asserting its title throughout all!"

While McGee's life was violently cut short, his call to writing and sharing the stories of our land lives on — even if Canadians aren't wont to boast.

"Although the world seems to regard Canada as the U.S.'s slightly slow cousin, Canadians are quietly and deservedly smug about their rich and distinctive culture, which includes a distinguished literary canon," Jean Hannah Edelstein

wrote more recently in *The Guardian* newspaper. "Self-promotion is not a highly valued virtue in Canadian culture, but perhaps modesty should be suspended momentarily..."

Note, this was an American journalist writing in a British newspaper about Canadian fiction.

"I think," says Sean Wilson, who, with his father Ian, founded the Ottawa International Writers Festival 28 years ago, "there's something to be said for living in the shadow of a great neighbour — and I use great in the terms of large, not qualitative — that forces you to kind of fight for your place on the world stage."

Canada's propinquity to the United States has never been more acute than it is now, and, perhaps, never offered a



greater opportunity for Canadian fiction to shine.

“Right now, we’re finally seeing how America wields its power and how much power it has,” Wilson says. “I think there is a great opportunity for us to celebrate more what is happening here, and I think there’s an appetite for it. I’m personally thrilled at any opportunity to bang the drum for the brilliant art coming out of Canada, and the brilliant perspectives that are being shared.”

There’s no doubt that Canadian culture has a prominent place on the global stage, in music (Drake, Céline Dion, Justin Bieber), television (*Schitt’s Creek*, *Heartland*, *Handmaid’s Tale*), and if not in Canadian film, then certainly with Canadians in film (Denis Villeneuve, James Cameron, Ryan Reynolds).

Fiction, meanwhile, offers its own vintage and contemporary Canadian stars, from the cosy mysteries of Louise Penny to the prophetic dystopias of Margaret Atwood; from the resilient working class of Gabrielle Roy’s *The Tin Flute* to the “McJobs”

of Douglas Coupland’s era-defining *Generation X: Tales for an Accelerated Culture*. Canadian writers have at least one winner of the Nobel Prize for Literature (a second hinging on whether to include Montreal-born Saul Bellow), multiple Booker Prize winners, and even a pair of Pulitzer Prizes for fiction (again, including Bellow).

“I really do think the strength is that there is no one background or one voice or one geography or one world view that dominates, I think it really is a kind of a microcosm of the best of everything that’s out there,” says Wilson, who estimates that his festival has featured 2,500 Canadian authors over almost three decades.

“What for me is exciting is that Canlit contains the entire world,” he says. “If there’s anything you’re interested in, if there’s any kind of writing you like, any kind of background that you’re interested in, any kind of story that you want to hear more of — from science fiction to thrillers to cutting edge of real science to memoir to whatever — you’re

## A shortlist of Canadian winners of major international fiction awards

### Nobel Prize for Literature

Saul Bellow (1976, Canadian-born American writer)

Alice Munro (2013)

### Man Booker Prize

Margaret Atwood (2000, 2019 co-winner; six nominations)  
*The Blind Assassin*, *The Testaments*

Michael Ondaatje (1992, co-winner)  
*The English Patient*

Yann Martel (2002) *Life of Pi*

Eleanor Catton (2013, Canadian-born New Zealand author)  
*The Luminaries*

### Multiple Booker Prize Nominations

Margaret Atwood (six)

Rohinton Mistry (three)

Esi Edugyan (two)

Michael Ondaatje (two)

Mordecai Richler (two)

Carol Shields (two)

### Man Booker International Prize

Alice Munro (2009, when prize was still for “body of work”)

### Pulitzer Prize for Fiction

Saul Bellow (1976, Canadian-born American citizen) *Humboldt’s Gift*

Carol Shields (1995, American-born Canadian citizen) *The Stone Diaries*

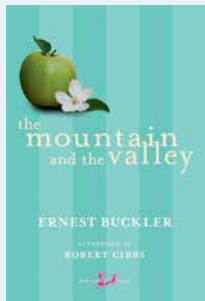
### Prix Goncourt

Antonine Maillet (1979) *Pélagie-la-Charrette*, translated to English as *Pélagie: The Return to Acadie*

### Prix Femina

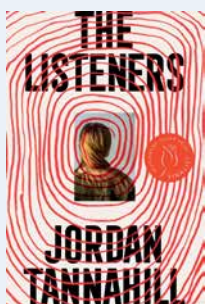
Gabrielle Roy (1947) *Bonheur d’occasion*, translated to English as *The Tin Flute*

## Three book recommendations



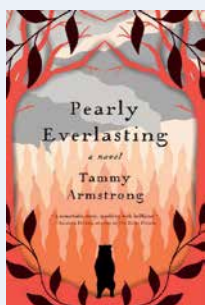
**Sean Wilson:**  
“I’m rereading right now what might be my favourite book of all time, *The Mountain and the Valley*, by Ernest Buckler. I think it stands

up to basically the best writing from anywhere in the world.”



**Bill Staubi**  
(retired in 2010 as director-general of policy, planning and performance measurement at Correctional Service of

Canada): “Any new book from Jordan Tannahill is a must-read, but *The Listeners* came along as I was experiencing tinnitus. This tale of a group of people chasing the source of a sound only some can hear is a study in herd mentality, self-doubt and good or bad tenacity.”



**Peter Simpson**  
(writer of this feature): “*Pearly Everlasting*, by Tammy Armstrong, is the recently published story of an elderly lady who

shares her story of growing up in a logging camp in deep-woods New Brunswick early in the 20th century. It’s pure, vividly gripping Maritime gothic.”



Clockwise from top left: Canadian authors Margaret Atwood (Photo: Collision Conference), Cherie Dimaline (Photo: Dan Harasymchuk), Gabrielle Roy (Photo: National Library and Archives of Quebec) and Waubgeshig Rice.

going to find it here, and it’s going to be world class. It’s remarkable. Given our population I think we do remarkably well. The imagination is a renewable resource.”

The country is a patchwork of perspectives. First came the Indigenous people, whose literature now gets the respect it was long denied, as seen in the contemporary successes of authors such as Waubgeshig Rice (*Moon of the Crusted Snow*) and Cherie Dimaline (*The Marrow Thieves*). Then came the English and French settlers, each building its own literary canon, perhaps most famously bridged by Hugh MacLennan’s *Two Solitudes*. Then came so many other immigrant groups and books that reflect the experience of their heritage,

be it Esi Edugyan (*Washington Black*) or Rohinton Mistry (*A Fine Balance*).

“The amazing thing,” Wilson says, “is that there are people literally arriving here every day from all over the world, bringing with them histories and stories and traditions that are going to take root here in different ways, and that transforms all of our collective stories. To me, this is the key to everything, that it’s not a single perspective, it’s not a single background... There’s an ever-new influx of people coming and going from here back to all over, and that creates a kind of dynamic environment where nothing is static.”

Another foundation for Canadian fiction is public funding from all levels of government. While the support is never enough and should be increased, Wilson says, “We have maintained this idea that there is an inherent public good to telling our stories and to supporting storytellers.” ■

**Peter Simpson** is a P.E.I.-born, Ottawa-based writer and lover of Canadian fiction.

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# Embracing aging the Indigenous way

People who have been raised with Indigenous teachings offer positive perspectives on aging and the role of older people in society.

BY DAYANTI KARUNARATNE

## Equity, diversity and inclusion

This piece is part of our equity, diversity and inclusion series, which marks Federal Retirees' commitment to the same principles.

Cheryl Young didn't grow up in an Inuit community, but as an adult, she's embracing her culture and sharing it with her children. Photo: Kyla Zanardi



**C**heryl Young didn't grow up in an Inuit community, but her connection to her ancestry was fostered during summer trips to Nunatsiavut, when days were spent learning about Inuit lifestyle.

Hunting was a communal thing, she recalls. "You never had to worry about where your food came from," says the Federal Retirees member who now lives in Valley, N.S.

These summers stood in contrast to her young life in Goose Bay, N.L., where there was no hunting and where she would be embarrassed to wear sealskin boots.

Today, however, it's a different story. She embraces and shares her Inuit heritage and, as she's now retired, she's particularly aware of the teachings it provides on aging and how to treat the elder members of the community. In short, Inuit respect their elders.

## The Algonquin approach

Peter Larivière, also a Federal Retirees member, was raised in his father's Algonquin traditions.

"Aging doesn't hold the same consequences within Algonquin tradition as it does in the way Western European-Canadians look at aging," Larivière says. "Every person, every gender, including two-spirit people, all have a role to play."

Near the end of his Parks Canada career, Larivière, who was careful to preface what he shared by saying he speaks only about the Anishinaabe and Ojibway lessons to which he has been exposed, became a mentor, and the advice he gave to colleagues could be useful for his fellow retirees.

"Be a bit selfish," Larivière told them. "I don't mean at the expense of others; but pay attention to yourself. By going

outside, hearing birds and the wind blow through the trees, you can have that quiet time in your mind. As I get older, I get pissed off more easily, so having that chance to get back to being part of something bigger is important. That's part of our teachings that gives us a benefit when things are going bad in our lives."

Larivière says he's been fortunate in terms of his health. But in 2020, he was grappling with some mental health issues and found a therapist at the Wabano Centre for Aboriginal Health in Ottawa. "Some of the teachings and life experiences he [helped] me with went a long way to [understanding] myself as I was approaching retirement."

Larivière points to the Algonquin medicine wheel that gives equal space to the four phases of life: the yellow of childhood, the red of youth, the black of midlife and the white of old age. His Indigenous experience describes the aging process as circular, rather than the linear way it is often described — with a beginning and an end. "You're basically taught at a young age that there is no power struggle [between] the age groups."

Now as he ages, Larivière taps into the medicine wheel teachings often.

"I do wildlife photography," he says. "Now, when I'm out taking photographs, I say thank you — to a bird, to a landscape, to a moss-covered tree. I tend to think a lot more when I'm out. To me, that's part of the aging process. It's not thinking about being old, but thinking about life and what it's meant to me. I'm more philosophical. That's a way of life that's more Indigenous: to consider your place within the sphere of the Earth."



The medicine wheel gives equal space to the four phases of life: childhood, youth, mid-life and old age.

## The medicine wheel's role

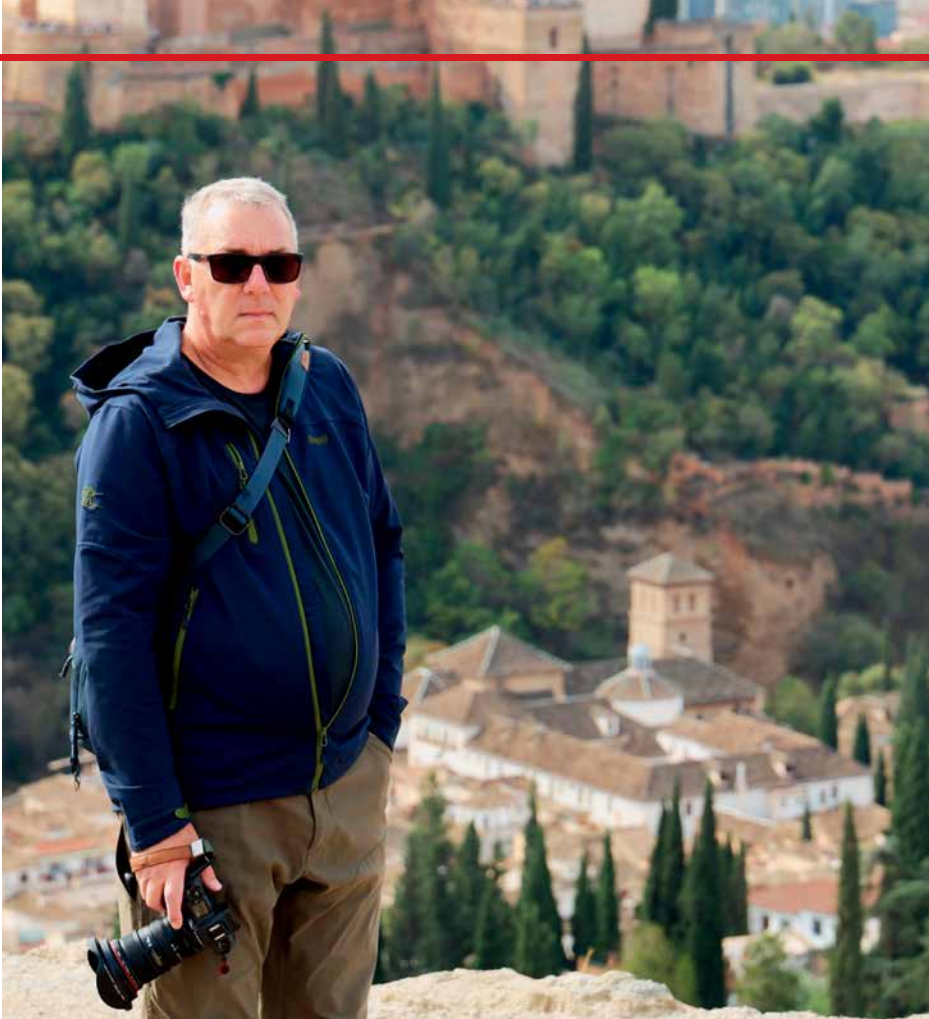
Embracing reflection was explored in a recent webinar by Catherine Davis, an adjunct professor at Queen's University with a PhD in Indigenous studies and a member of Alderville First Nation in southern Ontario. Davis described her presentation as a "Coles notes" of the Anishinaabe-Ojibway understanding of life's phases. The medicine wheel served as a starting point. Davis explained that, according to the teachings, moving from one phase to another is like climbing a hill, with each stage offering unique experiences.

"The hills are a metaphor for obstacles and tests we will have throughout our life," she says. "Sometimes the challenges may turn into traumas. It helped me to be a more compassionate person when I looked at the hills and imagined all the challenges that might occur getting up each individual hill."

On the fourth hill, Davis explained, life slows down and it's time for reflection. Old age is a gift, as it offers us a chance to ask ourselves: "Did we honour the gift of life?" Another aspect of this phase is the passing on of knowledge, and choosing what is worthy of being passed on. "With that knowledge we serve our community," she says.

Since he turned 60 last year, serving one's community has been top of mind

**“Old age is a gift, as it offers us a chance to ask ourselves: “Did we honour the gift of life?”**



Peter Larivière, a former Parks Canada employee and a member of Federal Retirees, urges people to get outside and embrace nature to “have that quiet time in your mind.” He’s shown here in Grenada, Spain. Photo: Joanne Page

for Elroy White, a chief of the Heiltsuk First Nation in British Columbia.

“I realized that I’m getting closer to the end of my life. But that made me more productive, not scared.”

With 19 years working as an archeologist in his community of Bella Bella, B.C., not to mention his role in ceremonial potlatch celebrations and three years’ experience as a hereditary chief, White has long been an important member of his community. But with the recent ratification of a long-awaited constitution, he saw an opportunity to formalize his commitment.

“Most people want to settle down at this age in comfort and have less responsibility,” he says. “I just don’t feel that need right now. I’m still somewhat healthy. My mind is still good. And that’s why I ran for council. I don’t want to die without giving back to my community.”

Potlatches are symbols that help him through the aging process. According to

Heiltsuk teachings, identity and cultural knowledge is symbolized through specific dances that are passed down through families. White has been taught that when he begins to struggle with the movements due to old age, it is time to pass it on to the next generation. In this way, he transfers his respect for family, the land and the sea.

“At some point [my grandson] is going to notice that I’m taking fewer steps on the floor, and he’s going to want to take care of me, and take care of the dance.”

With this traditional generational process comes acceptance — peace that he has played his role, and faith that tradition will go on with his grandson.

### The Inuit way

For Cheryl Young, serving her community includes painful memories — and hope for the future. As mentioned, Young was exposed to her Inuit traditions

sporadically at a young age, but she says her early life was marked by “poor choices” her mother made. Young believes that when her mother left her community, and turned away from her people, she went down a path that led to a painful last stage of life. Determined to do things differently, Young embraces her Inuit culture and shares it with her children.

Throughout her life, Young continued to straddle Inuit and non-Inuit worlds. After marrying an RCMP officer, she was in the North again, moving between postings while raising a family. She says the nomadic lifestyle felt in keeping with her roots and helped her reconnect with her ancestors’ practices and instil cultural pride in her children.

Now retired, Young returns to Goose Bay to see her mother.

“I had to make a terrible choice to put my mother in a nursing home,” she says. “When she was growing up, there was no putting someone in a home — [homes] didn’t exist,” Young says, adding that elders at that time moved in with younger family members. But dementia had begun and there were few options. “It broke my heart.”

Young is doing everything in her power to remain healthy and avoid that fate. She prefers natural medicine to prescription pills and exercises regularly. She has also made end-of-life plans and takes comfort in knowing that she is using all of her traditional knowledge, and has a practical understanding of Canada’s medical assistance in dying laws.

For Larivière, ceremony remains an important way of keeping in touch with traditional teachings.

“Smudging brings us back to a place that makes us responsible for ourselves,” he says. “I found my greatest strength was being closer to the teachings I’ve been given, and the teachings I’m expecting to give.” ■

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**Dayanti Karunaratne** is a freelance journalist who specializes in social justice issues.

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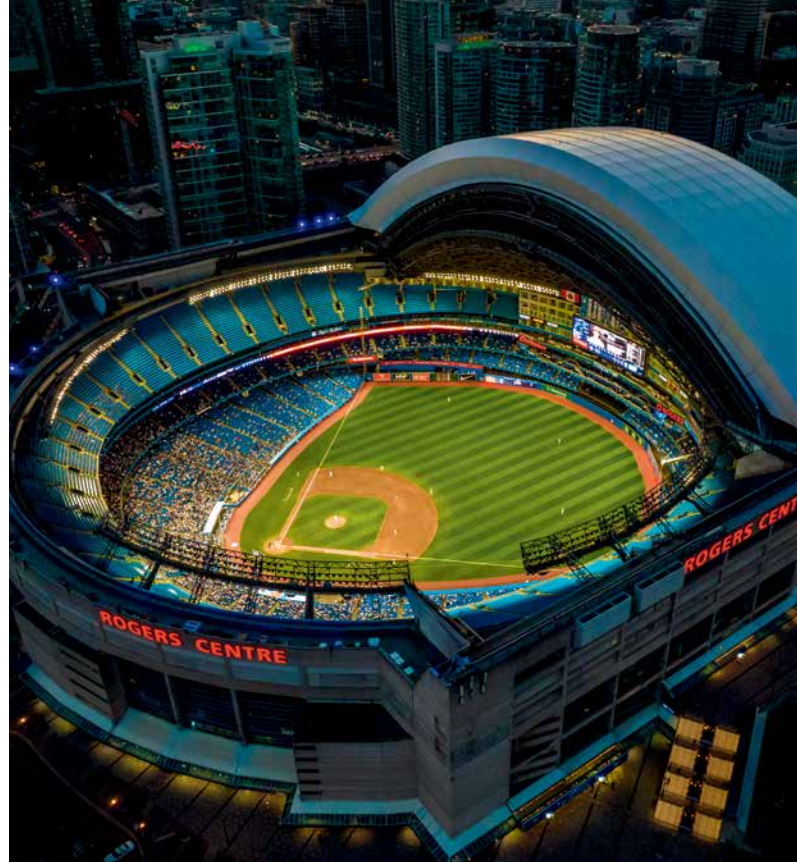
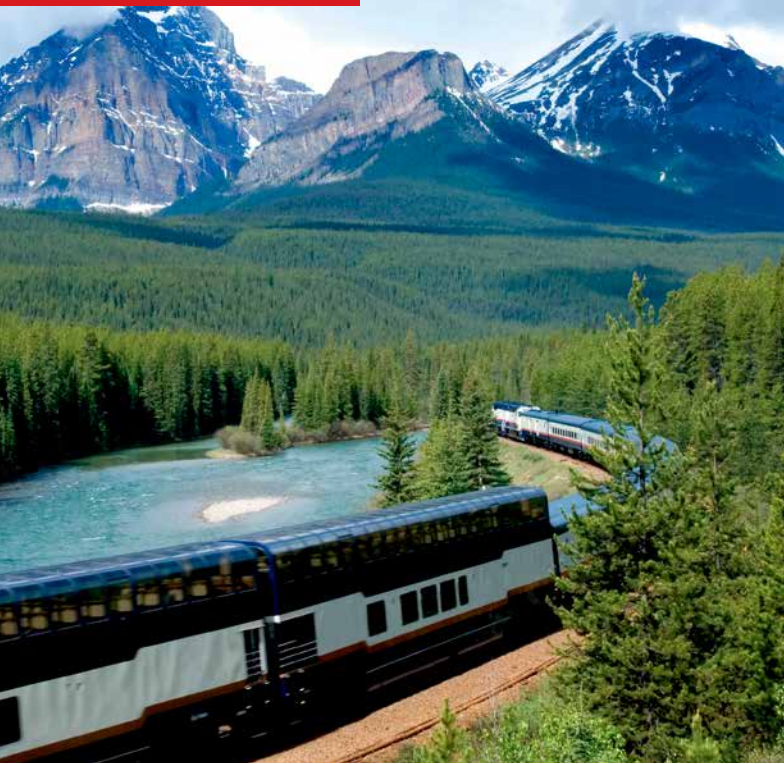
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TRAVEL IN CANADA



## 'A quiet sense of patriotism at play'

As they make their travel plans for the summer, more Canadians are choosing to spend their money at home, exploring their own country. **BY JENNIFER CAMPBELL**



**T**im Hoban is looking forward to two trips within Canada this year — one to Toronto to see his beloved Blue Jays play and another to Cape Breton, his home and native turf, to see the fall leaves. Often, he would take a jaunt to the United States — Boston, Mass., or at least Bangor, Maine, — but this year and he’s said “forget it” to any U.S. travel.

“I’m not going to spend any money down in the United States,” says Hoban, 83, a widower who lives in Miramichi, N.B., with his son and caretaker. “With this Trump player, I won’t give him a penny. He’s way out of whack.”

Hoban isn’t alone. Brett Walker, general manager for international operations for Collette, says his company has absolutely seen a surge in domestic travel.

“We are definitely seeing a significant uptick in demand — no doubt about it and it’s not just anecdotal,” Walker says. “We know that Canadians are [angry] and elbows up and all that with regard to our southern neighbour.”

While some are heading overseas to avoid the United States, Walker says that in Canada, as it was in the pandemic, the surges will be seen in gateway cities, such as Toronto, Montreal, Vancouver, Ottawa, Calgary and Edmonton. He said Maritime packages also do well for Collette.

Destination Canada’s most recent numbers don’t reflect the boycott of U.S. travel because they are from the third quarter of 2024, even before U.S. President Donald Trump was elected. But the Tourism Industry Association of Canada (TIAC) says it can confirm domestic travel is seeing increased interest.

“We’re hearing from tourism operators across the country that domestic travel is on the rise,” says Beth Potter, president and CEO of TIAC. “Canadians are actively choosing to spend their



tourism dollars at home. It’s more than just convenience; there’s a quiet sense of patriotism at play. By deciding to choose Canada, people are making a statement about value, identity and community.”

Potter says it reflects a genuine desire on the part of Canadians to invest in their own country.

“As an industry built on showcasing the very best of Canada, that choice is something we take pride in,” Potter adds. “Whether it’s hiking in national parks, discovering small towns or experiencing regional food and culture, Canadians are finding renewed meaning in exploring their own backyard — and that’s good news for communities across the country.”

For his part, Hoban, a retired RCMP officer, is thinking it might be his last trip to Cape Breton, where he was born.

“I want to go in around the Cabot Trail, and probably stay on the trail somewhere overnight, and then go across to the west coast of



Newfoundland, where I have a lot of friends and relatives,” he says, adding that his late wife is from Deer Lake, N.L. “I would go down in that area and visit my relatives for the last time.”

He says he likes to see the fall colours on the trees on the Cabot Trail.

“I remember going up to the Cabot Trail when it was a dirt road,” he says. “I grew up in Cape Breton — I’m a Caper.”

Opposite, clockwise from top left: The Rocky Mountaineer is a train trip through the Rockies that is quintessential Canadiana. Member Tim Hoban, pictured on this page, plans to take in a Toronto Blue Jays game this summer. Yukon is a great place to see the Northern lights. A seal from Quebec’s Gaspé region beckons tourists. This page: Tim Hoban, plans to visit his home turf and tour the Cabot Trail, top photo, in Cape Breton, N.S., this fall.



## Indigenous experiences

Collette's Brett Walker deals with lots of foreign tourists coming to Canada and with them, Indigenous experiences are always a priority, but it's something Canadians seem to stress less often. As such, we present a list of Indigenous attractions from across the country, compliments of the Indigenous Tourism Association of Canada.

**Métis Crossing:** Located in Smoky Lake, Alta., this is a Métis heritage site that offers experiences and a glimpse into the culture.

**Wendake Tourism:** Located on the banks of the Akiawenrahk River in Quebec City, this is a place where you can discover Indigenous traditions, history, culture and the modern way of life.

**Aurora Village:** A place for visitors to experience the magic and wonder of the North on the Ingraham Trail near Yellowknife. It purports to be "the best place in the world" to see the northern lights.

**Wapusk Adventures:** A Churchill, Man., dogsledding and outdoor adventure facility, it offers a range of related experiences.

**Ahous Adventures:** An eco and cultural adventure tour company in Tofino, B.C., it is owned and operated by the Ahousaht Nation and offers excursions, including a visit to Springs Cove as well as whale- and bear-watching.

**Lennox Island:** This 540-hectare island located in Malpeque Bay, P.E.I., is home to 450 Lennox Island First Nation band members and several businesses.

**The Torngats:** Located in the Torngat Mountains, this Happy Valley – Goose Bay, N.L., site features Inuit hosts in the heartland of Inuit culture.

## U.S. travel plans revisited

Warrick Lockyer, of Perth Andover, N.B., and his wife, Louise Allie, had plans to travel down the east coast of the state of Maine this summer with a group of friends in RVs, but those plans have been put on hold due to the political climate and the dollar.

"This summer, we're planning on a short two-week trip across Labrador with our camper," says Lockyer, who retired after 36 years from the Royal Canadian Navy. Allie spent 26 years working as an administrative assistant, first for the Department of National Defence and then for Service Canada. "And then the crowd that was supposed to go to Maine will be doing the Acadian shore of New Brunswick and then to Gaspé and then on to Quebec City."

Lockyer and Allie have actually worked as tour guides for a U.S. company that does RV tours of Atlantic Canada and Alaska, but they aren't doing that this year.

"I grew up in [Dildo,] Newfoundland, spent 40 years in Nova Scotia and now I've lived in New Brunswick for eight so I've travelled almost every highway in



Warrick Lockyer and his wife, Louise Allie, plan to tour the Gaspé Peninsula in Quebec this summer, instead of a planned trip down the coast of Maine.

all four provinces," says Lockyer, who is the president of Federal Retirees' Upper Valley branch.

### Another travel agent's view

Paula Nygaard had several trips planned this year, but this summer, she plans to



Paula Nygaard has a number of Canadian trips planned this summer.

stick close to home and spend some time at her cabin. She took a trip to Banff, Alta., and Edmonton in May and has a big trip planned for June — a cruise through Norway — that she considered cancelling, but having paid a lot of money up front, she decided to stick with it.

"It's with a U.S. company, and that's why I hesitated, but this time, my decision was based on the almighty dollar," she says. "But I have lots of travel within Canada, including a trip to Saskatoon."

She also has some fall travel to Europe planned, but not with any U.S. companies. As a resident of a border town in Manitoba, Nygaard was a frequent cross-border shopper, but that's all stopped.

"Myself, my friends, [nobody] I know, is doing the cross-border shopping anymore, which we used to do a lot," she says. "It's just not happening."

Nygaard, who retired from Service Canada, is now a travel agent with Trevello Travel Group in her post-


federal public service career. She says 90 per cent of her clients who've booked to the United States are foregoing their deposits and cancelling.

"People in general, for sure, are absolutely avoiding travel to the U.S. and travel with U.S. travel companies," she says, adding that she's seeing more business within Canada as a result.

"If you look at airlines, they're cancelling flights to the U.S. because no one is on them," she says. "It's an interesting time to be in the travel business. People are asking where they can go, and I tell them to look at our East Coast — it's fabulous. Look at Quebec. There are all kinds of options to promote within Canada and that's what most of us are doing."

Nygaard, who is the branch services co-ordinator for the Winnipeg branch of Federal Retirees, notes that the Canadian dollar's performance is also a factor. "Your dollar goes further at home," she says. ■


Jennifer Campbell is the editor of Sage.



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# Keeping your ears healthy

A good summer is a social summer — we offer tips for getting the most out of the season by hearing well enough to take it all in.

**W**hether you're travelling, trying a new hobby or spending time with friends over barbecues and bonfires, healthy hearing is important. That's because gathering, processing and interpreting sounds is one of the ways we interact with the world around us and make sense of our experiences.

So what happens when you can't hear as well as you once did? You might be reluctant to engage in activities you once loved, choosing instead to retreat to a safe space because you simply can't hear well enough to enjoy the people and the environment around you. And when you do, you rob yourself of the opportunity to enjoy life — and to make wonderful new memories in the process.

To help you ensure you're taking care of your ears, we offer some tips whether you're a hearing aid wearer or not.

**For the globetrotter:** If you're travelling by plane, the takeoff (and landing) may create an uncomfortable feeling in your ears. This is due to the air pressure changes in the cabin. As the airplane climbs higher, many people experience a "popping" sensation in their ears, caused by air escaping the middle ear. Usually, it can be helpful to swallow, chew or yawn to help equalize the pressure.

Another item that will come in handy for plane travel, as well as any transportation, is a pair of noise-cancelling headphones or reusable earplugs. These will help you protect your ears from longer-than-usual exposure to loud sounds.

For hearing aid wearers, it's important to pack a travel charger or extra batteries and a dehumidifier (should you be going to more humid destinations). These will ensure you're able to use your

hearing aids every day without worry. Ask your local hearing care provider if they can provide you with backup supplies such as extra wax guards (if applicable) and cleaning tools.

**For the swimmer, the concert-goer or gardener:** What do swimming, concert-going and gardening have in common? Those doing each activity can easily protect their ears with custom earplugs. There is a variety of custom earplugs available, from swim plugs to prevent infection, to everyday earplugs that allow you to enjoy concerts without compromising your hearing with damaging sound levels. You can even buy custom noise plugs for when you are mowing the lawn or trimming hedges in your garden.

**For everyone:** Take simple precautions and be mindful of your environments. Wear noise protection during loud outdoor activities and dry your ears thoroughly after a full day of swimming. You will skip the discomfort that comes with ear pain and infections, as well as minimize your risk of developing hearing loss.

The best thing you can do is have your ears checked before your trip, so you can go on your next adventure without worry and with confidence in your hearing.

And if you're planning to enjoy the summer months locally, there's no better time to get your annual hearing test done, so you know you're set to do all the things you love with all of the people that you love. ■

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A safari in the Masai Mara offers tourists excellent opportunities to see lions.

# Planning a bucket list safari?

Timing and destination are both factors to consider as you plan your “big five” escape.

**A**dorable elephant calves playfully waddle around their parents while a herd of giraffes peacefully munches on acacia leaves. Leopards slink low in tall grass, two lions battle ferociously for dominance and a mob of meerkats peers curiously at the landscape. These are just some of the incredible scenes playing out in the African wilderness as we speak.

It’s no wonder then that an African safari is a common bucket-list adventure.

It’s an opportunity to not only witness the majesty of the animal kingdom, but to also encounter new landscapes and cultures. And for travellers looking to get the most out of their safari experience, learning about some of the factors that shape the adventure can make all the difference.

## Travel timing

Different times of the year offer different safari conditions. Game drives in Kenya during August look drastically different from April expeditions. South Africa in July isn’t the same as South Africa in February. Weather, tourism, wildlife patterns and other factors change with the seasons, causing conditions to vary. However, there isn’t necessarily a “good” and “bad” time to go on an African safari. Rather, different times of year offer different opportunities and challenges.

One key consideration is the wet season versus the dry season. The wet season brings more rainfall, which can

mean lush landscapes, smaller crowds and even bird activity. However, rainfall can be significant, depending on the location. Meanwhile, the dry season sees less, and sometimes no, precipitation. For travellers, this can mean better game-viewing and more comfortable weather — along with bigger crowds and potentially dusty conditions. The timing and impact of these seasons varies by destination, so location-specific research is important.

## Destination selection

Many popular safari destinations are found across southern and eastern Africa, including countries such as Kenya, Namibia, South Africa, Tanzania, Botswana and Zimbabwe. While these destinations may be “close” in regional terms, they can offer vastly different safari experiences. Animals, landscapes and types of safaris can also vary between game reserves and parks.

For example, in Namibia, you can



Elephants are a staple sight at Kruger Gate.

search for four of the “big five” (lions, rhinosceroses, elephants, leopards and African buffalo) at Etosha National Park, which features a salt pan so massive it can be seen from space. At Tanzania’s Serengeti National Park and Kenya’s Masai Mara National Reserve, visitors with the right timing can glimpse the great wildebeest migration in the autumn. Meanwhile, visitors to Botswana’s Chobe National Park can

embark on game cruises along the Chobe River.

### Expert guidance

With diligent planning, thorough research and detailed preparation, it is possible to have a successful solo safari. But even the savviest travellers can greatly benefit from expert guidance. While some parks allow self-guided game drives, opting for

guided drives with professional trackers can dramatically change the experience. Expert trackers know the land, the wildlife, and the best viewing spots, as well as best (and safest) practices.

For those seeking guidance throughout their journey — and not just during game drives — a fully guided tour is an ideal option. With guided tours, travellers are spared the research, planning and challenges involved with travelling to unfamiliar places alone, so they can just focus on enjoying the experience.

### Preparing for an African safari

An African safari can be the adventure of a lifetime and such an extraordinary journey calls for exceptional planning. If you’re already reflecting on these three factors, you may very well be laying the groundwork for a truly unforgettable experience. ■

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A message from preferred partner Johnson Insurance —  
now known as belairdirect. **BY KATHERINE GAUTHIER**

**J**uly 1, 2025, will mark an exciting new chapter for all of us. Following the seamless transition of our home and car insurance products, we are pleased to announce that Johnson Travel Insurance (MEDOC®) will also be coming together with belairdirect — a leading Canadian insurer — and rebranding as belairdirect travel insurance. This change means that National Association of Federal Retirees members will continue to enjoy the convenience of having a comprehensive range of insurance products under one roof along with access to numerous exclusive perks.

## Our history

Our journey with travel insurance began in 1993 with the launch of MEDOC® — a travel insurance plan uniquely tailored and designed for Federal Retirees. For more than 30 years, Johnson Insurance has been privileged to work closely with the National Association of Federal Retirees to provide reliable home, car and travel insurance solutions. Our exclusive rates and tailored policies were designed to meet your specific needs, ensuring that you and your family remained protected.

Over the years, we have proudly supported Federal Retirees events and causes, united by a shared vision of delivering lasting value. By investing a portion of annual insurance proceeds

back into the association, we have strengthened this commitment. Today, we are honoured to insure more than 75,000 members of the National Association of Federal Retirees, a testament to the strong bond we have built together.

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At belairdirect, our mission is to simplify your life by protecting what you care about. We believe insurance should be straightforward and accessible to everyone. We strive to offer a streamlined experience that empowers you to make confident choices.



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We deeply appreciate the steadfast trust and support from the National Association of Federal Retirees as we embark on this new chapter. We look forward to serving you even better as belairdirect. ■

**Katherine Gauthier** is the vice-president, business development and affinity, at belairdirect.

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Our volunteers across the country, including Ian Spence, far right, from the Fraser Valley West Branch, in B.C., were hard at work over a short federal election campaign to make Federal Retirees' priorities known to the candidates.

# Vision and action for aging well in Canada

The federal election may be over, but our work is just getting started as we focus on the first 100 days of the new government.

BY AMY BALDRY

**O**n April 28, Canadians elected a new government. During this election, Federal Retirees called on all parties to prioritize building a future that supports and protects Canadians as they age.

Now we need the new federal government to develop a robust plan to enable a healthy, active and financially secure retirement — one that's good for Canadians, for our communities and for the economy.

We're working to get this message out to all members of Parliament (MPs) during their first 100 days in office. And we'll be continuing when MPs return to the House of Commons, until older adults see the action they need.

## THE ISSUES

### Retirement income security:

Members tell us income security during retirement is a top priority. That's why our advocacy is focused on illuminating the findings of the Canadian Centre for Policy Alternatives' study titled *The Power of Pensions*, as well as defending public pensions and ensuring federal retirees' retirement security.

Cost of living is a key issue for Canadians — and with good reason. Prices for essentials, such as health care, transportation and groceries, have increased. Surging prices and decreased availability mean more Canadian seniors face unaffordable or insecure housing. And with changes to international trade, there's more pressure than before on the savings and purchasing power of seniors and people on fixed incomes. As such, financial security in retirement is critical — and that's why Federal Retirees is calling for vision and action from the

federal government to support economic security and quality of life in retirement.

### Accessible, safe and quality long-term care:

Our members tell us access to care all along the continuum is important. That's why we're focused on home, community and long-term care.

Quality and equitable health care along the continuum of care enables older Canadians to age with dignity and live where they choose. Most Canadians want to age in their home and communities, and when it's needed, safe, quality, affordable long-term care must be available. To ensure quality, equitable and accountable care, national standards for long-term care and home and community care must be implemented and enforced in collaboration with the provinces and territories and tied to appropriate levels of funding. Focus should be on the care of older Canadians, not profit. It's time for an evidence-based, forward-looking continuum of care that does that.

**Strengthen health care:** Members say they want — and need — improvements to health care. And so, our advocacy is focused on access to health care, an effective minister of older persons and a national aging and seniors strategy.

With an aging population, there is a need for robust infrastructure to support an active and healthy retirement for aging Canadians. The federal government can build that infrastructure with the provinces and territories by investing in access to health care, a national aging and seniors strategy, progress on pharmacare and by ensuring strong leadership by a minister of older persons or seniors. It's good for Canadians, for our communities and the economy.

**Veteran well-being:** Our members are concerned about veteran well-being. That's why we're focused on it, and veteran health. We are asking the government to undertake independent consultation that results in a plan for veteran well-being; ensures equity for women veterans; and addresses veteran homelessness.

Transitioning from military to civilian life can be challenging for veterans with illness, injury or trauma, and many have lost trust in the military and government systems that should support them.

Veterans need reliable, tailored support focused on improving equitable outcomes, including access to health care, housing, financial security and meaningful work. This must be grounded in dignity, respect and recognition.

Every member's experience in the Canadian Armed Forces (CAF) and Royal Canadian Mounted Police (RCMP) is different, so care and support should not be a one-size-fits-all approach.

While there's no question progress has been made, more is needed. What is especially needed is strong leadership from a dedicated minister for veterans' affairs.

That's why a plan for veteran well-being is critical — and that's why Federal Retirees is calling for vision and action from the federal government to support economic security and quality of life for all veterans.

## THE CAMPAIGN

**The first 100 days:** For a new government, the first 100 days in office is a critical time. This is when the tone is set, priorities are established and momentum begins to build. For this government, the first 100 days began near the end of April and will take us through to early August. We're using this crucial time to ramp up even further the momentum we built during the federal election campaign.

We're amplifying the public presence of Federal Retirees with more features in the media and new content on our website and social media channels. This increased public presence brings greater credibility to our association and visibility to our priorities.

And, we're working to meet all MPs, with a special focus on the prime minister, party leaders and cabinet as well as opposition critics with portfolios of particular importance to our priorities.

Following the first 100 days, we'll next look to ensure Federal Retirees' priorities are on the legislative agenda. We'll keep

up the momentum until older adults see the action they need.

**How to get involved:** We're counting on members to support our important advocacy work. You can do this by visiting our website to learn more about our advocacy priorities, discussing these important issues with friends and family, following our social media channels and sharing our advocacy-related posts. Increasing awareness of Federal Retirees' priorities and their importance will help us ensure older adults get the attention they deserve and support they need today and in the future.

Visit [federalretirees.ca](http://federalretirees.ca) to learn more about our priorities and explore our advocacy tools, including letter templates, key messages, speaking points and questions to ask your local MP.

Join us in ensuring Federal Retirees' priorities get the attention they deserve during the first 100 days of our new federal government and beyond. ■

**Amy Baldry** is the campaign and engagement officer for Federal Retirees.

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About 1,500 protesters gathered at the U.S. Treasury Department Feb. 4, to voice their anger over Elon Musk's cuts. Photo: Geoff Livingston

## Dodging DOGE

Canada's contributory pension system is well managed and in considerably better shape than that of the U.S. **BY PATRICK IMBEAU**

**A**s Elon Musk's Department of Government Efficiency (DOGE) has been stoking fears of severe disruptions of Social Security staff and pay systems in the United States, many Canadians have been left confused and scared for the future of their public pensions. What are the differences between the United States and Canadian public pension systems?

In Canada, we have parallel public pension systems: the Canada Pension Plan (CPP), introduced in 1965, which operates similarly to a defined benefit plan (contributions from employees and employers are invested to then pay pensions over the long term) and the Old Age Security (OAS), introduced in 1952. It's a monthly payment made directly from the government's general revenues.

Social Security in the United States started at the close of the American Civil War, when widows, orphans and disabled veterans received pensions. In 1935, the Social Security Act was passed, introducing a system that paid pensions based on collected taxes. In

1954, a disability insurance program was added, and, in 1972, automatic cost-of-living increases to these programs were established.

Canadians over the age of 65 receive up to \$727.67 monthly from the OAS and the maximum monthly amount paid out after maximum contributions at 65 is \$1,433 for the CPP. The amount of OAS received can be topped up by the Guaranteed Income Supplement, also funded from general government revenue, if your income is below \$22,056.

American workers and their employers pay a 6.2 per cent social security tax (12.4 per cent if self-employed) on earnings up to \$176,100.

Most of the funds go to pay current Social Security benefits with any supplemental income being put into trust funds to pay future benefits. In 2024, 51.8 million retired U.S. workers and dependants over 65 years received \$102.3 billion (an average of \$1,975 per person) each month and 7.2 million disabled workers and dependants

received \$11.4 billion (an average of \$1,581).

The CPP is in a good shape after reforms in the late 1990s. At the time, the CPP Investment Board was created and mandated to invest the funds that were collected. This has led to large returns and a plan that is sustainable over at least the next 75 years. The cost of OAS has been increasing substantially over the last decade — from 2.3 per cent of GDP in 2010 to 3.0 per cent by 2030 — as the Baby Boomers age. This, however, should gradually decline to 2.64 per cent by 2060.

Comparatively, the way U.S. Social Security has been funded means the program faces a long-run financing shortfall. By 2034, the trust funds set up to supplement the dedicated Social Security payroll tax revenues could be depleted meaning incoming Social Security tax revenues would only be adequate to pay 80 per cent of scheduled benefits.

This is not the first time the system has faced a similar threat. In 1983, sweeping reforms and an increase to the retirement age were introduced to try to make the system more sustainable. In the coming years, difficult decisions will need to be made: the United States may need to reduce Social Security benefits, raise Social Security revenues or allow general revenues to be used.

What is unlikely to help is the announcement of approximately 7,000 job cuts, shutting down six of 10 regional offices where Americans get assistance and access to benefits, and the complete overhaul of payment systems by a team of sophomoric sycophants. Former Social Security commissioner Martin O'Malley has warned that DOGE-led cuts could lead to a "system collapse and an interruption of benefits."

Thankfully, Canada's pension system does not have to deal with DOGE. ■

**Patrick Imbeau** is the senior adviser on retirement income security at Federal Retirees.



# A plan to age with dignity

As our population ages, the need for a national aging strategy becomes ever more important. **BY JESSICA SEARSON**

**T**here are more than seven million people aged 65 and older in Canada. Canada is soon projected to become a “super-aged” society, which, according to the United Nations, means more than 20 per cent of the total population is aged 65 years and older. The population of Canadians aged 75 years and older is expected to double in the next 20 years, and the number of Canadians aged 85 years and older could almost triple by 2046.

To promote healthy aging and quality of life of older adults in Canada, we need to make changes in our actions and our views on age and aging. Comprehensive planning and capacity-building that responds to these demographic changes and sets a direction toward age-inclusivity across sectors and in communities is a critical policy priority. Yet Canada has seen a slow response.

Building health-care capacity to meet the needs of older adults is an important component, along with investments that recognize and enable the contributions and autonomy of older persons. We also need short- and long-term action to promote healthy aging and age-friendly environments and we need to safeguard the human rights of older persons.

This requires vision and leadership, co-ordination and collaboration across governments and sectors, with dedicated funding and accountable goals, performance measurement and meaningful involvement of older persons.

## A needed national aging strategy

During the 2025 federal election, the Canadian Coalition Against Ageism (CCAA), of which Federal Retirees is a founding member, called for a whole-of-government national aging strategy grounded in human rights.

The strategy would challenge ageism, promote equity and leverage the capacity of older persons. The CCAA called for a strategy that also reflects the full diversity of the aging population and upholds human rights across health, housing, economic participation and community life.

**COURAGE:** Action for better aging, is a national initiative led by Covenant Health, Canada’s largest Catholic health-care provider and a partner within Alberta’s integrated health system and SE Health, a not-for-profit social enterprise bringing excellence and innovation to home care,

seniors’ lifestyle and family caregiving. The initiative focuses on re-imagining the future of aging in Canada through innovation and action. Informed by research and community engagement, **COURAGE** published a policy statement in December 2024 proposing a national aging strategy.

The strategy includes several recommendations that focus on integrated, equitable and inclusive access to supports and resources, prevention and maintaining good function to promote high quality of life, strong community networks, mental and emotional well-being, financial security and age-friendly environments that support autonomy.

The policy statement states “[a]t its core, this strategy must embrace a person-centred approach, reflecting the diverse perspectives and experiences of Canadians across different ages, abilities, cultures and traditions. It recognizes the social determinants of health, such as income, housing and social inclusion, as key drivers of aging outcomes and emphasizes the importance of shifting from a narrow focus on “healthy aging” to a broader commitment to “successful aging,” [through which] well-being is prioritized at every level of health and ability.”

## A now issue

A response to an aging population and ageism is not a future issue. It’s a *now* issue. Older persons are essential to Canada’s present and future — and we are all aging. Inaction will deepen inequalities, leave an unreliable health-care system, contribute to economic loss and limit Canada’s potential.

Building an inclusive, equitable Canada that values all ages is important. But to get there, we need bold leadership, commitment and action so all Canadians can age with dignity, autonomy and meaningful quality of life. ■

**Jessica Searson** is the senior adviser on health care at Federal Retirees.

# Invisible no more

June 12th is fast becoming a day of advocacy for women veterans. **BY SAYWARD MONTAGUE**

**T**here's an idea circulating among women veterans, one that would see Canadians not only reflect on the profound experiences of women who have served in the military and RCMP, but an idea that would also put emphasis on advocacy over appreciation.

On June 12, 2024, the House of Commons Standing Committee on Veterans Affairs (ACVA) released a pivotal report titled "Invisible No More: The Experiences of Canadian Women Veterans." This landmark initiative, the largest of its kind undertaken by the committee, gathered the testimonies of more than 50 women members and veterans spanning four decades of service. These voices shared harrowing accounts of persistent barriers to support for service-related injuries and illnesses, including reproductive health and sexual violence in the workplace.

**“Don't make it about veterans, make it about veterans speaking up and out to ensure things are better for the next generation of women serving their country.”**

For far too long, women veterans have been not just overlooked but invisible — a painful reality reinforced by the systemic failures to acknowledge their value, their service and their struggles. What does it mean for women who have dedicated their lives to serving their country to be denied recognition of their sacrifices? It fosters a sense



of disillusionment and erodes the very fabric of their identity as veterans. It's also a loss for their families and communities, which aren't being made aware of the invaluable contributions of these courageous leaders.

It's becoming clear that June 12, because of the release of the consequential report, is a significant date for women veterans. It's for this reason that many women veterans are suggesting it become a day we mark, not with a parade, but instead, a day with purpose, a day women veterans go into schools and community centres and gather on Parliament Hill — not for the sake of recognition, but for the validation of their experiences. As retired physician and veteran Maj. Karen Breeck aptly articulates, "Don't make it about veterans, make it about veterans speaking up and out to ensure things are better for the next generation of women serving their country."

The objective of June 12 should not be lost in a haze of platitudes. This day should serve as a call for action, a reminder that we must focus on

the issues that matter most: care and support, acknowledgment of sacrifice and an unwavering commitment to ending the cycle of invisibility that led to the inequities women veterans have faced. It should be a day infused with the spirit of hope for the next generation, a testament to our dedication to creating a future where women in the Canadian Armed Forces (CAF) and RCMP are respected, acknowledged and supported.

Let us ensure that their experiences shape the policies and practices of today and tomorrow. Let's make June 12 a day to listen, learn and amplify the voices of women who have served, ensuring that their insights forge a path forward for the next generation of women stepping up to serve our nation.

And let's not consider it just a day, but rather, a movement — a movement to help ensure more Canadians, including our politicians, see women veterans so that no woman veteran feels her service to the nation is invisible ever again. ■

**Sayward Montague** is the director of advocacy for Federal Retirees.



# A writer from the start

Barre Campbell has been writing professionally, in one form or another, since he was just 15 years old. **BY CHARLES ENMAN**

**O**f Barre Campbell, you can truly say, “In the beginning was the word.”

As Campbell himself says, “My mouth and my keyboard have been used a lot throughout my career.” The public has known this Federal Retirees member perhaps most prominently as a sports writer for eight years with the *Ottawa Sun*, where he covered the Canadian Football League, junior hockey and Triple-A baseball, among other sports.

But once those aspirations were dusted and done, Campbell turned to media relations for sports organizations in Ottawa. He began as director of media and public relations for the Ottawa Lynx Baseball Club. He later filled the same role for the Ottawa Renegades Football Club.

Still moving upward, he later became manager of media relations for the Ottawa Sports and Entertainment Group, which included, among other things, communications for the Ottawa Redblacks of the CFL and the Ottawa 67s of the Ontario Hockey League.

You might call that a career, but Campbell proved professionally footloose, next taking over senior communications positions for the City of Ottawa.

Topping everything off, he has for several years now been manager of media relations with Fisheries and Oceans Canada and the Canadian Coast Guard.

It has been a career of incessant



Barre Campbell, a former sports journalist, says his “mouth and keyboard” have been used a lot over his career. He’s also a member who continues to work, which is allowed and encouraged by the association.

writing, interviewing and managing, and training the staff that have helped him exercise his manifold responsibilities.

And if you’re truly curious, you might want to know that he’s recently taken on responsibilities as a reader of scripture at St. Patrick’s Basilica on Kent Street. Some would say this is the Word writ large.

“I enjoy this a lot. The basilica is right next to my workplace on Kent Street — so close I can leave my office and be in there in four minutes.”

Of course, none of this would have happened if Campbell weren’t good at his wordsmithing. He suspects it helps to start early — which he did. He remembers receiving a used typewriter from his father when he was in grade school. That typewriter was put to good use after he and his brother attended a wrestling card at the Winnipeg Arena. “I loved wrestling, and I wrote up an account of that wrestling card — and my dad ripped that sheet out of the typewriter, read it, and said, ‘Pretty good. You might be the next Jack Matheson,’ one of the best sportswriters in Winnipeg.”

The family moved a lot because his father’s career as an RCMP officer required frequent moves from posting

to posting. When Campbell was in Grade 10 in Fredericton, N.B., he learned that the local newspaper, *The Daily Gleaner*, was looking for a high school sports correspondent. “What they wanted was basically someone to cover high school sports for publication in the paper. It was perfect for me.

“I had loved sports since my father started taking me to Winnipeg Blue Bombers games when I was five. I grew to love all sports. And now I was writing about them. That’s kind of how I got into it.”

He acknowledges that he’s a bit of a serendipitous member of Federal Retirees. “To be frank, I don’t quite remember exactly when I signed up, but it was no doubt at some sort of talk on retirement strategies.”

But he’s fully on board with the association’s mandate. “In my communications work, I’ve seen just how hard people in the public service work. And I think anything that helps government retirees with planning for the future and providing a one-stop resource for information is a good thing.” ■

**Charles Enman** is an Alberta-born, Ottawa-based writer.

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

- Unknown

# Join our VOLUNTEER TEAM!

For more information, contact your local branch or our National Volunteer Engagement Officer, Gail Curran at **613-745-2559, ext. 235** or email [gcurran@federalretirees.ca](mailto:gcurran@federalretirees.ca)

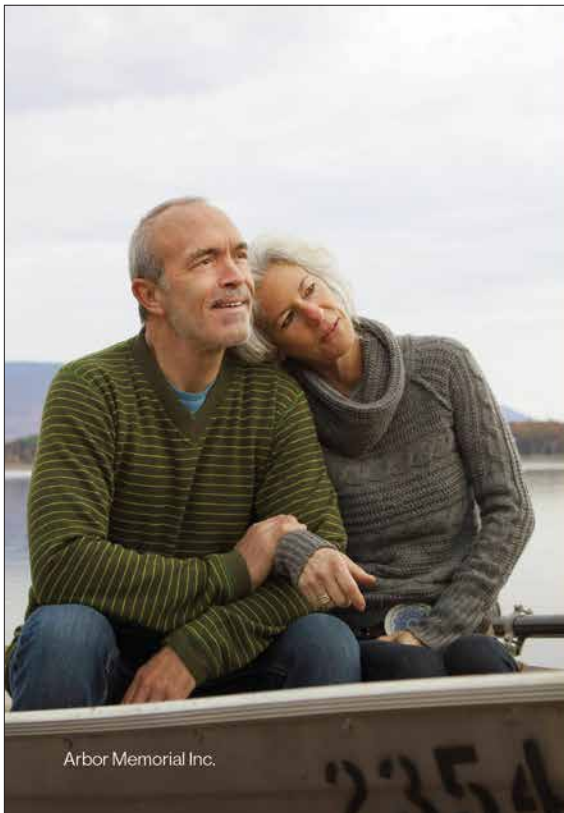


National Association of Federal Retirees Association nationale des retraités fédéraux

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- National Board Director positions
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- Administrative support and financial management
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Larry Duffield, a retired diplomat, was recently appointed to the National Seniors Council.

## 'Making whatever contribution I can'

Larry Duffield has received numerous awards for his volunteer work and has just been appointed to the National Seniors Council.

BY CHARLES ENMAN

**O**n April 1, Larry Duffield, a long-time member of the Windsor Branch of the National Association of Federal Retirees, joined the National Seniors Council, where he'll help shape policies in support of seniors' well-being across Canada.

For Duffield, this is the capstone achievement of several decades of serving others through volunteer work — often seniors, people in relative poverty and Indigenous people.

"I feel so honoured to receive this appointment," Duffield says. "I don't know exactly what my role will be, but I do hope that, from several perspectives, I can offer a viewpoint that few others on the council can bring to bear."

He explains that most members of the

council have PhDs, are medical doctors or have similar qualifications.

"In some ways, I feel a little out of my league," he says. "But my perspective is a little unique. First, I am an actual senior, which is not the case for most members of the council, who tend to be a little younger. And for decades, I worked overseas for the federal government as part of what became the Department of Foreign Affairs and International Trade and, now, Global Affairs Canada.

"No one else brings this experience to the table, and I hope it allows me to make my own kind of contribution."

Duffield's life has been all about making contributions. He was a founding member of the Windsor seniors advisory committee, president of the Canadian

Association of Retired Persons (Windsor-Essex Branch), a board member and vice-chair of the Ontario Society of Senior Citizens Organizations and a board member of the Can-Am Indian Friendship Centre of Windsor.

Not least, he has also been a board member of the National Association of Federal Retirees Windsor branch. "I've really enjoyed the branch's work — it's always crucial that members of Parliament understand exactly what the priorities of federal retirees actually are."

He has received a lot of recognition for this extensive volunteer work, including the Queen's Platinum Jubilee Medal and the King Charles Coronation Medal 2023. In 2012, he was named Windsor's senior of the year and described, in the ceremony, as "a model citizen."

For decades, he volunteered for Meals on Wheels and has been a senior warden at All Saints Anglican Church in Windsor. He has donated blood more than 100 times.

If all these contributions have a heroic aspect, Duffield doesn't want to hear about it.

"Let's just say, it gets me out of my wife's hair — gives me something to do," he says. "As a senior, you could spend all of your time golfing and curling, but that doesn't speak to me. I enjoy people, and particularly enjoy those who are marginalized or disadvantaged or otherwise encumbered. And, as everyone knows, any simple act of helping gives immediate rewards."

His three-year term on the National Seniors Council will take him up to the age of 85. He acknowledges the obvious actuarial concerns, but they don't stop him. "Look at Jean Chrétien. At 91, he gave one of the best speeches at the recent Liberal convention in Ottawa. If you can keep going, you should."

He sees a lot of work ahead.

"I hope the learning curve is steep. All the better to begin making whatever contribution I can make." ■

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**Charles Enman** is an Alberta-born, Ottawa-based writer.

# The latest news



Clockwise from top: On May 8, 1945, VE-Day, thousands of people poured into the streets of Paris to celebrate the defeat of Nazi Germany and the end of the Second World War in Europe. Onlookers take in the scene from the Arc de Triomphe. (Photo: AFP) VE-Day celebrations in London near Whitehall were similarly joyous. (Photo: British Ministry of Information). The Liberation of the Netherlands by the Canadian, British and others concluded after seven months of fighting in April 1945. (National Archives Netherlands.)

## Liberation 80

This year marks the 80th anniversary of the end of the Second World War. Veterans Affairs Canada and its partners will hold events to commemorate several victories, which kicked off by marking the Liberation of the Netherlands, May 5.

Victory in Europe Day (V-E Day) and Victory over Japan Day (V-J Day) will also be marked.

For more information on these milestone events, visit [bit.ly/4ivJF1i](https://bit.ly/4ivJF1i).

## Happy birthday to Collette

Congratulations to our award-winning travel partner Collette, which is celebrating its 35th year of operating in Canada. Christian Liebl-Cote, Collette's executive vice-president of global sales, who is also Canadian, thanks "all of our partners in Canada for your support, partnership and friendship."

## Hats off to public servants

National Public Service Week takes place June 15 to 21. We 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 and contributions to public service excellence.

## belairdirect scholarship program

Association partner belairdirect is now accepting applications for its 2025 scholarship program. Children and grandchildren of members of Federal Retirees may be eligible to apply for one of 50 scholarships, worth \$1,000 each. Visit [belairdirect.com/scholarship](https://belairdirect.com/scholarship) or call toll-free at 1-844-567-1237 for information. Applications are due July 15, 2025.

## MEDOC

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 industry-leading travel insurance product in the Canadian market. With policies set to renew Sept. 1, 2025, the association has worked with this important partner to ensure our members get the best value for their travel dollar during these times of economic uncertainty. For more information, visit [federalretirees.johnson.ca](http://federalretirees.johnson.ca) or call toll-free 1-866-606-3362.

Starting July 1, 2025, Johnson Travel Insurance (MEDOC) will become belairdirect travel insurance. You'll receive the same great coverage, exclusive rates and dedicated service — just with a new name. See page 27 for a message from Katherine Gauthier, belairdirect's vice-president of business development and affinity.

## Happy birthday, Burd!



Congratulations to Burd Sisler, who turned 110 on April 13. Not only is he believed to be the oldest man living in Canada, but he's also one of Canada's few surviving veterans of the Second World War. Close to 300 family members,

## 2025 PSHCP and PDSP rates

New contribution rates for the Public Service Health Care Plan (PSHCP) and the Pensioners' Dental Service Plan (PDSP) came into effect April 1, 2025. As contributions were owed one month in advance, the new rates were reflected on retired members' March 2025 pension payments for April 2025 coverage.

### PSHCP

Retired member monthly contribution rates: supplementary coverage

#### SINGLE RATES

Type of coverage	EHP	HP	TOTAL
Hospital Level I	\$68.27	\$0.00	\$68.27
Hospital Level II	\$68.27	\$8.40	\$76.67
Hospital Level III	\$68.27	\$23.22	\$91.49

#### FAMILY RATES

Type of coverage	EHP	HP	TOTAL
Hospital Level I	\$150.38	\$0.00	\$150.38
Hospital Level II	\$150.38	\$12.14	\$162.52
Hospital Level III	\$150.38	\$29.37	\$179.75

Retired member monthly contribution rates: relief provision

#### SINGLE RATES

Type of coverage	EHP	HP	TOTAL
Hospital Level I	\$34.13	\$0.00	\$34.13
Hospital Level II	\$34.13	\$8.40	\$42.53
Hospital Level III	\$34.13	\$23.22	\$57.35

#### FAMILY RATES

Type of coverage	EHP	HP	TOTAL
Hospital Level I	\$75.19	\$0.00	\$75.19
Hospital Level II	\$75.19	\$12.14	\$87.33
Hospital Level III	\$75.19	\$29.37	\$104.56

*EHP – Extended Health Provision*

*HP – Health Provision*

### PDSP

Monthly rate

Category I	\$22.57
Category II	\$46.57
Category III	\$59.01

For more information on PSHCP rates, visit [bit.ly/3Eo04XO](http://bit.ly/3Eo04XO). For information on PDSP rates, see [bit.ly/3YIAI94](http://bit.ly/3YIAI94).

friends and dignitaries gathered at the Legion in Fort Erie, Ont., to celebrate the supercentenarian's extraordinary milestone.

Born in Ohio, Sisler moved to Canada when he was three. He worked as a radar technician during the war before joining Canada Border Services in 1950 and retiring in 1980. A member of Federal Retirees since 1990, Sisler and his late wife, Mae, had five children and he now enjoys 11 grandchildren, 22 great-grandchildren and 14 great-great-grandchildren.

Sisler lives in a retirement residence in Fort Erie after having lived on his own with the support of his family until 2022.

## Keep calm and elbows up!

"Elbows up" — the warning of Canadian hockey legend Gordie Howe to teammates and a phrase adopted more recently by comedian Mike Myers — has become a rallying cry for Canadians in confronting U.S. President Donald Trump's bullying tactics to destabilize the Canadian economy and threaten Canada's sovereignty by referring to it as the 51st state. It's basically Canada's way of saying "We're not going to back down, but we're not going to start a fight." Check out the inside-back cover of this issue of the magazine for an "Elbows up" poster you can clip and hang in your window. ■

**National Public Service Week**  
June 15 to 21, 2025

# PAST & PRESENT



**your  
service  
matters**

**Thank you to those who built our nation's  
legacy — and to those shaping its future.**

Visit [federalretirees.ca](https://federalretirees.ca) to learn more about  
the National Association of Federal Retirees.



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

# Your branch in brief

For the latest news, updates and office hours, watch for emails from your branch, visit its website, phone or check the inserted report if available. To add your email to our lists, visit [federalretirees.ca/email-capture](http://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) 378-4204  
[federalretirees.ca/centralfraservalley](http://federalretirees.ca/centralfraservalley)  
[centralfraservalley@federalretirees.ca](mailto:centralfraservalley@federalretirees.ca)

### BC02 CHILLIWACK

P.O. Box 463  
Chilliwack, B.C. V2P 6J7  
[federalretirees.ca/chilliwack](http://federalretirees.ca/chilliwack)  
[chilliwack@federalretirees.ca](mailto:chilliwack@federalretirees.ca)


### BC03 DUNCAN AND DISTRICT

34-3110 Cook St.  
Chemainus, B.C. V0R 1K2  
(250) 324-3211  
[federalretirees.ca/duncan](http://federalretirees.ca/duncan)  
[duncanfederalretirees@gmail.com](mailto:duncanfederalretirees@gmail.com)

**Branch summer event:** details TBD



### BC04 FRASER VALLEY WEST

P.O. Box 75022, RPO White Rock  
Surrey, B.C. V4A 0B1  
(604) 753-7845  
[federalretirees.ca/fraservalleywest](http://federalretirees.ca/fraservalleywest)  
[nafrc04@gmail.com](mailto:nafrc04@gmail.com)

**General meeting and summer barbecue:** July 10, 11:30 a.m., see branch newsletter for details — \$20  +1 **RSVP**

### BC05 MID-ISLAND AND PACIFIC RIM

P.O. Box 485  
Lantzville, B.C. V0R 2H0  
(250) 248-7171  
[federalretirees-midisland.ca](http://federalretirees-midisland.ca)  
[midisland@federalretirees.ca](mailto:midisland@federalretirees.ca)

**Fall general meeting and luncheon:** Sept. 25, 10 a.m., Bayside Resort, 240 Dogwood St., Parksville — \$   +1 **RSVP**

**Volunteers needed:** directors at large

### BC06 NORTH ISLAND-JOHN FINN


P.O. Box 1420  
Comox, B.C. V9M 7Z9  
1-855-304-4700  
[nijf.ca](http://nijf.ca)  
[info@nijf.ca](mailto:info@nijf.ca)

### BC07 CENTRAL OKANAGAN

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

### BC08 VANCOUVER AND YUKON

4445 Norfolk St.  
Burnaby, B.C. V5G 0A7  
(604) 681-4742  
[vancouverbranch@federalretirees.ca](mailto:vancouverbranch@federalretirees.ca)

**Luncheon meeting:** June 23, Italian Cultural Centre, 3075 Slocan St., Vancouver — 

### BC09 VICTORIA-FRED WHITEHOUSE

P.O. Box 2332  
Sidney, B.C. V8L 3W6  
(250) 385-3393  
[victoriafredwhitehouse@federalretirees.ca](mailto:victoriafredwhitehouse@federalretirees.ca)

### BC10 SOUTH OKANAGAN

696 Main St., Penticton, B.C. V2A 5C8  
(250) 493-6799 (RSVP)  
[s.okanagan@federalretirees.ca](mailto:s.okanagan@federalretirees.ca)

### Annual picnic and recruitment event:

July 16, noon, Skaha Lake pavilion, east end of Skaha Beach, Penticton

### BC11 OKANAGAN NORTH

5321 21 St., Vernon, B.C. V1T 9Y6  
(250) 549-4152  
[federalretirees.ca/northokanagan](http://federalretirees.ca/northokanagan)  
[okanagannorthbr11@federalretirees.ca](mailto:okanagannorthbr11@federalretirees.ca)

**Volunteers wanted:** treasurer, webmaster, phone committee

### BC12 KAMLOOPS

P.O. Box 1397 STN Main  
Kamloops, B.C. V2C 6L7  
(250) 571-5007  
[kamloops@federalretirees.ca](mailto:kamloops@federalretirees.ca) (RSVP)

**Summer picnic:** July 16, 11 a.m., Riverside Park, 100 Lorne St., Kamloops —

### RSVP

**General meeting:** Sept. 17, 11 a.m., 730 Cottonwood Ave., Kamloops — \$15

  **RSVP**


**Volunteers needed:** phone committee coordinator, secretary, communications, membership coordinator

### BC13 KOOTENAY

3213 Fifth St. S.  
Cranbrook, B.C. V1C 6L9  
(250) 420-7856  
[federalretireeskootenay@gmail.com](mailto:federalretireeskootenay@gmail.com)

### BC15 PRINCE GEORGE

P.O. Box 2882 Station B  
Prince George, B.C. V2N 4T7  
[federalretirees.ca/princegeorge](http://federalretirees.ca/princegeorge)  
[princegeorgebranch@federalretirees.ca](mailto:princegeorgebranch@federalretirees.ca)

**General meeting:** June 23, 12:45 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](http://federalretirees.ca/calgary)  
[calgarybranch@federalretirees.ca](mailto:calgarybranch@federalretirees.ca)

## LEGEND

For detailed information, contact your branch.



– Food will be served.



– Guest speaker.



– There is a charge for members and guests. Dollar amounts presented indicate pricing.

### RSVP

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



– Guests and prospective members are welcome to attend this event.

**AB17 EDMONTON AND NORTHWEST TERRITORIES**

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

**AB18 SOUTHERN ALBERTA**

Nord-Bridge Seniors Centre  
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**

c/o 865 Shefford Rd.  
Ottawa, Ont. K1J 1H9  
1-855-304-4700  
medicinehatbranch@federalretirees.ca

**AB21 BATTLE RIVER**

3620 Erickson Dr.  
Camrose, Alta. T4V 3Y7  
(780) 281-0323  
battliverab21@federalretirees.ca

**Saskatchewan****SK22 NORTHWEST SASKATCHEWAN**

161 Riverbend Cres.  
Battleford, Sask. S0M 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  
regina@federalretirees.ca

**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. S0J 3E0  
(306) 314-5644 (picnic info)  
gents@sasktel.net

**Annual picnic:** June 12, noon, Prince  
Albert Penitentiary —  **+1**

**SK29 SWIFT CURRENT**

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

**Manitoba****MB30 WESTERN MANITOBA**

c/o 311 Park Ave. E.  
Brandon, Man. R7A 7A4  
1-855-304-4700  
federalretirees.ca/western-manitoba  
westernmanitoba@federalretirees.ca

**MB31 WINNIPEG AND DISTRICT**

526-3336 Portage Ave.  
Winnipeg, Man. R3K 2H9  
(204) 989-2061  
winnipeg@federalretirees.ca

**MB32 CENTRAL MANITOBA**

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

**MB91 EASTERN MANITOBA**

P.O. Box 58  
Pinawa, Man. R0E 1L0  
(431) 276-6222  
easternmanitoba@federalretirees.ca

**Ontario****ON33 ALGONQUIN VALLEY**

P.O. Box 1930  
Deep River, Ont. K0J 1P0  
(613) 735-4939 (president)  
fsnaalgonquinvalley.com  
avb.on33@gmail.com

**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  
(905) 806-1954  
federalretirees.ca/huronia  
huronia@federalretirees.ca

**ON36 BLUEWATER**

P.O. Box 263 STN Main  
Sarnia, Ont. N7T 7H9  
1-855-304-4700  
federalretirees.ca/bluewater  
bluewaterbranch@federalretirees.ca

**ON37 HAMILTON AND AREA**

10 Ramsgate Dr.  
Stoney Creek, Ont. L8G 3V5  
(905) 906-8237  
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**

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

**ON41 NIAGARA PENINSULA**

P.O. Box 235  
Jordan Station, Ont. L0R 1S0  
(289) 969-5414  
nafrsecretaryniabranh41@outlook.com

**LEGEND**

For detailed information,  
contact your branch.



– Food will  
be served.



– Guest speaker.



– There is a charge for  
members and guests.  
Dollar amounts presented  
indicate pricing.

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number or email address.



– Guests and  
prospective members  
are welcome to  
attend this event.



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**ON43 OTTAWA, NUNAVUT AND INTERNATIONAL**

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

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**ON44 PETERBOROUGH AND AREA**

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

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**ON45 QUINTE**

1 Forin St.  
Belleville, Ont. K8N 2H5  
(613) 848-3254  
quintebranch@federalretirees.ca

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**ON46 QUINTRENT**

77 Campbell St.  
Trenton, Ont. K8V 3A2  
(613) 394-4633 (voicemail)  
nafr46@bellnet.ca

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**ON47 TORONTO AND AREA**

P.O. Box 65120 RPO Chester  
Toronto, Ont. M4K 3Z2  
(416) 557-3408  
br47nafr@gmail.com

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**ON48 THUNDER BAY AND AREA**

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

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**ON49 WINDSOR AND AREA**

492 Gilbert Ave.  
Lasalle, Ont. N9J 3M9  
(519) 982-6963 (RSVP)  
windsorandareabranch@federalretirees.ca  
danielhebert63@gmail.com

---

**ON50 NEAR NORTH**

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

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**ON52 ALGOMA**

P.O. Box 167  
Echo Bay, Ont. P0S 1C0  
(705) 248-3301  
lm.macdonald@sympatico.ca

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**ON53 OTTAWA VALLEY**

(343) 341-2687  
federalretirees.ca/ottawavalley  
ottawavalley@federalretirees.ca

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**ON54 CORNWALL AND DISTRICT**

P.O. Box 28  
Long Sault, Ont. K0C 1P0  
(343) 983-0505  
federalretirees.cornwall@gmail.com

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**ON55 YORK**

R116-10225 Yonge St.  
Richmond Hill, Ont. L4C 3B2  
1-855-304-4700  
federalretirees.ca/york  
federalretirees.york@gmail.com

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**ON56 HURON NORTH**

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

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**Quebec**

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**QC57 QUEBEC**

162-660 57<sup>e</sup> rue O.  
Quebec, Que. G1H 7L8  
1-866-661-4896  
(418) 661-4896  
(418) 626-8383 (Quebec breakfasts info)  
(418) 833-2221 (Lévis breakfasts info)  
anrf-sq.org  
facebook.com/retraitesfederauxquebec  
anrf@bellnet.ca (theatre RSVP)  
roland.langevin@videotron.ca (golf RSVP)  
voiegis28@gmail.com (La Baie/Alma  
breakfasts info)

**Evening theatre:** July 10, 8 p.m., Théâtre  
Beaumont-Saint-Michel — **RSVP**

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

**Quebec breakfasts:** June 25, July 30,  
Aug. 27, 8:30 a.m., restaurant Pacini,  
2013 boul. Lebourgneuf, Québec — **🍴**

**Lévis breakfasts:** July 3, Aug. 7, Sept. 4,  
10 a.m., restaurant Délice Resto Lounge,  
146 route du Président-Kennedy, Lévis — **🍴**

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**SAGUENAY-LAC-SAINT-JEAN  
SUB-BRANCH**

**La Baie breakfasts:** July 1, Aug. 5,  
Sept. 2, 9 a.m., Chez Mike, 285 boul. de  
la Grande Baie nord, La Baie — **🍴**

**Alma breakfasts:** June 25, July 30,  
Aug. 27, 9 a.m., restaurant Pacini, Hôtel  
Universel, 1000 boul. des Cascades,  
Alma — **🍴**

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**BAS-SAINT-LAURENT-GASPÉSIE  
SUB-BRANCH**

**Breakfast meeting:** June 5, 8:30 a.m.,  
Hôtel Levesque, salon Bertrand-Levesque,  
171 rue Fraser, Rivière-du-Loup — **🍴**

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**QC58 MONTREAL**

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

**Branch events:** details TBD by email,  
see branch website for more info

**Volunteers wanted:** directors

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**QC59 EASTERN TOWNSHIPS**

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

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**QC60 OUTAOUAIS**

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

---

**QC61 MAURICIE**

P.O. Box 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

**Monthly breakfast:** June 11, 9 a.m.,  
restaurant Stratos Pizzeria, 2475 105<sup>e</sup> av.,  
Shawinigan-Sud — **🍴**

**Golf tournament:** June, details TBD

**Monthly breakfast:** Aug. 13, 9 a.m.,  
restaurant Maman Fournier, 3125 boul.  
des Récollets, Trois-Rivières — **🍴**

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**RSVP**

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number or email address.



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prospective members  
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attend this event.

**QC61 MAURICIE (CONT.)**

**Vineyard tour and dinner theater**  
 (“Cougars qui peut”): Sept. 6,  
 Mont Rougemont, details TBD — 🍴

**Monthly breakfast:** Sept. 10,  
 9 a.m., Resto du Lac, Lac Morin,  
 1430 rang St-Flavien E., Notre-Dame-  
 du-Mont-Carmel — 🍴

**QC93 HAUTE-YAMASKA**

P.O. Box 25 RPO 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  
 nafred.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

**NB65 FUNDY SHORES**

P.O. Box 935 STN Main  
 Saint John, N.B. E2L 4E3  
 (506) 529-3164  
 federalretirees.ca/fundy  
 fundyshores@federalretirees.ca

**NB67 UPPER VALLEY**

4 Demerchant Lane  
 Hillandale, N.B. E7H 1X1  
 (506) 426-7335  
 uppervalleynb@gmail.com

**NB68 CHALEUR REGION**

6 Pine St.  
 Campbellton, N.B. E3N 3C3  
 (506) 759-9722  
 chaleur@federalretirees.ca

**Nova Scotia****NS71 SOUTH SHORE**

100 High St., P.O. Box 214  
 Bridgewater, N.S. B4V 1V9  
 1-855-304-4700  
 nafnrs71pres@gmail.com

**NS72 COLCHESTER-EAST HANTS**

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

**NS73 NOVA SCOTIA CENTRAL**

102-238A Brownlow Ave.  
 Dartmouth, N.S. B3B 2B4  
 (902) 463-1431  
 naf73@outlook.com

**NS75 WESTERN NOVA SCOTIA**

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

**NS77 CAPE BRETON**

P.O. Box 785  
 Sydney, N.S. B1P 6J1  
 (902) 304-2046  
 wheelhouse@seaside.ns.ca

**NS78 CUMBERLAND**

P.O. Box 303  
 Parrsboro, N.S. B0M 1S0  
 (902) 661-0613  
 snowshoe@ns.sympatico.ca

**NS79 ORCHARD VALLEY**

P.O. Box 815 STN Main  
 Kentville, N.S. B4N 4H8  
 (902) 385-2729 (secretary)  
 nafnrs79@hotmail.com

**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**

138 Richard Dr.  
 Charlottetown, P.E.I. C1A 8G7  
 1-855-304-4700  
 federalretireescharlottetown@gmail.com

**PE83 SUMMERSIDE**

39-102 Schoolhouse Lane  
 Stanley Bridge, P.E.I. COA 1N0  
 (902) 214-0475  
 summersidepe83@gmail.com

**Newfoundland and Labrador****NL85 WESTERN NEWFOUNDLAND AND LABRADOR**

P.O. Box 128  
 Howley, N.L. A0K 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) 769-6583  
 avalonburin@federalretirees.ca

**LEGEND**

For detailed information,  
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– Guests and  
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 attend this event.

# In memoriam

## BC01 CENTRAL FRASER VALLEY

Glen Dennie  
John Howell  
Peter Reiss  
Jack Robinson  
Ernest Saunders

## BC02 CHILLIWACK

Leslie Brekstad  
Iva Hancock  
Edward Janner  
Lawrence Kivell  
Ronald McLeod  
Shirley McClure  
Phyllis Randle  
Bill Wilkinson

## BC03 DUNCAN & DISTRICT

Elizabeth (Betty) Beaton  
Len Herman

## BC05 MID ISLAND-PACIFIC RIM

Ian R. Arklie  
Godfrey J. Cotton  
Garnet R. Currie  
Kenneth Handy  
Robert Hargreaves  
Patricia Irving  
Michael Rabiza  
Edith M. Singer  
Earle A. Thomas  
John Townesend  
John R. B. Williams

## BC06 NORTH ISLAND-JOHN FINN

Gordon Clark  
William Clark  
William Cooper  
Mary Goski  
Cameron Hayward  
Evelyn Ingram  
Morna McIntosh  
Thomas Simson  
Richard Skrzyzala

## BC08 VANCOUVER

Edith Louise Arnott  
Robert Barg  
Colleen Anne Bouvier  
Hanne Cameron  
Minaz (Mina) Gulamhussein  
Joan E. Jones  
Ernest LeMay  
Florence Eileen Maharaj  
Russell J. Murrell  
Isaac Voth

## BC09 VICTORIA-FRED WHITEHOUSE

James Biggs  
Betty Bolton  
James Burnett  
Muriel Champagne  
Rene Claveau  
Kathleen Dalton  
Edith Dayton  
Patricia De Forrest  
Beverley Faulks  
Terrence Grodin  
Glyden Headley  
Allison Holt  
Hazel Judge  
Frank Lane  
Charles MacLean  
Patricia Marion  
Douglas McBeath  
Nola McIntyre  
Daniel Munro  
Faye Newton  
June Roberts  
Susan Robinson  
Clifford Shirliffe  
Deidre Simmons  
Mavis Smales  
Alida Smit  
Ronald Stasiuk  
Robert Sweline  
John Wigle

## BC12 KAMLOOPS

Audrey Seguin

## AB20 MEDICINE HAT & DISTRICT

Mark Clare

## SK25 SASKATOON & AREA

John H. Begg  
Susan McDonnell  
Dayle Pfeifer  
Eric Rigby  
Velma Margaret Vance  
Fran Wakelin

## MB32 CENTRAL MANITOBA

Leanne Coleman-Kamphuis

## MB91 EASTERN MANITOBA

Bill Chelack  
Jim Rogocki  
Agnes Swanson  
Lorne Swanson  
Ken Wasywich

## ON34 PEEL-HALTON & AREA

Ronald Schaubel

## ON37 HAMILTON & AREA

Dorothy Butler

## ON39 KITCHENER-WATERLOO & DISTRICT

Deborah Middleton  
Larry J. Schmidt

## ON43 OTTAWA

George Herbert Fraser  
Xavier McGillivray  
Ronald Senn  
Rosalind C. Simpson  
Heather Ann Smith-Hanna

## ON45 QUINTE

Jean E. Leavitt

## ON54 CORNWALL & DISTRICT

James Berrea  
Gerald Bisson  
V. P. Gray  
Bruce Mackay  
Carson Payne  
Normand Saulnier

## ON55 YORK

Edgar Millar  
Semyon Zaretsky

## QC57 QUEBEC

Evelyn Beaudry  
C. A. J. Bouchard  
André Cantin  
Liliane Gignac  
F. M. Denise Laroche  
Laurent J. P. Leclerc  
Imelda Harrisson  
Piotte  
Reuben D. Rankin  
Geneviève St-Pierre  
André-Georges Toupin  
Claire Trudel  
Leda Vigneau

## QC58 MONTREAL

Murielle Allain  
Lewis S. Arnold  
Margaret Bachman  
Anita Beauchemin  
Zofia Berdych  
R. Contant  
Serge Fillion  
Florian Gauthier  
Louise Gervais  
J. G. Harris  
Pierre Hurtubise  
Jean Jutras  
Eddy Lachapelle  
Ghislain Lamarre  
G. Ray Learmond  
Jacques L. Leger  
Suzanne Lelièvre  
Jacques Malboeuf  
Michel Mallette  
Émile Martel  
Joan Payne Potvin

## QC61 MAURICIE

Fernande Daunais Cournoyer  
Renée Levasseur  
Nicole Milette  
Chantal Talbot  
Chantal Vennes

## NB64 SOUTH-EAST NEW BRUNSWICK

Normand Arsenault  
Carol Anne Bryant  
Ruth Cohoon  
Hector Thibodeau

## NB65 FUNDY SHORES

Russell Finnamore  
Agnes Marquis

## NB68 CHALEUR

Géralda Boucher  
Marguerite Ferguson

## NS75 WESTERN NOVA SCOTIA

Erle Dolson  
Joseph Kellough  
Margaret May Kennedy  
Albert Leblanc  
Perri Lewis  
Robert MacKenzie  
John Wayne Morris  
Lloyd Ransom  
C. Lewis Ricketson  
Philip (Wayne) Selig  
Colleen Strader  
Lloyd Veinot

## NS80 NORTH NOVA

Raymond Brent Steele

## NL87 AVALON-BURIN PENINSULA

Eric Harvey



Shawn McCord of belairdirect joins Mega Recruitment Drive winner Janet Harrison for a congratulatory photo. Harrison is going to Japan with her husband, thanks in part to her win of a \$10,000 travel voucher from Collette and \$5,000 spending money from belairdirect.

## Way to recruit!

The annual Mega Recruitment Drive leverages our strongest recruitment tool: Word of mouth. When you recruit a new member, your name is entered into a draw for thousands of dollars worth of prizes. We feature the big winners. **BY JENNIFER CAMPBELL**

**J**anet Harrison is Japan-bound thanks to her efforts to recruit members to the National Association of Federal Retirees.

“I was just telling my friends and family — my sister, my husband and a girlfriend of mine — that they should sign up,” says Harrison, whose friends and family

noted that she referred them when they joined and she was therefore entered into the association’s Mega Recruitment Drive (MRD). She won one of two grand prizes — a \$10,000 travel voucher from Collette and \$5,000 spending money, courtesy of belairdirect insurance.

All members are invited and

encouraged to take part in the MRD that takes place in the autumn. For every member you recruit, your name is entered into the draw for the prizes listed here. The 2024 MRD generated 1,016 new members, which means the odds of winning amazing prizes and travel experiences are good.



Gilles Cantin, and his wife, Lise, centre, won a \$10,000 travel voucher from Collette and \$5,000 spending money from belairdirect. They can't travel so they've given the prize to their son Philippe and his daughter-in-law, Caroline Levesque, who will travel to Italy next spring.

"Japan is somewhere I've always had in the back of mind, but it's expensive so it was always slipping down on my list," says the member who lives in Manotick in suburban Ottawa. "I'm a passionate traveller, my husband less so, but he allows himself to be dragged here and there. So I thought if we're ever going to make it to Japan, this is what will spur us into action. It doesn't cover it fully, but it takes a big chunk out of it. I probably never would have gotten to the point of spending that much money. This is the time to bite the bullet and go now that I've had this delightful surprise."

She says she likes to explore different cultures and Japan is intriguing because it's a beautiful country with incredible history.

"I like to go to places that are different from where we live," Harrison says. "I'm not a fan of sushi, but my husband is so that'll be an enticement for him. And I've travelled with Collette before to New Zealand and on another trip to Australia and I've had good experiences with them. I know it'll be great."

Harrison has also had good experiences with MEDOC travel insurance (to be rebranded as belairdirect travel insurance on July 1), which is an exclusive perk of membership in Federal Retirees. She recalls having booked a trip to Italy and putting out her back just before their departure.

"I couldn't sit and I was facing a five-hour flight," she says, and "we had to cancel. I found MEDOC very good about helping me out with the cost."

### The gift of travel

Gilles Cantin of Sainte-Anne-des-Plaines, a city about 40 kilometres north of Montreal, also won a grand prize of a \$10,000 travel voucher from Collette and \$5,000 spending money courtesy of belairdirect insurance. But Cantin can no longer travel so he generously gave the prize to his son and daughter-in-law, Philippe Cantin and Caroline Levesque.

"I looked at the Collette site and found a couple of trips," Philippe says. "We are looking at Italy in May 2026 and we're

## Other MRD winners

### \$500 pre-paid credit card

David K. K. Ho, Richmond Hill, Ont.  
Jane Tassielli, Kingston, Ont.

Sponsor: Federal Retirees

### \$250 pre-paid credit card

Marielle Mailloux, Montreal, Que.

Sponsor: HearingLife

### \$250 pre-paid credit card

Carole T. Painter, Ottawa, Ont.  
Douglas McLaughlin, Brentwood Bay, B.C.

Sponsor: Federal Retirees

probably going to go with a couple of friends. We considered May this year, but that's coming too quickly."

Philippe is also a member of Federal Retirees, having recently retired from Correctional Service of Canada (CSC). "I'm a third-generation correctional services officer," he said, adding that his father and paternal grandfather both worked in the profession. "It was a good career for 29 years."

Levesque also works for CSC and will retire in three years.

## Best recruiter

Once again Joanne Morrissey, of tiny Bay Roberts, N.L., has won the prize for top recruiter, which this year was a \$1,000 pre-paid credit card, compliments of Arbor Memorial. Morrissey says there are about 6,000 potential members in her area and the branch only has 2,300 members so her job isn't done yet.

"This is the first time I've ever received \$1,000," she says, adding that she hasn't decided what to do with it, but she'll likely give it to her children. "I have two kids and my husband had five kids and we have 12 grandkids so I have lots of people to give it to. One year, I used it to pay for my extra luggage when I took a bunch of things to Cuba to donate."



**Joanne Morrissey**

Morrissey says her fellow members of Federal Retirees don't work hard enough at recruiting.

"I do it because of the challenge, but not to get the prize," she says. "I challenge myself. So if I got 17 referrals, next year I have to get 18. I do work at it. She says she reaches out to people she knows. "If I know they're eligible and haven't joined, I call them, and then I follow up with an email and send them a brochure. And then I keep following up until they join. Some people I worked with at Service Canada haven't joined, but I keep at them and every year I get one or two. There's still about four left who haven't joined. Those people who haven't joined were all union leaders when they were working."

She says she referenced the fact that the federal government diverted some of the federal pension surplus to general revenues. "That was a good thing to bring up with my pitch," she says. "It got people's ire up."

### Early bird gets the prize

Deirdre Keane became a member of Federal Retirees when she was looking into travel insurance for a big trip to Africa in 2026 to celebrate her 65th birthday and her husband's 70th.

Over the course of her research, the Ottawa resident discovered how expensive travel insurance can be as



**Deirdre Keane**

one gets older. Then she remembered hearing about MEDOC travel insurance and looked into it.

"I read all the benefits of being a member and realized it was nothing in terms of costs," Keane says. "We travel at least three times a year, and they top up your insurance if you get sick while travelling, so I joined. And then I have a group of retired friends and we were chatting and they decided to join, too. I didn't even know about the recruitment drive or the prizes."

When Keane got the call that she'd won a prize of a \$1,000 pre-paid credit card compliments of IRIS Advantage, she says it was a pleasant surprise.

Asked what she did with her prize, she said spent it on a very luxurious spa day for her husband, herself and her daughter.

"My daughter is a foreign service officer," Keane says. "She works in Lebanon, and she came home at the beginning of December after living there during that very tumultuous time. It was very hard for her and hard for us, so the three of us went and spent it all at Nordik Spa Village in Chelsea, Que. "That bought us our entrance fee, massages, head massages, mimosas and a beautiful lunch. It was nice just to put that card down and spend it on that." ■

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

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

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National Association of Federal Retirees  
865 Shefford Rd.  
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