



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

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THE VOICE OF FEDERAL RETIREES

# Sage



## BFFs are best

Friendships become increasingly important, especially as we age and begin to depend on others.

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## Introducing Canada's new minister for veterans

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Whether it's a drive home from surgery, a willingness to pet sit or just an ear to listen, friendships become increasingly essential as we age. Our members, as well as the experts, explain why that is and say it's not too late to make friends. JENNIFER CAMPBELL

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Jill McKnight admits that before she became an MP and subsequently a cabinet minister, her view of veterans was very different than it is now. She is vowing to work more closely with National Defence to help more veterans and to help more effectively. JENNIFER CAMPBELL

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## A letter from the CEO

We are laying the groundwork to build an even stronger, forward-looking and responsive association. **BY ANTHONY PIZZINO**

**D**ear members of the Federal Retirees community, This is an exciting time for the association, and we're energized by the momentum behind the work we are doing to achieve our vision of a Canada where everyone can live in retirement with dignity and economic security.

Over the past year, we've laid important groundwork to ensure the National Association of Federal Retirees remains strong, forward-looking and responsive to the needs of our members. We are committed to continuous improvement and ensuring long-term sustainability of our association.

This fall marks a period of renewal, one when we're building on our strengths and identifying opportunities to grow our impact and effectiveness and modernize the way we connect with our community.

### Aligning vision and strategy

In July, our board of directors came together for a retreat focused on strategy, aligning priorities and setting the tone for the year ahead. With a renewed sense of purpose, the board used this opportunity to begin putting the 2025–2028 strategic plan into action and advancing key work underway,

including work on governance and organizational structure.

This year's retreat marked an important moment of reflection and forward planning. Together with management, the board explored how the strategic pillars of advocacy, visibility, influence and sustainability can guide decisions across the organization. We started by updating some national titles to better reflect roles and responsibilities. The president and vice-president titles were clarified to reflect the roles of national board chair and national board vice-chair, respectively. Board directors will now be referred to as national directors.

Together, the conversations with board members, volunteers and staff have reinforced our commitment to thoughtful, transparent leadership and continuous improvement. With a clear roadmap, a committed team and an engaged board, the association is well-positioned to deliver meaningful impact for members in the years ahead.

### Our strategic roadmap

Following thoughtful review and extensive consultation, a refreshed strategic plan has been approved that will guide the association over the next

three years. This plan reflects a renewed consensus on our mission, vision and values. It also reaffirms who we are, what we stand for and where we are headed in the coming years.

Our strategy builds on our strengths while providing a clear and focused direction. It establishes a solid foundation to align our priorities, strengthen our decision-making, drive meaningful action and ensure sustainability across the organization.

At the heart of the plan are three strategic pillars:

- 1. Amplifying our advocacy efforts and impact**
- 2. Elevating our visibility and influence nationally**
- 3. Ensuring long-term organizational sustainability**

These pillars are ambitious yet grounded, and they will guide our work as we continue to grow our membership, support our volunteers and deliver real value to the Federal Retirees community.

To put this all in motion, we have started to implement a detailed operational plan that links our goals to concrete actions and measurable outcomes. We are moving forward with momentum and confidence in the talent,



dedication and energy of our team of professional staff, our volunteers and our members.

**Strengthening our foundation for the future**

To ensure the association remains strong, relevant and responsive in the years ahead, we have been conducting a thorough review of our governance structure. This initiative is part of a broader effort to reinforce the long-term sustainability and effectiveness of our organization.

In the fall of 2024, we engaged a respected national consulting firm with deep expertise in governance to lead this review. Guided by principles developed in partnership with our board — including accountability, collaboration, fiscal responsibility and member-focused decision-making — the consultants examined how well our current structure supports our mission and meets the evolving needs of members.

The process has been comprehensive and inclusive. It included surveys of members and volunteers, in-depth interviews with branch presidents, volunteers, board members and staff, and a detailed review of past engagement data and key governance documents. The findings reflect what the consultants heard from across our community,

and include best practices from other member-based organizations.

The review confirmed much of what we already know: our association benefits from passionate members, dedicated volunteers and a strong record of success. But the review also highlighted opportunities to strengthen governance for our association’s long-term sustainability.

This is a timely opportunity to evolve. By undertaking this now, we can strengthen our foundation and ensure the association remains resilient, effective and member-driven for the future.

We look forward to sharing results and next steps in the near future.

**Modernizing our digital presence**

I’m pleased to share an exciting update on a project that is central to how we serve you and represent your interests — the re-development of [federalretirees.ca](https://federalretirees.ca).

This isn’t just a redesign, it’s a new way to connect with you, to grow our community and to engage with politicians, journalists and the public. The new website will be bold, modern and mission-driven, with a look and feel that reflects who we are and what we stand for.

Just as important, it will deliver a

“Over the past year, we’ve laid important groundwork to ensure the National Association of Federal Retirees remains strong, forward-looking and responsive to the needs of our members.

streamlined, user-friendly experience with intuitive navigation and enhanced accessibility features for users. Whether you’re looking to renew your membership, learn about our advocacy or access our preferred partnerships, the new website will make it easier than ever.

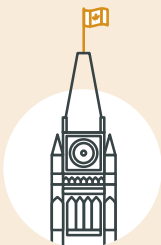
We’re also prioritizing mobile optimization so that members and visitors alike can access everything they need from their smartphones or tablets. We are building a digital platform that supports our community, enhances our advocacy work and meets the evolving expectations of today’s users.

We look forward to unveiling the new site later this year. I can’t wait for you to experience the new and improved [federalretirees.ca](https://federalretirees.ca) firsthand.

As always, thank you for your continued trust, engagement and support. It’s through your involvement as members that we can grow stronger, speak with a united voice and make meaningful progress on the issues that matter most to you.

Together, we are building a more connected, sustainable and effective association — one that is ready to meet the needs of today while planning confidently for tomorrow. I look forward to all that we will accomplish in the year ahead.

Sincerely,  
**Anthony Pizzino**  
Chief Executive Officer  
National Association of Federal Retirees



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We advocate for retirement security and improved quality of life for our members and, by extension, all people of Canada.



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# Dear Sage

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

Dear Sage,

Thank you for your interesting and informative articles, in particular the one on pension funds and political interference. It has a disturbing message, specifically sacking the board of the Albert Investment Management Corporation (AIMCo) and replacing its chair with Stephen Harper, [who consistently put the economy before the environment]. This is critical, especially in the face of the many obvious palpable consequences of climate change.

Pieter Leenhouts

Dear Sage,

I wanted to let you know how much I enjoyed the article on Indigenous approaches to the process of aging in your summer 2025 issue. I was moved by this topic because my partner (an American) had ancestors who walked the trail of tears. Indigenous-themed content is particularly meaningful to us. It would be wonderful to hear more about creative pursuits engaged in by the association's Indigenous members in retirement.

Sharon Hamilton

Dear Sage,

As far as I know, I don't have First Nations' blood in my veins, but that doesn't seem to matter to those who do. In September, I was pulled over by a police officer when I was over the speed limit. I was driving through a First Nations reserve and he was a First Nations officer. He came back, asked me my age (it seems I'm older than I look), handed me back my licence and

registration and said "you're an elder." He then wished me well. No speeding ticket, no fine, no points. After all, I was an elder. I like aging the Indigenous way.

Ken Bowering

Dear Sage,

As input for a Sage article about Canadian authors, members were asked to submit their suggestions for books they thought Federal Retirees members would like. However, the Sage article "Celebrating CanLit" simply reviewed the Canadian classics by well-established Canadian authors. You had a chance to highlight works of new authors — brave souls who write and self-publish books. I suggest *Owls, Doughnuts, and Democracy*, a satirical novel about a struggling single mom in Victoria who teams up with a retired MP to create a new approach to fostering greater democratic participation for all people.

Jack Taylor

*Thanks, Jack. We didn't receive enough relevant responses to publish them.*

Dear Sage,

I always look forward to each new issue of Sage with enthusiasm and great interest. I recently had the pleasure of reading the Summer 2025 edition and was particularly drawn to the feature listing Canadian winners of major international fiction awards. It was an excellent compilation — though I'd like to suggest one author that was forgotten.

In 2023, a novel was published in Montreal and Paris.

Éric Chacour, author of *What I Know About You*, is a Montreal-based writer whose work has already been translated into 10 languages. His novel is a poignant and beautifully crafted story and earned widespread acclaim and numerous literary awards. Chacour is a great

Canadian author. It would have been fitting to recognize his achievements alongside other celebrated Canadian authors featured in your article.

Jean M. Fahmy

Dear Sage,

Thank you for the article on "The Power of Pensions" in the economy. As the article points out, many people think of pensions as a drain on the economy rather than seeing the benefits of having retirees continue to be active members of the community and continue to be consumers and taxpayers. Without the contribution of pensions in the economy would we be able to support programs that help other members of the community?

I suggest follow-up articles on the suggestion that the CPP should include a more robust branch for the increasing number of workers who are self-employed and on contract to both government and private employers. Since this is how many companies and governments are choosing to go, these workers will need to save privately for their retirement [and could benefit from] a CPP more designed for their needs.

Katherine Bennett

Dear Sage,

In the latest issue, you mention that companies such as Molson, Tim Hortons and Dollarama are not Canadian businesses. This point deserves clarification. While it is true that foreign capital holds stakes in these companies, they also have Canadian capital. For example, many Canadians, along with our pension funds, own shares in these businesses. To suggest that these companies are entirely non-Canadian could erroneously damage their public image.

Roger Léveillé



## 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)



# Friends for life

Whether it's a drive home from surgery, a willingness to pet sit or a person with whom to reminisce, friendships grow in importance after retirement and as we age.

BY JENNIFER CAMPBELL





**C**arol Grieco can't imagine her life without her best friend, Kathy Manzo.

"She has just been a godsend to me," says Grieco, who lives in Kitchener, Ont. "She's like the sister I chose. I have four great sisters, but they all live in Kingston and she's my sister [in Kitchener]."

The two have been friends since 1973 and have seen each other through life's ups and downs. Now they live in the same-sized unit of the same apartment building, just one floor apart.

"She and her husband live on the fifth floor and I live on the fourth," Grieco says. "We go back and forth to each other's places and we do stuff together. During the pandemic, I was in their bubble."

The pandemic — when some people, particularly seniors, went days and weeks without seeing another person except on a screen — certainly drove home the value of friendship. Science does, too. A study published in *The American Journal of Psychiatry* found that people who have friends and close confidantes are less likely to suffer from depression and are generally happier with their lives. Another study, published in *PLOS Medicine*, found that they are also less likely to die from all causes, including heart disease and several chronic diseases.

### **Engagement is important as we age**

"As you age, if you look at mental and physical health, there's no doubt engagement with family, friends, neighbours and even acquaintances is important," says Simon B. Sherry, a professor in the department of psychology and neuroscience at Dalhousie University. "It's useful to have a few close humans around you and those are less abundant than ever before."

He says a U.S. Surgeon General study looking at the epidemic of loneliness found that between 2003 and early 2020, there was a precipitous drop in the amount of time its study subjects spent with friends by about 20 hours per month. And that study wound down before the pandemic started in 2020. Sherry adds that the frequency with which you have contact with someone isn't a robust predictor.

"People do better when they feel there's quality in their relationship with someone who is reciprocal," he says, adding that it's hard to talk about friendship without talking about loss. "There's loss of friends due to medical problems, loss of colleagues through retirement, loss of family and partners."

For example, when Grieco's mother got sick, Manzo helped her through that painful period, also looking after her cats when her mother died. Then Grieco's husband took ill and Manzo helped her through that. The same day Grieco's husband died, Manzo was told her breast cancer had returned — at that point, it was Grieco's turn to help.

Grieco, who was in hospital for a knee replacement three days after *Sage* interviewed her, knew Manzo would keep her small dog until Grieco was able to walk him again. Manzo also drove her to the hospital and visited when she happened to also be there for her cancer treatment.

"We also have trailers at the same marina about an hour and a half away and mine decided to flood the day I had my pre-op appointment," Grieco says. "My neighbour noticed it and texted me and we got that sorted out, but Kathy helped me pack up the trailer because I had to close it early because of my surgery. She helped me get all my stuff away and then she kept my dog and I've been staying at her trailer."

Grieco is "just someone who's always been there, so what better friend is there

Carol Grieco, left, and Kathy Manzo have been friends since 1973 when they met on the job in Kitchener. They've seen each other through life's ups and downs, including deaths of loved ones, surgeries and disease diagnoses. Photo: Brian Thompson

## “As you age, if you look at mental and physical health, there’s no doubt engagement with family, friends, neighbours and even acquaintances is important...”

than that?” Manzo asks, adding that they have even taken several trips to the Caribbean together with their husbands. “Carol is a strong, strong woman. She saw me through my mother’s death and my sister’s death. And we are part of each other’s families.”

Grieco, who serves on the board of Federal Retirees, also has friends through the association and neighbours who are friends, both of which experts commend.

### **Making friends: a how-to guide**

So how does one make friends at an advanced age when social opportunities are fewer and further between? Sherry says to start by saying yes to any and all social invitations.

“If you just habitually say ‘Yes,’ that will have a cascading effect on your social world, because if you show up at

one thing, you’ll get invited to another,” he says. “This is part of reactivating and re-engaging and remobilizing as you get back into the world.”

One depressing thing with aging is the number of funerals one could attend each week. Sherry says if you find they’re dragging your mood down, don’t go to as many. “There’s also evidence that funerals may not be particularly helpful in facilitating grieving,” he says. “The serious work of grieving doesn’t fit well in a canned two hours.”

He says there were trends toward increasing isolation before the pandemic and the pandemic served to exacerbate them. He says we could, as a society, engineer our built environments and our social interactions differently.

“You can design your buildings, your roads, your cities, your pathways so they are more open and conducive to social

interaction,” he says. “Those are choices in a world of city planning. But by policy, people for several years had to stay at home and disconnect from others, and that’s had a scarring effect on our social relations.”

Sherry says you can “idle in acquaintanceship for decades.” He says travelling together is a great way to build a friendship, but as we age, adventure becomes more challenging.

“Like attracts like,” he says, “so spend time with your people.” So, if you like to paint, take a painting class; if you like to do yoga, join a yoga group or go on a yoga retreat.

### **Reconnecting after decades**

Federal Retirees member Geoff Howson realized the value of friendships he’d made over his lifetime during the pandemic. As a retired Anglican priest and a one-time appointee to the Immigration and Refugee Board of Canada, he said he’s heard a lot of eulogies over the years and often asks the eulogists if they told the person how they felt when they were alive.



During the pandemic Geoff Howson, centre, reconnected with several friends he’d treasured over the years. He also made new friends, including, from left, Alan Dunfield and Robert Stephenson. Photo: Noel Chenier





Psychologist Simon B. Sherry

"I don't know how many times people said 'No' to that question," says Howson, who lives in St. Andrews, N.B. "So I started thinking about people who'd left an indelible mark on my own life and I reached out to some and I was surprised that they, too, were glad to be back in touch. I would say in 90 per cent of cases, we're now reconnected."

Last fall, he went to Scotland in October before a trip to Ireland and a friend from university took the time to travel all the way from London to Edinburgh just for one evening to see Howson and his wife, Jan.

Howson has also worked on making new friends. For example, he now has a weekly Monday afternoon pub date with two men he met recently.

"These two gentlemen are best friends," Howson explains. "I met Alan [Dunfield] whilst waiting for an Indian curry dinner. He was wearing a Montreal Expos baseball cap, which led me to ask him about his connection with the Expos. Ended up we both knew the area where he had grown up. We then had other connections."

His new acquaintance suggested they get together for a pint. And when they finally did, the conversations were rich, funny, poignant and in-depth," Howson says. "After a while, he asked me if I would be open to meeting [Robert Stephenson,] his closest friend in St. Andrews. They have known each other for 40 years and their families

are very close. The weekly get-together on Mondays at the pub became one where the three of us meet and share in wonderful and varied conversations. It has been quite a gift."

Howson says the reconnections he's made with old friends have also been a gift.

"I'm really aware of the gift of friendship," he says. "I think sometimes as seniors we don't realize we can go back to the past. Now we joke because we all talk about our health problems."

Referring to Howson's reconnection idea, Sherry says it's a good "strategy," especially for people who are struggling to make friends in their current environment (though that wasn't Howson's motivation.)

"Take a scan of your past environments," Sherry says. "Pay attention to those friends you may have been connected to in the past [and try to reconnect]." ■

**Jennifer Campbell** is the New Brunswick-born, Ottawa-based editor of *Sage*.

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Photo: David Kawai

## Veterans Affairs' new minister

Veterans Affairs Minister Jill McKnight is a first-time MP and minister who says she is committed to addressing wait times, women veterans' needs and veterans homelessness.

**BY JENNIFER CAMPBELL**



Veterans Affairs Minister Jill McKnight admits that before she became an MP and minister as a result of the March 28 federal election, she had a completely different view of veterans than she did when Sage interviewed her, just weeks into the job.

“My vision growing up was thinking of individuals like my grandfathers who had been in service, or thinking of the individuals that I saw participating in a Remembrance Day Parade — it tended to be veterans who were a little bit older,” McKnight says. “Today, we know that the average individual completing their service with Canadian Armed Forces is in their mid 30s, and that’s very different from the vision I had growing up.”

As the newly minted MP and former entrepreneur takes the helm at Veterans Affairs Canada (VAC), wait times for services continue to be a complaint of veterans. The department has set a target of processing disability claims within 16 weeks, but in 2023 and 2024, it only met that standard 69 per cent of the time. The last stated goal was to reach the 16-week target 80 per cent of the time. The minister confirms that 16 weeks is indeed the target.

“That’s what we need to be working on,” McKnight says. “I know that Canadians want us to do better for our veterans. I want to make sure that the changes we’re making are the right changes to be able to deliver that. And I also appreciate that when there are delays, that’s creating challenges for the veterans and who are experiencing pain or suffering. This is probably the thing that keeps me awake right now, because I want to make sure we’re putting the people first. I also want to make sure, though, that we’re doing it in a way that makes sure each veteran gets that personalized care and attention to their file.”

The Liberals recently announced a plan to spend \$2.6 billion for recruitment and retention as part of an overall spending plan of \$9 billion, the largest defence spending commitment since the Second World War.

“This is about investing in the people, the tools and the equipment,” she says. “A lot of that conversation has been [related] to NATO’s [North Atlantic Treaty Organization] two per cent [of GDP] commitment.”

Asked whether that spending commitment comes with a plan to ensure that newly recruited service members are taken care of through their release or retirement, McKnight, who is also associate minister of defence, says it does.

“If we’re going to be recruiting somebody, we need to show that we’re going to be here for them long-term — this is a longer-term investment in the people,” she says. “I don’t think I can overstate the importance of that. These are the people that are protecting the opportunity for us to live the life we live today. And that’s pretty powerful. As we’re recruiting new members for the Canadian Armed Forces, that’s a future client for VAC.”

The treatment of women veterans — a priority for Federal Retirees,

and a commitment exemplified in the association’s instrumental role in establishing the Women Veterans Research and Engagement Network — is a priority for McKnight. A report by the Standing Committee on Veterans Affairs titled *Invisible No More: Experience of Canadian Women Veterans* made 42 recommendations to improve the lives of these veterans. The government has made progress on all 42, she says.

“We just recently marked the one-year anniversary of the report and the recommendations, and I was able to meet with a delegation of women veterans that day,” she says, adding that some of the recommendations involve the Department of National Defence. “We also need to see this document as a living document because it’s not like you do it once and it’s all done. Things will continue to come up.”

The establishment of the Women’s Forum and the Women Veterans Council are both valuable additions in terms of ongoing information collection, she says.

On the subject of veterans’



Veterans Affairs Minister Jill McKnight says the Liberal government’s commitment to spend five per cent of GDP on defence by 2035 comes with a plan to make sure newly recruited service members are taken care of through their retirement.



VE Day celebrations take place on May 8, 1945, in London. Veterans Affairs is marking the 80th anniversary of the end of the Second World War.

homelessness — veterans are two to three times more likely to experience homelessness than the general population and women who experienced military sexual trauma are 4.4 times more likely to face homelessness — she says “one homeless veteran is one too many.”

To combat homelessness among its clients, she says her department needs to connect with those individuals and find housing solutions for them, perhaps through the Housing First initiative. But that program addresses the issue broadly, not just for veterans, and, it was launched in 2017 and homelessness persists.

“I think the steps that we can take is connecting with those individuals and finding housing that’s right for their needs,” she says. “It’s an opportunity to connect with my cabinet colleagues on this — working together is how we can make meaningful change.”

One important preventative step is an emergency fund that veterans can access if they have an unexpected need and can’t pay their mortgage or rent. “There’s actually a program where [veterans] can get access to resources immediately to meet that [need], because we don’t want somebody to experience something that’s going to push them into being on the street, right?”

Asked about her goals for her portfolio, the minister says she wants to make life after service a priority and is looking forward to helping veterans through the Veterans’ Employment Strategy.

“One of the things that I’m quite excited about connecting with the modern-day veterans who are transitioning from their experiences with the Canadian Armed Forces into life after service — and [looking at] the opportunities to help them make a really

successful transition into the business community and taking their skills and trades, and [seeing] how we can bring [those] into the workforce.”

She also wants to make veterans’ recognition a priority, and finally, as mentioned, she wants to build and strengthen the relationship between her department and the Department of National Defence. Her associate minister title drives home that aspiration.

“Our two departments really do work together in lockstep,” McKnight says. “So I see great opportunity for us to work together there and to build on that. [Defence] Minister [David] McGuinty is very willing to work together.”

McKnight comes from the world of business, having received a bachelor of commerce in entrepreneurial business from the University of Victoria. She worked with her parents in their ladies’ clothing boutique and also with the Ladner Village Market, which allowed her to work with community artisans and producers.

Her job just before she ran in the 2025 election was as executive director of the Delta, B.C., chamber of commerce, after having served five years as its volunteer president. She is also an avid volunteer with other organizations, including the Ladner Business Association, the Delta Hospital Foundation, the B.C. Cancer Foundation and Dress for Success. No stranger to recognition awards herself, she has received the King Charles III Coronation Medal, the Queen’s Jubilee Award and Delta’s 2019 Volunteer of the Year Award.

Her two grandfathers, an uncle, and her husband’s grandfather and great-grandfather served in the military, with one of her grandfathers serving abroad during the Second World War and the other stationed here at that time.

This year marks the 80<sup>th</sup> anniversary of the end of the Second World War and commemoration events continue throughout 2025. ■

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



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## Stroke science

The whole practice of treating stroke patients changes profoundly every five to 10 years, but identifying a stroke early remains key. **BY PETER SIMPSON**

**T**ime is everything in stroke treatment, in the short and long terms.

"When someone has a stroke, the earlier you detect it, the sooner you call 911, the better the chances of a good outcome," says Robert Fahed, a neurologist at the Ottawa Hospital.

In the longer term, the treatment of stroke victims has profoundly changed and improved, and that change continues apace.

"The whole practice changes completely every five to 10 years," Fahed says. "I've been doing this for 12 years, and my job now has nothing to do with what it was 12 years ago. It's a completely different job. Each breakthrough discovery significantly, dramatically increases and improves the prognosis of patients. It's one of

the most rapidly evolving fields of medicine. We are increasingly finding new ways to treat all types of strokes."

This reflects the experience of Cathy Allard, a Federal Retirees member from Orleans, Ont., who suffered two strokes, but managed to build back a life that, while often difficult and challenging, is more active than she had expected it to be.

Allard recently published the book *Becoming Comfortably Numb: A Memoir on Brain-mending* to share her experience, and to inspire other stroke victims and their caregivers to put in the constant effort and determination it takes to achieve the best possible recovery.

"Never forget how treatment innovations can turn the impossible into the possible," Allard wrote in her book.

"Never discount the potential impact of neuroplasticity — the brain's ability to 'rewire' itself, and to adapt, heal and make new connections. Nor should you discount your own mind's potential to master your thoughts and habits, and learn how to do things 'differently.'"

Allard was 27 when she had her first stroke in 1984, while she played a new game called Trivial Pursuit with her husband and friends, as her equally new daughter slept nearby.

"In a matter of seconds, a brutally cold, stinging wave suddenly clutches down through every fibre of my entire right side," she writes, "from the top of my head, through half my nose, jaw and neck, down through my arm and torso, and further down, down, down through the arm and leg to the ends of my fingers and toes. My entire right



side has disappeared. I can see my arm, but it's no longer connected to me."

Her companions acted quickly and drove her to hospital, where her four-decade experience with stroke care and recovery began. (Dr. Fahed strongly discourages driving yourself, or another person, to hospital if a stroke is suspected. "Even if you feel that you're capable of driving, a stroke happens sometimes in such a way that patients don't realize how severely affected they are," he says. Also, "your stroke might worsen as you're driving, and you could get paralyzed while you're on the highway." Any other person as driver is "probably panicking," and the stroke victim could worsen and require immediate medical attention that would only be available in an ambulance, so call 911.)

Allard had her second stroke in 1990 and proceeded again with grim determination.

"Recovery never stops, as long as you keep working at it. If I can keep my mind open to receiving new stimuli, and if I keep feeding it different things to process, it's amazing how much it can adapt and figure out how to do things differently," she wrote.

Stroke treatment has also been adapting, Fahed says.

"We are continuously improving stroke care in every step, acute treatment, prevention, understanding, prognosis, disparities between men and women in stroke, because men and women are not affected the same way."

Treatment of a stroke — or possible stroke — starts with acting fast. He references the FAST guide (see adjacent sidebar) and stresses that if you or someone with you has any of those symptoms, "do not wait for a single minute, even if the symptoms resolve. Call 911, immediately.

Every minute that goes by when someone has a stroke, they're losing millions of cells in their brain. Every minute that goes by reduces your chances of doing well after a stroke. ... It's very important to be very fast."

Stroke remains one of Canada's leading causes of mortality and of disability amongst those who survive, though treatment continues to improve in immediate and later care. Acute treatments now include intravenous thrombolysis, "an intravenous perfusion of a clot-busting drug that will basically spread across your

## Stroke identification

The **FAST** test for possible strokes underscores the urgency of reacting quickly if you or another person may be having a stroke.



**Face:** Is it drooping?



**Arms:** Can you raise both?



**Speech:** Is it slurred or jumbled?



**Time:** to call 911

**Risk factors:** Unhealthy diet, weight, stress, physical inactivity, smoking, alcohol and drug abuse. Also, high blood pressure, high cholesterol, diabetes, atrial fibrillation.

Courtesy Heart and Stroke Foundation of Canada, [heartandstroke.ca](http://heartandstroke.ca)

## Supporting stroke research

Dr. Fahed says public donations are critical for stroke research and he encourages donations to hospitals, stroke centres or the Heart and Stroke Foundation of Canada. "All of that research, which helps improving the care of all the patients, can only be done through donations from people all across the country. If you're considering a donation, thank you in advance, because without today's research, we cannot improve tomorrow's care."

The Heart and Stroke Foundation analyzes research application grants "and allocates dedicated funding for the most promising research projects. Trust me, the money is being really well used for research."



Cathy Allard, a Federal Retirees member from Orleans, Ont., has suffered two strokes, but has managed to build back a life that, while often difficult and challenging, is more active than she had expected it to be. Photo: Mike Carroccetto



bloodstream, find the clot where it is in the brain and dissolve it.”

A more recent treatment is a thrombectomy, and Canada has been a leader in this research.

“It’s a small surgery that consists [of] navigating little devices, little wires through the leg with a needle, inside the blood vessels from the leg all the way up to the brain to then manually extract the clot with various devices.”

There’s also progress in understanding

the different causes of strokes, “at figuring out the mechanism of each patient’s stroke. We also have a whole lot of new sets of drug classes and drugs that we can give for every patient in a personalized manner, based on what their workup has shown, to target the mechanism that caused the stroke in each patient.”

Allard has witnessed many of these changes first hand, and is determined to help others who survive strokes.

Her own life changed dramatically, and in perhaps surprising ways. She had to give up playing piano, for instance, yet she was able, with help from her supportive family, to start kayaking and snowshoeing. In 2018, she and her husband travelled to Greece and climbed the Acropolis.

“It’s not about achieving perfection,” she says in an interview. “It’s about adapting to the life that’s been given to you and making the most of it.”

Her book, she says, is “for caregivers and for people who are in a difficult situation, how to get through it. The burden of caregiving for people with disabilities is so onerous because nine times out of 10, it’s the family that has to do it. And when a person has a stroke, the whole family suffers because everything is geared on them. I’m also so lucky that I was able to get back into the federal public service because I have a good health care plan.” ■

**Peter Simpson** is a writer who divides his time between Ottawa and Keppoch, P.E.I.




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~ Unknown

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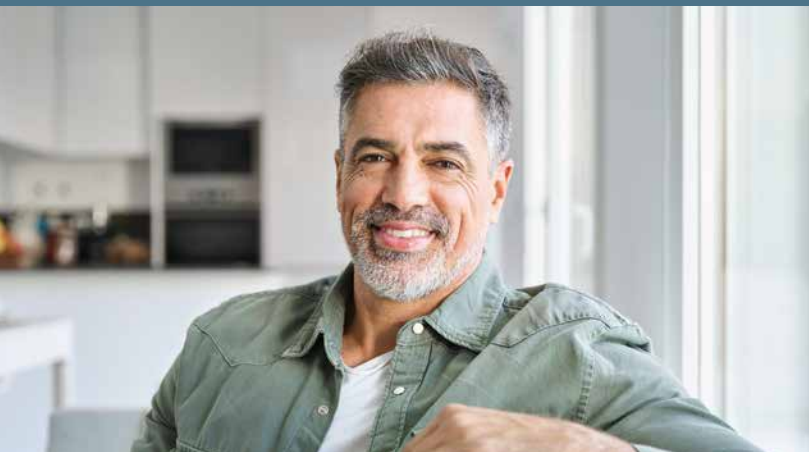
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# Keep your eyes in top shape

From taking screen breaks to wearing sunglasses, follow these tips to look after your vision.

**O**ur eyes are under constant strain, whether from screens, the sun's UV rays or natural aging. Adopting good habits can make all the difference in preserving optimal vision over the long term. Here are a few essential tips for keeping your eyes healthy.

## 1. Take breaks when using screens:

With the rise of telecommuting and the increased use of digital devices, our eyes are exposed to significant visual fatigue. The 20-20-20 rule is an excellent way to limit eyestrain: every 20 minutes, look at an object at least 20 feet (6 metres) away for 20 seconds.

**2. Adopt an eye-healthy diet:** Certain foods are beneficial to eye health. Fish rich in Omega-3 (salmon, tuna, sardines), green leafy vegetables (spinach, kale), carrots and citrus fruits contribute to good visual health. Antioxidants such as

lutein and zeaxanthin prevent certain eye problems such as age-related macular degeneration (AMD).

## 3. Protect your eyes from UV rays:

Exposure to the sun's ultraviolet rays can damage the eyes and increase the risk of cataracts and AMD. Wearing sunglasses with 100 per cent UV protection is essential, even on cloudy days.

## 4. Maintain good eye hygiene:

Touching your eyes with dirty hands can lead to eye infections. It's also important to clean your contact lenses properly, and to respect their recommended wear times. If you wear makeup, be sure to remove it from your eyes every evening to avoid irritation.

## 5. Have regular eye examinations:

An annual visit to an optometrist can detect any visual problems at an early stage. Many eye disorders, such as

glaucoma, can be asymptomatic in the early stages, which is why regular follow-up is so important.

**6. Moisturize your eyes:** Dry eyes can be caused by prolonged exposure to screens, air conditioning or certain medications. Using lubricating eye drops and blinking regularly can help prevent dry eyes.

**7. Get enough sleep:** Quality sleep allows the eyes to rest and regenerate. Poor sleep quality can lead to red, dry and tired eyes.

By following these tips, you'll help maintain good visual health for years to come. ■

This article is courtesy of **IRIS The Visual Group**, a Preferred Partner of the National Association of Federal Retirees. Federal Retirees members save \$150 on eyewear. Visit [iris.ca/advantage](https://iris.ca/advantage) to learn more. Offer valid until Dec. 31, 2025.



# Travel insurance: What's covered

Insurance is a way to make sure your vacation is worry-free.

**T**here's nothing quite like the excitement of an upcoming trip. The countdown is on, your itinerary is set and you've mastered the art of squeezing just one more outfit into your suitcase. But before you zip up that suitcase, have you thought about travel insurance coverage?

While most people know about standard coverage like medical emergencies or trip cancellations, there are some surprising inclusions you should know about before takeoff.

## What's typically covered?

Most travel insurance plans offer coverage for the common, big issues that can disrupt your trip, including:

- **Medical emergencies:** If you become sick or injure yourself abroad, your policy can help cover hospital stays, doctor visits and even emergency transportation.
- **Trip cancellation and interruption<sup>1</sup>:** If you have to cancel or cut your trip short due to a covered reason (such as illness, severe weather or family emergencies), you could get reimbursed for non-refundable expenses.
- **Baggage protection:** If your luggage takes its own holiday, travel insurance can help look after your belongings, covering lost, stolen or damaged baggage.



- **Flight delays and missed connections:** Some plans cover meals, hotels, and even rebooking costs if your flight is delayed for a long period.

These are all pretty standard, but not all travel insurance policies are created equally.

## The unexpected extras

Travel insurance isn't just about covering the obvious mishaps. In fact, some policies, such as that of belairdirect travel insurance, go beyond the basics and may offer unique benefits to ensure that you have a little extra peace of mind while away. Those include:

- **Pet return:** If you have to return home unexpectedly and your furry friend is with you, we could cover one-way transportation to bring them back safely.
- **Lost or stolen passport:** If your passport goes missing mid-trip, we could cover a portion of the costs related to replacing it, because a vacation shouldn't turn into an unplanned extended stay.
- **Vehicle return:** Stranded car? We've got you covered. If a medical emergency prevents you from driving, we could cover some of the cost of getting your vehicle back home.

## Travel smartly; travel safely

A vacation should be about relaxation and adventure, not unexpected expenses. With belairdirect's comprehensive annual travel insurance plan, you get coverage for an unlimited number of trips per year, which could include medical benefits, trip cancellation, lost baggage and emergency medical coverage. It's a cost-effective way to protect your travels, often for less than single-trip policies.<sup>2</sup> ■

<sup>1</sup> Coverage for Trip Cancellation begins the day of booking your trip provided your insurance is in effect. If a trip is booked prior to Trip Cancellation insurance being in effect, coverage for that trip will begin the day that the insurance premium is paid and the policy is issued. Trip Cancellation, Interruption & Delay Insurance benefits apply only to travel arrangements booked prior to departure.

<sup>2</sup> Based on a comparison of 17, 35 and 40-day base plan against single trip plans with similar benefits.

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# Trends and market corrections

Affordability continues to be an issue in the housing market, but two Canadian provinces have experienced dips in prices.

**C**urrently, Canada is experiencing divergent real estate markets. Ontario and British Columbia, two of Canada's most populous provinces are experiencing a decrease in home sale prices, year over year, while most others are experiencing price increases.

While affordability has modestly improved, it remains historically stretched, with average home prices still more than 10 times the average annual income. Toronto and Vancouver are expected to see home-price declines of four per cent and two per cent, respectively, in 2025.

The Bank of Canada should implement at least one more rate cut this year, which may support market stabilization.

The Prairie provinces are experiencing robust housing markets with rising home prices and tight inventory levels.

Atlantic Canada's housing markets are characterized by rising home prices and varying inventory levels. While Nova Scotia and Prince Edward Island are moving toward balanced markets, New Brunswick and Newfoundland and Labrador continue to exhibit strong seller's market conditions. Factors such as interprovincial migration, economic growth and relative affordability compared to other regions in Canada influence these trends.



## Drivers of home price increases

### 1. Population growth and interprovincial migration:

Interprovincial migration creates an upward pressure on housing demand, especially in urban centres. Specifically, interprovincial migration shows large groups of people leaving Ontario and British Columbia and moving to more affordable areas such as Alberta and the Atlantic provinces.

### 2. Affordability: More affordable housing markets attract first-time buyers and investors.

### 3. Economic growth and job market stability: Job creation in various sectors, such as construction, tech, transportation and energy, increase capital investment and therefore provide economic recovery and increased capital investment. This economic resilience supports homebuyer confidence and spending capacity.

### 4. Housing supply: Low housing inventory relative to demand pushes up prices and new listings can't keep pace with population growth, exacerbating price pressures.

### 3. Increased listings and slower demand:

A surge in new listings combined with fewer active buyers creates a buyer's market. Metro Vancouver, for example, experienced a 26 per cent increase in listings in May 2025. Meanwhile, homes are sitting on the market longer, and sellers are increasingly forced to adjust expectations.

### 4. Affordability and emigration: When high cost of living is coupled with expensive real estate, some residents choose to move to more affordable provinces. Government policy interventions have so far failed to meaningfully improve affordability.

## Industry highlights

- **Optimism amid challenges:** Despite economic headwinds, 87 per cent of moving companies remain optimistic about the year ahead, focusing on innovation and customer service to navigate the challenging landscape.
- **Digital transformation:** Moving companies are increasingly adopting advanced logistics and eco-friendly practices, setting new standards for service excellence.

## Drivers of home price decline

### 1. High interest rates and borrowing costs: Where homeowners are more exposed to variable-rate mortgages and higher-priced homes, markets become more sensitive to rate increases. Meanwhile, higher mortgage qualification thresholds sideline buyers.

### 2. Overvaluation and market correction: In some provinces, 2024 and 2025 have seen a correction, with prices lowering from overheated levels between 2020 and 2023.

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Charlevoix's rolling farmland meets riverside villages.

# Staycationing in Canada

As more Canadian travellers are deciding to explore their own country this autumn, we offer some iconic ideas.

**F**or many of us, travel has always been about more than just ticking destinations off a list. It's about connection to people, to place and often, to a part of ourselves we'd forgotten in the rush of everyday life.

And while the idea of far-flung escapes is certainly tempting, there's something deeply meaningful about exploring the place we call home. Canada — vast, varied and endlessly surprising — offers landscapes that rival anywhere in the world, right in our own backyard.

Some of us have grown up beside the Rockies or spent our summers in the Maritimes. Others may be discovering the glow of Quebec's culinary scene or the quiet magic of the Yukon sky. That's the beauty of Canada — it always has more to give.

Here are just a few Canadian experiences that have captured the hearts of travellers from all over the world:

## The unforgettable Cabot Trail

There's always a moment on the Cabot Trail — maybe it's rounding a cliff's edge or catching a glimpse of whales offshore — when you realize just how lucky we are to have this place. Winding through Cape Breton Island, this 300-kilometre drive is often called one of the most scenic in the world, and for good reason. But it's more than just pretty views. It's the local stories, the music and the sense that time moves differently here.

## Fairmont legends in the Rockies

If you've ever dreamed of staying in a castle in the mountains, you're not alone. For generations, the Fairmont Banff Springs and Fairmont Chateau Lake Louise have been symbols of Canadian grandeur. Whether you're sipping coffee with a glacier view or curling up

fireside after a day of exploration, these legendary hotels offer something rare — a chance to feel pampered while also being profoundly connected to nature.

## Northern lights in the Yukon

Whitehorse in winter might not be your first thought for a holiday, until you see the sky erupt in ribbons of green. The northern lights aren't guaranteed, but that only makes their appearance more unforgettable. Under the wide-open sky of the Yukon, bundled up with a warm drink in hand, there's a quiet joy in simply watching and waiting. It's one of those once-in-a-lifetime moments that's worth chasing.

## Flavours of Charlevoix

In Quebec's Charlevoix region, food isn't just something to eat — it's a way of life. Here, rolling farmland meets riverside





The Northern lights in Yukon, left, and a winter walk near the Fairmont Chateau Lake Louise in Banff National Park, Alta.

villages, and nearly everything on your plate is made with care. One bite of artisan cheese or warm, homemade bread, and you start to understand the pride that comes from growing local. Touring the region is a feast for the senses — and the stories from farmers and chefs stay with you long after the last course.

## Holiday magic

Christmas markets aren't just a European tradition. In December, the historic streets of Montreal and Quebec

City transform into winter wonderlands full of charm and cheer. Twinkling lights lead you to stalls offering handcrafted gifts, mulled wine and sweet seasonal treats. For anyone who grew up with snowy holidays and carols in the air, this feels like stepping into a storybook — one that just happens to be close to home.

Whether you're revisiting beloved places or venturing into the unknown corners of the country, travel within Canada can feel like a rediscovery of culture, beauty and joy. After all, exploring doesn't

always mean going far. It can mean looking at the familiar with fresh eyes. ■

This article is courtesy of **Collette**, a Preferred Partner of the National Association of Federal Retirees. Federal Retirees save up to \$800 per person\* worldwide. Visit [gocollette.com/nafr](http://gocollette.com/nafr) to learn more.

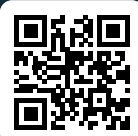
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# Needed: Age-inclusive transportation

Most Canadians want to age in place, but to do so, they need more age-friendly transportation infrastructure. **BY JESSICA SEARSON**

**T**ransportation is important for everyday activities, as well as maintaining independence and staying connected to the community. Ensuring affordable, accessible and convenient transportation options are available is a core aspect of age-friendly and age-inclusive communities and the latter are priorities for the association and its members. In the 2023 membership engagement survey, 87 per cent of respondents said a national seniors strategy to support better health and quality of life for older adults was important.

Research shows that driving is the primary method of transportation for older adults, especially those living in small and rural areas. A 2017 report by the Council of Canadian Academies (CCA) notes in Canada, 93 per cent of people aged 65 to 74, 85 per cent of people aged 75 to 84 and 68 per cent of people aged 85 and older have a driver's licence.

Age-friendly features for older drivers were noted in a 2016 guide by the Federal/Provincial/Territorial Ministers Responsible for Seniors Forum on age-

friendly rural and remote communities and include good roads, light traffic flow, snow removal and parking, as well as addressing barriers such as accessible parking, traffic issues, lighting and visibility problems.

The 2017 CCA report states that when older Canadians give up driving, the most common reason is a physical condition or deteriorating vision (37 per cent), followed by no longer needing or enjoying driving (20 per cent), and feeling it is no longer safe to do so (15 per cent).

When someone cannot or chooses not to drive, inclusive accessible alternatives are needed, including public transit systems. However, studies have shown that public transit, where it's available, is not widely used by older adults. Understanding the barriers to public transit for older adults — and acting upon them — could encourage greater use for those inclined to use it, and support community participation.

A recent research collaboration between the National Research Council of Canada (NRC) and Transportation Research at McGill University (TRAM)

aimed to explore the travel needs and experiences of older adults. Comprehensive surveys in six major Canadian cities — Toronto, Montreal, Vancouver, Halifax, Victoria and Saskatoon — provided information about the travel habits of older adults, their level of satisfaction and barriers to using public transit.

The research found that while each city had its own challenges, they also had commonalities, including:

- Older adults benefit most from transit systems with easily accessible stops, reliable travel times, and routes tailored to their needs.
- Housing affordability plays a bigger role than transit access when it comes to choosing where to live.
- Older adults tend to travel during off-peak hours, when services are often less frequent.
- Perceptions of transit — positive or negative — strongly influence usage, sometimes more than objective accessibility.

This research was supported by the NRC's Aging in Place Challenge program. The objectives of the program focus on "improving the quality of life of older adults and their personal caregivers through innovation for safe and healthy aging in support of a sustainable model for long-term care that shifts the focus toward preventive home and community-based care."

Canadians want to age in place, but to do so successfully requires removing barriers, developing the necessary tools and services and designing communities and infrastructure such as transportation in an age-inclusive way. This also requires strong federal leadership.

This autumn, Federal Retirees is calling on the government to develop a positive and healthy aging agenda that prioritizes social inclusion and safety of seniors and better access to supportive care and services. Visit [www.federalretirees.ca](http://www.federalretirees.ca) for more information. ■

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

# Building influence

By concentrating on one meeting at a time, our members can make a difference in federal policy.

BY EMILY KANTER AND MEAGAN BYRD



**A**cross Canada, Federal Retirees members have always been the driving force behind grassroots advocacy — showing up, speaking out and representing association priorities. In today's rapidly evolving political climate under the new federal government, the importance of these efforts has never been greater.

The new government has brought with it a renewed focus on fiscal discipline and evidence-based policy-making. While this opens new avenues for meaningful engagement, it also presents challenges for ensuring that the voices of older Canadians, especially retirees, remain at the forefront of national conversations. To keep advocacy priorities visible and urgent, Federal Retirees' advocacy must be strategic and organized, and, above all, personal.

## Grassroots advocacy is critical

Elected officials are the architects of policy. Their decisions directly affect pensions, health care and retirement security. But policy doesn't shift in response to a single email or meeting. Real influence comes from relationships, especially with MPs from all parties. While Prime Minister Mark Carney's caucus drives the government agenda, opposition parties are actively shaping public discourse and committee work. Building relationships across the political spectrum, particularly in a minority government setting, ensures the Federal Retirees' message resonates regardless of who is in power tomorrow.

Even small acts like a congratulatory note, a quick check-in or acknowledging an MP's efforts on an issue can help lay the foundation for trust and future collaboration.

## MP meetings in the Carney era

The best meetings are those that feel like conversations, not presentations. Research the MP you're meeting with: what committees they sit on, which



policies they've championed and what matters in their riding. Pay attention to how their work aligns or conflicts with the government's broader agenda.

## **Federal Retirees' advocacy must be strategic and organized, and, above all, personal.**

Bring a one-pager with key requests, but most important, bring your story. Under a government that values data and measured discourse, weaving personal experience with evidence is one of the most persuasive tools you have. While there is a premium on policy discipline, that doesn't mean MPs don't connect with stories.

Humanizing an issue often makes it easier for them to carry that message forward in caucus or cabinet.

Try to offer practical solutions, not just

criticisms. The government is managing complex policy files — from affordability to health-care modernization — and MPs are more likely to act on ideas that are locally relevant and ones on which they can act.

Avoid being combative when the conversation gets off track. If an MP doesn't agree with your position, redirect the conversation rather than confronting them. The idea is to find common ground and plant a seed for future discussions.

Not every MP will immediately understand or support advocacy positions. When challenged, it's important to stay calm and change the subject using local stories or riding-specific data.

Under this government, political messaging tends to be tightly controlled, so offering material that helps MPs make your case within existing policy frameworks is a smart tactic.

Remember: many MPs are looking for wins they can bring home to their constituents. Making your advocacy issue one they can champion locally is a good idea.

## **The real work happens after the meeting**

What happens after the meeting often determines how successful it was. Send a thank-you note. Follow up with anything you promised to share. Keep the lines of communication open, especially as the government's priorities unfold in the coming months and years.

## **The bottom line**

This government represents a new chapter in policy-making; it values discipline, innovation and collaboration. Federal Retirees must meet the government with the same seriousness. By conducting meetings, sharing stories and staying true to the association's strategy, you can ensure the needs of older Canadians remain a priority. ■

**Emily Kanter** and **Meagan Byrd** work for spark\*advocacy, a public affairs and communications partner of Federal Retirees.



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# Pension fund patriotism?

Should Canada's pension plan managers buy more Canadian? Economic nationalism might not square with fiduciary duties that are critical to retirement income security. **BY PATRICK IMBEAU**

**T**he “Buy Canadian” movement, through which shoppers are prioritizing domestic goods, has grown in strength the last few months, and some have seen this as an opportunity to discuss how much pension plans invest in Canada.

In March 2024, a letter signed by 92 business leaders, including former CEOs of some of Canada's largest corporations, argued that Canada's pension plans have abandoned Canadian investments and that federal and provincial finance ministers should mandate Canadian pension funds to invest in Canadian equities.

It's true that pension funds were proportionally more invested in Canada prior to the mid-2000s, though it's a mistake to say that pension plans have cut back on investing in our country. Prior to 1990, the Canada Pension Plan (CPP) and other Canadian plans were legally required to mostly invest in a single asset type: Canadian bonds. As interest rates plummeted, it became difficult for pension funds to generate the returns they needed to meet their obligations. Pension plans have a fiduciary duty to ensure that they invest in the best interest of their beneficiaries and it was clear something needed to change.

By 2005, regulations on foreign investments were lifted and pension plans began to diversify to ensure they brought the best returns for pensioners while also reducing concentration risk — no more putting all our eggs in the bond basket.

While Canadian pension funds are investing a smaller percentage in Canada than they used to, the actual dollar amount has gone up significantly. The Public Service Pension Plan (PSP Investments) had about \$19 billion in 2005 and about 70 per cent of that was invested in Canada (about \$13.58 billion.) As of 2025, the plan has grown to \$299.7 billion. While only 20 per cent is invested in Canada, that still adds up to \$60 billion, which is four times more in absolute dollar amounts.

This movement has also focused on investing in Canadian equities, which is a small market relative to the size of our pension funds. It represents three per cent of global equities, two thirds of which are based in finance and natural resources. There are simply limited opportunities for growth and diversification.

Mandating pension funds to purchase more Canadian equities would distort the market, create artificial scarcity

and inflate Canadian stock prices. This measure would only benefit current shareholders of the companies on the receiving end of investments, not average Canadians.

As these CEOs and investment managers wrap themselves in the Canadian flag — it comes at the expense of Canadian pensioners. Lining the pockets of shareholders does not help Canada, but ensuring financially secure retirements for Canadians is in the national interest.

If governments want more investment in Canada, they are much better off using a carrot rather than a stick. Pension plans want to invest their funds to generate long-term sustainable returns that can in turn create lasting jobs and economic growth. That means clear regulations, supportive infrastructure and initiatives such as the Clean Electricity Investment Tax Credits (which are available to pension investment corporations.) Initiatives such as these allow pension plans to invest in clean energy companies and projects that align with their public commitments to sustainability. ■

**Patrick Imbeau** is a senior adviser for retirement security at Federal Retirees.



# Destined for police work

Newfoundland's Leo O'Brien worked for the RCMP for 36 years and his career included a stint as travel officer on the protection detail of prime ministers Jean Chrétien and Paul Martin. **BY CHARLES ENMAN**

Some people spend a lifetime looking, while others, perhaps luckier, have it delivered when they weren't even looking. That serendipitous experience befell Leo O'Brien, a retired RCMP superintendent who is currently president of Federal Retirees' Avalon-Burin Peninsula Branch in Newfoundland and Labrador.

"I was only 12 when I decided I wanted to become an RCMP officer," O'Brien said in a recent phone interview from his Newfoundland home. "We were doing work on the roof of the family home when an RCMP patrol car parked nearby. The officer stepped out of the car in his shiny boots and his breeches, and I thought, 'Wow. He looks pretty impressive.' And from that moment on, I had in my head the desire to become an RCMP officer."

Of course, his move into police work didn't follow a straight line. When he finished high school at 17, he was still two years away from the minimum age of 19 required of anyone wishing to join.

"I talked this over with the local RCMP and they told me to further my education while making sure that police work was what I really wanted to do. So I got a teaching degree from Memorial University in St. John's and then taught for two years.

"After the first year, I formally applied to become an RCMP officer, and after the second year, I went into police training. I was home."

He remained a police officer for 36 years, then spent nine years as director of business development with Commissionaires Newfoundland.

He joined Federal Retirees seven years ago as the RCMP liaison. He then served on the executive of the Avalon-Burin Peninsula branch, and became president last October.

As he looks back on his police career, he especially remembers his time in Ottawa, where, among other duties, he served as a travel officer on the prime minister's protection detail.

"It was three years of hard work with travel all over the world — to Asia, North America, South America and to many places in Canada."

He served two prime ministers, Jean Chrétien and Paul Martin. "Both were great guys, very down to earth and easy to talk to." He especially enjoyed driving the golf cart when Chrétien was on the links in Florida.

Those three Ottawa-based years were "certainly the highlight of my career," he now says. Apart from the interesting work, he received a promotion to inspector.

An exhaustive list would be impractical, but his other duties for the RCMP included work as the officer in charge of the violent crime linkage analysis system and,



Leo O'Brien found his professional destiny when he was 12 and he went on to have a 36-year with the RCMP. Photo: Compliments of Leo O'Brien

later, the officer in charge of the behavioural sciences branch.

In 2012, he retired and returned to Newfoundland with his wife, Grace, but he never put his feet up. In 2013, he took on the role of director of business development with Commissionaires Newfoundland, serving so effectively that, over his eight-year term, the employees' roster grew more than three-fold.

And he has additional duties. He is currently president of the Last Post Fund in Newfoundland, which ensures that no veteran is denied a dignified funeral and burial due to insufficient funds. He is a past-president of the RCMP Veteran's Association for Newfoundland. And in a lighter vein, he is the vice-president of his curling league.

At 71, after contributing to the country for half a century, he sees no imminent need to slow down.

"A good life is about service — and I hope to remain helpful for years to come." ■

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

“After the first year, I formally applied to become an RCMP officer, and after the second year, I went into police training. I was home.”

# Prioritize veterans in defence budgeting

As Canada's defence spending goes up, supports for veterans need to be a priority.

BY SAYWARD MONTAGUE

**P**ride in service is a defining part of what it means to be Canadian. Its citizens' freedoms, way of life and reputation around the globe have all been shaped and protected by the people in uniform who serve, and who have served. That pride runs especially deeply in the many communities that are home to military and veteran families.

This spring, Prime Minister Mark Carney announced his commitment to bring Canada's defence spending to two per cent by the end of the fiscal year — a full five years ahead of schedule. This \$9 billion in additional annual investment supports increased pay for forces personnel, modernizes military capabilities and procures new assets, including submarines and weapons, that Canada needs to meet today's global security challenges. And in June, the prime minister further increased Canada's NATO commitments to five per cent of GDP by 2035.

But even as Canada strengthens its military for the future and commits to contributing to NATO's mission, it cannot forget those who have already served. The defence spending announced will modernize equipment and technology, shore up Canada's defence industry and establish partnerships, but these investments won't work without the people behind the Canadian Armed Forces. And as the country plans to



As Canada strengthens its military for the future, it cannot forget those who have already served.  
Photo: Cpl. Brendan Gamache

grow the Armed Forces to 71,500 regular members by 2030, it must commit the necessary resources for the entire lifecycle of service for those new recruits, including their release from service and transition to life as veterans.

Veterans continue to face overwhelming challenges. Nearly half live with at least one disability, such as chronic pain, mental-health conditions and operational stress injuries. Yet, veterans often wait months for decisions on disability claims. Despite signs of progress in recent years, wait times have been the top complaint to the Office of the Veterans Ombud, with many veterans continuing to face real hardship, including delayed treatment, financial strain and a declining quality of life.

The National Association of Federal Retirees, representing more than 60,000 Canadian Armed Forces veterans and their families, is calling for immediate action. This country needs accessible, timely and co-ordinated healthcare for veterans. It needs full implementation of the recommendations from *Invisible No More: The Experiences of Canadian Women Veterans* to

guarantee equitable support. And it needs improved transition services to support successful release.

The federal government has signalled its intention to modernize the veterans benefits system — a plan that is welcome, but that will require decisive action, sustained investment and clear timelines. Good intentions must be matched by concrete outcomes.

Canada's national defence strategy must include a strong, well-resourced system for veterans and their families — one that is equitable, inclusive and reflective of the diverse faces of modern service, while also remedying systemic problems that have created lasting challenges for veterans. Recruitment and retention in the Forces — and our defences — depend upon it.

As Canada's military spending commitments increase, so too must our investment in the well-being of those who have served. Supporting veterans must not be an afterthought to defence policy. ■

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



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[federalretirees.ca](http://federalretirees.ca)  
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Norma Jeanne Lavoie has been a dedicated volunteer for decades and says helping those less fortunate has humbled her and her late husband, Jacques (Chuck) Lavoie, shown with her here.  
Photo: Rideau Hall

## A volunteering power couple

Norma Jeanne Lavoie and her husband Chuck were both recognized for their dedication to several different organizations, including Federal Retirees. **BY SANDRINE RASTELLO**

It's impossible to talk about Norma Jeanne Lavoie's commitment to volunteering without mentioning her husband, Jacques (Chuck) Lavoie, who passed away suddenly in 2023. For nearly 20 years, the Lavoies volunteered together and they both received the Sovereign's Medal for Volunteers in Moncton in 2017 — a first for a couple, they were told.

"We got a great amount of joy from helping others," Lavoie explains. "We didn't look for recognition."

The longstanding couple, who met in the late '70s in Saint John, N.B., thought and acted as one. They even worked together.

After a few years in Quebec, where

Chuck was working, the Lavoies returned to the Maritimes and set up a sales agency. Together, they travelled the roads as sales representatives for manufacturing companies, doing almost 60,000 kilometres a year side by side.

"We did everything together," Norma Jeanne says. "When one thought of something, the other seemed to know it," she recalls. "I would go to say something, and [then] he would say it."

In 2005, when Norma Jeanne's son from a previous marriage died of a rare form of heart cancer, the Lavoies found a way to cope together: "We threw ourselves wholeheartedly into volunteering," she recalls.

The two had already given of their time

in the past, notably by collecting stuffed animals and toys for hospitals. One day, the Lavoies heard that a man undergoing cancer treatment had had his bike stolen while out walking, and they decided to raise funds to replace it.

The success of their initiative energized them, and their volunteer work took off from there. Vestiaire St-Joseph, a food bank in Shediac, N.B.; Tantramar Seniors College, which offers courses for seniors; and the Dieppe Military Veterans Association are just some of the organizations that have benefited from their commitment over the years.

Before meeting Norma Jeanne, Chuck had worked for the Royal Canadian Air Force for 21 years, so it was only natural that the couple decided to join the South-East New Brunswick branch of the National Association of Federal Retirees. They soon became members of the board of directors and then took charge of organizing the branch's annual banquet for 14 years.

Norma Jeanne can't say how many hours a week she spent volunteering in those days.

"I couldn't even begin to think about that," she explains. "Everyone in the community seemed to know us."

At the time, nothing seemed to stop Norma Jeanne, who continued her volunteer activities while battling breast cancer. Today, she is an eight-year survivor.

"I'm a very determined person, and I make sure that I continue to overcome every obstacle in my path," she explains.

The death of Chuck, whom she describes as the love of her life, and a more recent fall, have forced her to slow down, but she remains active with Federal Retirees.

"It's been quite a journey," she says. "I have wonderful memories of my whole life. Helping the less fortunate has humbled us." ■

**Sandrine Rastello** is a Montreal-based writer who spent many years working for Reuters internationally.





## Our valuable volunteers

We recognized several volunteers and branches at the annual meeting of members this year. These are their stories. **BY JENNIFER CAMPBELL**

**T**he Claude Edwards Leadership Award is usually given for long-time commitment to volunteering with the National Association of Federal Retirees. But Shawna Murphy worked so hard, she managed to get it after just three years of membership.

As the award cites, in that short time, she “demonstrated outstanding leadership and perseverance in advancing an association cause or causes.”

Murphy joined the association because of the exceptional travel insurance, but she stayed for the advocacy.

“My dad spent the last eight months of his life in a long-term care facility, and it’s absolutely horrifying what passes for care,” Murphy says of the experience of helping care for her father, who had Parkinson’s disease and Lewy body dementia. “I decided that needed to change and that advocacy was for me.”

She took part in the Reach 338 program by reaching out to MPs and then meeting with them.

“Long-term care is a shared responsibility between federal regulation and provincial management,” says Murphy, an accountant who joined the association before retiring from the Canada Revenue Agency. “We met with the conservative caucus in Saskatchewan and also the opposition NDP.”

When Saskatchewan launched a provincial election campaign, Murphy struck a four-person advocacy committee that came up with a strategy for getting their message out to politicians.

“We put together a one-page pamphlet and did a Main Street event at a shopping mall in Saskatoon,” she says, adding that the committee asked the seven official provincial parties the same four questions and edited their answers to a one-page document.

“We handed the hell out of that pamphlet,” she says. “We had three shifts and handed out about 150 pamphlets. We also partnered with

the Saskatoon Council on Aging and held a town hall meeting. We had five of seven registered parties represented, including the Saskatchewan Party, which is no easy feat. It was well attended and I was pleased with what we managed to accomplish during the provincial election.”

Murphy says her award was meaningful because fellow volunteers from her Saskatoon and Area branch took the time to nominate her. “I’m extremely grateful that they thought I should be nominated,” she says.

### Collaboration award

Jim Lystar, a military veteran, was similarly humble about his receiving the Collaboration Award, which “recognizes a member who made a significant contribution to a partnership or collaborative activity requiring the co-operation of different association entities or external stakeholders, and which resulted in benefits to members.”

Shawna Murphy, right, received the prestigious Claude Edwards Leadership Award from Federal Retirees’ acting national board chair Hélène Nadeau, the former for her long-time commitment to volunteering with Federal Retirees. She “demonstrated outstanding leadership and perseverance in advancing an association cause or causes.” Photo: Dave Chan



Clockwise from top left: Jim Lystar received the collaboration award from acting national board chair Hélène Nadeau for his work in recruiting members through his military connections. Terry Gunnlaugson received the volunteerism award. Steve Chapman accepted the award for a branch with employees on behalf of the Ottawa branch. Terri Fleury accepted the award for small branch excellence on behalf of the North Nova branch. Photos: Dave Chan

Lystar did admit he has worked hard to recruit fellow military retirees.

"Bruce Challis and I went into retirement seminars and I talked to all of the veterans there," Lystar says. "One of the retirees, I was his boss, and he let me into the seminar. I explained what happens when you get out. I explained all of the benefits they're entitled to through Veterans Affairs Canada. I got my military pension, but I never got my veterans pension. They could only pay me back three years, but that's better than nothing. Everything I learned, I passed it on to veterans from Newfoundland to Victoria, B.C."

His work was commendable to Federal Retirees because he was also recruiting members as he did this.

"I use a soft approach," Lystar says.

"I designed a business card and I told them to contact me and it's been quite successful. When I look back, I did do a lot of work."

Nevertheless, he says he was blown away by the treatment he received from Federal Retirees when he went to the annual meeting of members to receive his award.

"They treated my wife and I very well — all expenses paid."

### Volunteerism Award

Terry Gunnlaugson retired in December 2009 and went to his first meeting of the Western Manitoba branch in January 2010. At that meeting, he was told the branch's sitting president was stepping down and they needed a new president.

So, as he'd done since 1963, when he was on student council at his high school, Gunnlaugson agreed.

A certified general accountant and chartered professional accountant, Gunnlaugson spent his career with Canada Revenue Agency in Winnipeg and Brandon, Man., and Ottawa.

His branch nominated him for the volunteerism award, saying: "For more than 50 years, Terry has made it his mission to volunteer and share his expertise. Terry has consistently accepted and held leadership roles and contributed to meaningful endeavours throughout these years."

In 1969, as a student, he set up a chapter for the certified general accountants and served as its vice-president. The same year, he was elected as a steward for PSAC. Soon, he got involved with the Wheat City Lions Club, where he continued for 49 years, with three different terms as president. He served as a founding board member of the Westman Media Co-operative and a director with the CGA Manitoba Board. He also volunteered with the Brandon Softball Association and the Wheat City Senior Men's Golf League.

Of the award, Gunnlaugson says it was "a real surprise and an honour, and I really appreciated it."

If he'd been asked to speak at the award presentation, Gunnlaugson says he would have thanked "all the volunteers who were in the room" whom he'd met over the years.



## A toast to Joanne Morrissey

As the association's distinguished volunteer recruiter for the past six years, the Avalon-Burin Peninsula branch's Joanne Morrissey was invited to the AMM to receive a special recognition award.

Over the course of her participation in the association's Mega Recruitment Drive, she has personally recruited 58 members and they continue to be members to this day.

Ever humble, Morrissey says recruitment isn't about recognition for her.

"For me, recruiting isn't about prizes and recognition, it's about purpose," she says. "I believe in what our association stands for, and I know that every single new member strengthens our collective voice."

She says she challenges herself every year to bring in one more member than the year before.

"I do it because it matters, and yes, I do work hard at it," Morrissey says. "I

hope more of you will join me in doing just that when the Mega Recruitment Drive returns this fall. You have a much bigger pond to fish in than I do, so go for it, and good luck. Try your best to beat me, because I am going to be trying to beat me, too."

## Small branch excellence

The North Nova branch's motto is: "You ask the questions and if we don't have the answer, we'll find it or someone who does."

It's a commitment to service that has been bearing fruit. The tiny branch recruited 10 new members in 2024 and, during the federal election, it hosted events with the candidates. Then, when the Nova Scotia government called a snap election (six weeks), North Nova was the only provincial branch able to pull together a very successful town hall, which it opened to members of the public. It was well attended and even garnered one new member for the North Nova branch.

## Branch with employees

In 2024, the Ottawa branch increased its webinar programming to more than one webinar a week and together, these events reached more than 4,800 participants. The branch shares its webinar invitations with four neighbouring branches (Outaouais, Cornwall, Ottawa Valley and Algonquin Valley), making the virtual events a great outreach tool.

The ambitious branch also hosts its own volunteer recognition awards program and event annually. Recipients are showcased on the branch's website with the awards being given at the branch's virtual annual general meeting. In addition, the branch's new advocacy program officer is leading efforts to advocate for association priorities.

The branch also grew by an impressive 743 new members in 2024. ■

**Jennifer Campbell** is the Ottawa-based editor of *Sage* magazine and *Sage60* magazine.

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# The latest news



Federal Retirees board members: clockwise, from lower left: Scott Hodge (BC & Yukon), Dan Butler (Ottawa & Nunavut), Brenda Teed (Atlantic), Ted Young (Ontario), Carol Grieco (Ontario), Connie Kehler (Prairies & NWT), George Scott (BC & Yukon), Richard Bale (Atlantic), Dan Napier (Ottawa & Nunavut), H  l  ne Nadeau (acting national board chair) and Sylvie Rocheleau (Quebec). Missing are Gis  le Tass  -Goodman (Quebec) and Paula Nygaard (Prairies & NWT). Photo: Dave Chan

## Welcome, new directors

Two new national directors were elected at the 2025 annual meeting of members, including George Scott, from British Columbia & Yukon, and Richard Bale, from the Atlantic provinces.

Scott brings 38 years of experience advocating for employees at the Canada Border Services Agency, including 35 as a dedicated union representative and six as national vice-president of the Customs and Immigration Union. He was elected president of the association's Vancouver branch in 2022.

Bale retired in 2022 from a distinguished 36-year diplomatic career with Global Affairs Canada, including postings as consul-general in Mumbai and Ho Chi Minh City and as high commissioner to Cameroon. He joined

Federal Retirees' Fundy Shores branch's board in 2024 before he was elected national director.

Ted Young was re-elected national director from the Ontario district. Gis  le Tass  -Goodman (Quebec) was subsequently appointed for a one-year term and Paula Nygaard (Prairies & NWT) for a two-year term.

Nygaard spent her career with Natural Resources Canada and the Canada Revenue Agency. She joined Federal Retirees in 2014 while still working and has been a director at large, secretary and vice-president of her Winnipeg branch. She's served as branch services co-ordinator for Manitoba and Saskatchewan.

Tass  -Goodman worked as a manager at Employment and Social Development

Canada and director of the minister's office. A member of the Outaouais branch, she has served as the Quebec president of R  seau FADOQ, another seniors' organization.

## Recruit and win

We all win when you participate in the 2025 Federal Retirees Mega Recruitment Drive. The association and our members win when we have strength in numbers with new members helping us to amplify our voices and advocacy initiatives. And the chance to win terrific prizes is also there. Members who successfully refer new members get the chance to qualify for a \$25,000 grand-prize trip (\$5,000 of that is spending money), or a second-place prize of \$5,000, all courtesy of Collette, belairdirect and Federal



Retirees. An early-bird prize, sponsored by IRIS, is up for grabs until Oct. 31, 2025, and a variety of cash-card prizes are also available, courtesy of HearingLife Canada, Red Wireless and the National Association of Federal Retirees. The recruiting drive closes Nov. 21, 2025. Visit [federalretirees.ca/mrd](http://federalretirees.ca/mrd) for more details.

## Congrats to our distinguished member



Congratulations to association volunteer Sharon Diane Brown Ross of Halifax, N.S., who was appointed a member of the Order of Canada in June. Ross was recognized for her

life-long service to Canadians, playing a key role in helping racial people achieve recognition, integrity and equal opportunities. Her professional work and volunteer efforts exemplify her commitment to social advocacy and inclusion.

## Support the GCWCC

Every year, federal retirees leave a lasting legacy through the Government of Canada Workplace Charitable Campaign (GCWCC). Donations impact thousands of lives and uplift entire communities. For more information, [www.canada.ca/en/campaign/charitable](http://www.canada.ca/en/campaign/charitable).

## Veterans' week

With Veterans' Week in Canada set for Nov. 5 to 11, take the time to pay tribute to those who sacrificed their lives to defend peace and freedom for Canada and around the world. You can attend ceremonies at your local cenotaph on Remembrance Day, thank veterans for their service or simply learn more about their courage and sacrifice by visiting [veterans.gc.ca/en/remembrance](http://veterans.gc.ca/en/remembrance).

## Leaders wanted

Federal Retirees is led by an active board

## Federal Retirees is seeking a new national board chair

The election for the position of national board chair, originally scheduled during the 2025 annual meeting of members, was postponed to Nov. 19, 2025, leaving the position temporarily filled by acting national board chair Hélène Nadeau.

Nominations for this position have been re-opened and will close on Sept. 26, 2025. The position's term is three years, ending in June 2028. Nominations are open to all members across the country.

So what kind of candidates are we seeking? In short, we're looking for dynamic individuals with a track record in leadership and community engagement. Active volunteer involvement at the branch and/or

national level is a definite asset. If you're passionate about retirement security, veterans' rights and health-care policy for older Canadians, we want to hear from you. The association is committed to building a board that mirrors the diversity of our membership, so we strongly encourage applications from members of diversity and equity-deserving groups, including women, individuals who identify as Black, Indigenous or Persons of Colour (BIPOC), people with disabilities and members of the 2SLGBTQI+ community. We welcome candidates from any staffing level of the public service, Canadian Armed Forces and RCMP. Spousal members are also welcome to apply.

**To learn more or to request a nomination form**, contact our nominations committee at [elections@federalretirees.ca](mailto:elections@federalretirees.ca). We are accepting nominations for this position until Sept. 26, 2025. (Note: The nomination form requires the signature of two co-nominators who are members of the association.)

of 14 retired federal public servants from all levels of government, the RCMP and the Canadian Armed Forces. Volunteering to serve on the national board is an opportunity to apply your strategic and leadership skills. It's also a chance to use your experience to make a difference in the lives of more than 170,000 association members across Canada.

There are five three-year board positions open for election in 2026.

We are seeking nominations for national directors for the districts of BC & Yukon, Prairies & NWT, Ottawa & Nunavut, Quebec and Atlantic.

If you are interested in joining the board of Federal Retirees and lending your voice to speak for the security of retirement for our members and all Canadians, or for more information, please email [elections@federalretirees.ca](mailto:elections@federalretirees.ca) to contact the nominating committee. The nominations process for national directors closes on March 18, 2026.

Note: The nominations process for the 2025 election of national board chair closes Sept. 26, 2025.

## Call for email addresses

Communication by email is critical to ensure our members receive accurate information about issues that matter most to them, be that an advocacy campaign we're working on, or important information about dangerous viruses such as COVID.

There are two easy ways to join our email list:

1. Visit [federalretirees.ca/email-capture](http://federalretirees.ca/email-capture) and type in your membership number (printed on the cover of your *Sage* magazine), your phone number and your email address; or,
2. Call 1-855-304-4700, provide your membership number, confirm your phone number and provide your email address. ■

# 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

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(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)

**Christmas meeting:** Dec. 4, 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)  
[nafrbc04@gmail.com](mailto:nafrbc04@gmail.com)

**General meeting and Christmas buffet:** Dec. 8, 11:30 a.m., Morgan Creek Golf Course, details TBD — **\$35** **+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 lunch:**  
Sept. 25, 10 a.m., Bayside Resort,  
240 Dogwood St., Parksville — **\$** **+1**  
**RSVP**

### Christmas general meeting and

**lunch:** Nov. 27, 10 a.m., Nanaimo Golf Club,  
2800 Highland Blvd., Nanaimo — **\$** **+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](mailto: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)

**Sponsored lunch with Tradex:**  
Sept. 16, 10 a.m., Italian Cultural Centre,  
3075 Slocan St., Vancouver — **RSVP**

**Holiday luncheon and volunteer recognition event:** Dec. 11, 10 a.m.,  
Italian Cultural Centre, 3075 Slocan St.,  
Vancouver — **\$** **RSVP**

**Volunteers needed:** office assistants,  
event photographer, webmaster

### 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)

### 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)

### BC12 KAMLOOPS

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

### 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:** Sept. 22, 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)

### AB17 EDMONTON AND NORTHWEST TERRITORIES

c/o 865 Sheppard Rd.  
Ottawa, Ont. K1J 1H9  
(780) 413-4687  
1-855-376-2336  
[federalretirees.ca/edmonton](http://federalretirees.ca/edmonton)  
[edmonton@federalretirees.ca](mailto:edmonton@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.



**AB18 SOUTHERN ALBERTA**

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

**Member meeting:** Oct. 27, details TBD

**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  
battleriverab21@federalretirees.ca

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

161 Riverbend Cres.  
Battleford, Sask. S0M 0E0  
(306) 441-1819  
tbgs@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  
1-855-304-4700  
federalretirees.ca/saskatoon  
saskatoon@federalretirees.ca

**SK26 PRINCE ALBERT AND DISTRICT**

P.O. Box 211  
Candle Lake, Sask. S0J 3E0  
(306) 314-5644  
gents@sasktel.net

**SK29 SWIFT CURRENT**

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

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

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

**Speaker series recruitment luncheon:**

Sept. 17, Masonic Memorial Centre,  
420 Corydon Ave., Winnipeg


**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 (RSVP)

**General meeting and luncheon:**

Oct. 7, noon, Pinawa Alliance Church,  
1 Bessborough Ave. — 

**Volunteers needed:** secretary, members  
at large

**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**

550 Kerr St.  
P.O. Box 20015  
Oakville, Ont. L6K 3Y7  
(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

**General meeting:** Oct. 8, 11 a.m.,  
Royal Canadian Legion Branch 147,  
410 St. Vincent St., price TBD — \$  


**RSVP**

**Volunteers needed:** secretary,  
communications, recruitment

**ON36 BLUEWATER**

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

**Christmas gathering and recruitment:**

Nov. 19, Royal Canadian Legion Branch 62,  
286 Front St. N., Sarnia — \$  **RSVP**

**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

**Festive lunch:** Nov. 18, 12:30 p.m.,  
Bridgeport Community Centre, 20 Tyson Dr.,  
Kitchener — \$20  **RSVP** Nov. 12

**Volunteers needed:** recording secretary,  
board members

**ON40 LONDON**

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

**General meeting:** Oct 15, Nov 12,  
Royal Canadian Legion Branch 533,  
1276 Commissioners Rd. W., London, details  
TBD by email

**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.

#### ON41 NIAGARA PENINSULA

P.O. Box 235  
Jordan Station, Ont. L0R 1S0  
(289) 969-5414  
nafrsecretaryniabbranch41@outlook.com

#### 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

#### ON44 PETERBOROUGH AND AREA

P.O. Box 2216 STN Main  
Peterborough, Ont. K9J 7Y4  
(705) 786-0222  
jabrown471@outlook.com  
**General meeting:** Sept. 24, 9:30 a.m. —  
**\$30** **+1**

#### ON45 QUINTE

1 Forin St.  
Belleville, Ont. K8N 2H5  
(613) 848-3254  
quintebranch@federalretirees.ca  
**Older adult (50+) information fair:**  
Sept. 10, 10:30 a.m., Quinte Sports &  
Wellness Centre, 265 Cannifton Rd., Belleville  
**Remembrance Day wreath laying:**  
Nov. 11, Belleville and Picton Cenotaphs  
**Christmas brunch and recruitment event:** Nov. 15, noon, The Belleville Club,  
210 Pinnacle St., Belleville —

#### ON46 QUINTRENT

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

#### ON47 TORONTO AND AREA

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

#### ON48 THUNDER BAY AND AREA

P.O. Box 29153 RPO McIntyre Centre  
Thunder Bay, Ont. P7B 6P9  
(807) 624-4274  
nafrmb48@gmail.com  
**Fall member and recruitment meeting:** Sept. 16, 4 p.m., Royal Canadian  
Legion Branch 5, 229 Van Norman St.,  
Thunder Bay

#### ON49 WINDSOR AND AREA

492 Gilbert Ave.  
Lasalle, Ont. N9J 3M9  
(519) 982-6963 (RSVP)  
windsorandarebranch@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

#### ON52 ALGOMA

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

#### ON53 OTTAWA VALLEY

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

#### ON54 CORNWALL AND DISTRICT

P.O. Box 28  
Long Sault, Ont. K0C 1P0  
(343) 983-0505  
federalretirees.cornwall@gmail.com  
**Fall members' meeting and recruitment event:** October, details TBD,  
see branch website for more info

#### ON55 YORK

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

#### ON56 HURON NORTH

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

### Quebec

#### QC57 QUEBEC

162-660 57<sup>e</sup> rue O.  
Quebec, Que. G1H 7L8  
1-866-661-4896  
(418) 661-4896  
anrf-sq.org  
facebook.com/retraitesfederauxquebec  
anrf@bellnet.ca

#### QC58 MONTREAL

300-1940 boul. Henri-Bourassa E.  
Montreal, Que. H2B 1S1  
(514) 381-8824  
anrfmontreal.ca  
facebook.com/retraitesfederauxmtl  
info@anrfmontreal.ca  
**Travel photography videoconference:**  
Sept. 9, 2 p.m. —   
**MAID videoconference:** Oct. 2,  
1:30 p.m. —   
**AidExpress videoconference:** Oct. 21,  
1:30 p.m. —   
**"Travel differently" videoconference:**  
Nov. 10, 1:30 p.m. —   
**Christmas event:** Dec. 9, noon, Plaza  
Universel, 5000 Sherbrooke St. E., Montreal

#### QC59 EASTERN TOWNSHIPS

1871 rue Galt O.  
Sherbrooke, Que. J1K 1J5  
(819) 829-1403  
info@anrf-cantons.ca  
anrf-cantons.ca  
**Monthly breakfasts:** Sept. 9, Oct. 14,  
Nov. 11, 8:30 a.m., restaurant Eggsquis,  
3143 boul. Portland, Sherbrooke —   
**December branch event:** Dec. 17, see  
branch website for more info —   
**RSVP**

#### QC60 OUTAOUAIS

115-331 boul. de la Cité-des-Jeunes  
Gatineau, Que. J8Y 6T3  
(819) 776-4128  
admin@anrf-outaouais.ca  
**Breakfast conference ("Aging Well with Vitality"):** Oct. 22, Cabane en bois  
rond, 331 boul. de la Cité-des-Jeunes,  
Gatineau, details TBD —   
**Christmas banquet:** Dec. 6, Palais des  
Congrès, 50 boul. Maisonneuve, Gatineau  
—

#### 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  
**Vineyard trip and play (« Cougar qui peut »):** Sept. 6, details TBD —

#### 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.




+1 — Guests and prospective members are welcome to attend this event.





#### QC61 MAURICIE (CONT.)

**Breakfast:** Sept. 10, 9 a.m., restaurant Chez Auger, 493, 5e rue de la Pointe, Shawinigan — 

**Breakfast:** Oct. 8, 9 a.m., restaurant Maman Fournier, 3125 boul. des Récollets, Trois-Rivières — 

**Remembrance Day march:** Nov. 9, details TBD

**Breakfast:** Nov. 12, 9 a.m., restaurant Chez Auger, 493, 5e rue de la Pointe, Shawinigan — 

**Holiday dinner:** Nov. 27, 4:30 p.m., Salle du Club de golf Métabéroutin, 5 Rue des Îles, Trois-Rivières — 

#### 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  
nafrfred.nb62@gmail.com

#### NB63 MIRAMICHI

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

#### NB64 SOUTH-EAST NB

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


#### 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

#### Fall meeting and branch 50th anniversary:

Oct. 3, 10:30 a.m.,  
Florenceville Kin Centre, 381 Centreville Rd.,  
Florenceville Bristol — \$ 

#### 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  
nafrns71pres@gmail.com

#### Fall general members' meeting:

Oct. 23, noon, Pizza Delight,  
236 Dufferin St., Bridgewater —  **RSVP**

**Volunteers needed:** secretary, treasurer,  
directors

#### 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  
nafr73@outlook.com


#### NS75 WESTERN NOVA SCOTIA

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

**Fall members' meeting:** Oct. 16,  
11:30 a.m., Aylesford & District Lions Club,  
2160 Highway 1, Auburn — \$13  **+1 RSVP**



**Christmas dinner:** Dec. 3, 11:30 a.m.,  
Deep Brook/Waldec Lions Club,  
948 Highway 1, Deep Brook — \$16  **+1**

#### RSVP

**Christmas dinner:** Dec. 9, 11:30  
a.m., Aylesford & District Lions Club,  
2160 Highway 1, Auburn — \$16  **+1 RSVP**

#### NS77 CAPE BRETON

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

**Annual meeting of members:** Oct. 21,  
2:30 p.m., Steelworkers and Pensioners Hall,  
30 Inglis St., Sydney — \$10   **+1 RSVP**

#### 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)  
nafrns79@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. C0A 1N0  
(902) 214-0475  
summersidepe83@gmail.com

### Newfoundland and Labrador

#### NL85 WESTERN NEWFOUNDLAND AND LABRADOR

c/o Mike Ryan  
5 Tamarack Ave.  
Pasadena, N.L. A0L 1K0  
(709) 686-5059  
manthonyryan45@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,  
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.

# In memoriam

**BC02 CHILLIWACK**

Jean Wright

**BC03 DUNCAN  
& DISTRICT**

William Paterson

**BC04 FRASER  
VALLEY WEST**

Wolfgang  
Stockhecke

**BC05 MID-ISLAND  
AND PACIFIC RIM**

Rodney (Val) Alcock  
Dianne Baker  
Stephen Eyres  
Michael J. Fallon  
Patricia A. Fish  
Andrea Fry  
Nancy Hanson  
Dale Hayes  
L. W. Hindle  
Vivian Hooper  
Joseph Leblanc  
Eric McCharles  
Edward Razzell  
Obren Septav  
Derek Shaw  
Pat Smyth  
Michael Wansink

**BC07 CENTRAL  
OKANAGAN**

Beverly Csikos  
Stewart L. Dewar  
Stan G. McKenzie  
Don C. Nicholls  
Milton  
Schellenberger

**BC08 VANCOUVER  
AND YUKON**

Jocelan Caldwell  
Jeannine Finnigan  
Richard Mackey  
Robert Henry  
McIlwaine  
Desmond Mullan  
Benoit Ranger  
Lawrence Smith  
Marian Tompkins  
Ronald A. White

**BC09 VICTORIA-  
FRED WHITEHOUSE**

Betty Atkinson  
Helen Bradbury  
Eric Chappell  
Vella Dean  
Agnes Degruichy  
J. R. Duncan  
Joni Esplen  
Ian Fleming  
William Gabel  
David Gasser  
Mike Gibson  
David Hoffman  
W. Marilyn Johns  
R. S. Leblanc  
Alister MacIsaac  
Jefferson Massie  
Michael Phillips  
Kenneth Potts  
Rita Randle  
Patricia Anne Rea  
C. G. Reekie  
Carol Richard  
Violet Saniger  
Keith Simpson  
Diane Strome  
L. C. Sullivan  
David Sutherland  
B. J. Verner  
Sharon Whittla  
David Wiles

**BC11 OKANAGAN  
NORTH**

Anzelm Bal  
Odette Bellamy  
Marina Castillo  
Baptiste Durand  
Lane Fitzpatrick  
Maj. Hugo Gabehart  
(Ret'd)  
Foster Henderson  
Murray Holmes  
Enid Roy-Miller  
Patrice Soucy  
Aline Valiquette

**BC12 KAMLOOPS**

James MacPherson

**AB17 EDMONTON**

Heather-Anne  
Elliott-Martin

**AB20 MEDICINE  
HAT & DISTRICT**

Norman Bonin  
Rosalie Dreger  
Vern Ensen  
Marlene Gartly  
Daniel Weatherbee

**MB91 EASTERN  
MANITOBA**

Loreen McArthur

**ON33 ALGNQUIN  
VALLEY**

Christine Adam  
Ursula Matchett  
George McQuade  
Arlene (Cookie)  
Paquette  
Elaine Tremblay

**ON37 HAMILTON  
& AREA**

Mel Matthias

**ON38 KINGSTON  
& DISTRICT**

Shirley B. Bonner  
N. Gravonic  
William Hennessy  
D. E. Lousley  
Robert Maloney  
Bernice McGale  
John Seymour

**ON39 KITCHENER-  
WATERLOO  
& DISTRICT**

Gary F. Green  
Orland Green  
Judith Rose

**ON43 OTTAWA,  
NUNAVUT AND  
INTERNATIONAL**

Julie Kisch  
Francis Rae  
LeVogeur

**ON55 YORK**

Keith Chang  
John Eagan  
Gerhard Volkening

**QC57 QUEBEC**

Ginette Barrette  
Beaulieu  
Jeannine Briard  
Lise Chassé  
Gilles Dubé  
Madeleine Gagnon  
Raymonde Gagnon  
J. D. Gendron  
Serge Masson  
Carole Simard

**QC58 MONTREAL**

Jules Arbour  
A. Denis J. Bégin  
Gilles Bélec  
Francine Bernier  
Laniel  
Florio Bernucci  
Normand  
Bretherton  
Yvon Bureau  
Fernande  
(Gaudreau)  
Chénier  
Roland Chevrier  
Maurice Côté  
Lionel Duquette  
Capt. Gaetan Forbes  
Reina M. A. Gauthier  
Gord P. Gedge, CD  
(Ret'd)  
Gilbert Giguère  
Micheline Lapensée  
Diane Legendre  
Jacques Martin  
Gerald E. Mayer  
Jean R. McMahon  
Michelle Noël  
Jaqueline Raymond  
Jovette Renaud  
Diane Sangollo  
Richard Thibault  
Marcel Tremblay  
Jacques Trépanier

**QC60 OUTAOUAIS**

Lise Bédard  
Gregory Brunet  
Brian Bryerton  
Hélène Olivier Caux  
David Chamberlin  
Gérald Charbonneau  
Suzanne Chauret  
Gaétane De Chantal  
Luc Delorme  
Hélène Deschenes  
Raymond Dufour  
Marielle Labelle  
Jacqueline Labelle  
Jacques Ladouceur  
Jean Legault  
Gaston Lemieux  
Christine Lépine  
Guy Lucas  
Normand Mailhot  
Valerie Mains  
Gaston Mayer  
Danièle Messier  
Maurice Olivier  
Cécile Parent  
Gertrude Parent  
Jean-Pierre  
Raymond  
Lise Régimbald  
Donald Sabourin  
Percy St-Amour  
Jean Tousignant  
Gérard Tremblay  
M. L. Tremblay  
Marcel Valiquette

**QC61 MAURICIE**

G. E. J. Édouard  
Blanchard  
André Bronsard  
Léandre Dumont  
Charles Lemire  
Danielle Talbot

**NB62  
FREDERICTON  
& DISTRICT**

Bernard (Buz)  
Barsby  
Stanley Roger  
Crawford  
Wendy Creighton  
Perry Hazen Hatfield  
Clayton Tupper

**NB64 SOUTH-EAST  
NEW BRUNSWICK**

Roger Arseneau  
Brenda Burgess  
Helen Gagne  
Noreen MacFarlane  
Donald (Don)  
MacGregor  
Fernand Maillet  
Elizabeth Nichols  
Dave Ryan

**NS72 COLCHESTER-  
EAST HANTS**

Ross McLeod

**NS73 NOVA SCOTIA  
CENTRAL**

Paul Cadeau

**NS75 WESTERN  
NOVA SCOTIA**

William (Don)  
Furlotte  
Richard L. Gillespie  
Marie Lewis  
Madeline  
McWhinnie  
Harold (Clark)  
Montgomery  
James Muise  
Donald G. Parker  
John E. Ramsay  
Beverly Anne  
Slauenwhite  
(Charlie) J. Thimot

**PE83 SUMMERSIDE**

Francis Bernard  
Phillip Bernard  
Charlie Corkum  
Donna McNally



# Cross-Canada roundup

- 1** Montreal branch volunteers Jules Arbour (pictured) and Marcel Couture were honoured with posthumous president's commendations earlier this year.
- 2** Central Newfoundland's John Walsh, right, performed the Heimlich manoeuvre on fellow branch member John Crisby when the latter was having trouble breathing after a meal at the branch's AGM.
- 3** The association was well represented when Vancouver branch volunteers Murray Bryck, left, and Paul Davis attended an event in Yukon earlier this year.
- 4** Niagara Peninsula branch volunteers gather to celebrate fellow member Burd Sisler, Canada's oldest man who turned 110 in April. Clockwise, from left, are Barb Gahn, Laraine Spenser, Romeo Daley, Linda Sastre, Anne Longval, Anita Gray and Sisler.
- 5** Thunder Bay branch president Lisa Lovis gave a presentation at the Royal Canadian Legion.
- 6** John Thompson, then-senior vice-president at belairdirect, addresses guests at the annual members meeting banquet in June. A valued associate of Federal Retirees, Thompson retired after 25 years as a senior executive responsible for affinity partnerships at Johnson Insurance, which is now belairdirect.





**Spreading the word has its perks — and together, we're strong.**

## 2025 Mega Recruitment Drive

**Our Mega Recruitment Drive is back** and Federal Retirees has great prizes to thank you for supporting the organization by helping to grow our membership and our collective voice.

Together, we are strong, and with each additional member, we reinforce our influence on issues that are important to you: retirement security, pharmacare, veterans' issues and long-term care, to name a few. And we mustn't forget the first-rate travel insurance that membership offers.

From Sept. 3 to Nov. 21, 2025, members, as well as new recruits, will again have a chance to win incredible prizes, courtesy of Federal Retirees and its preferred partners. Each time a referral you suggested becomes a member, you will get a ballot. There is

no limit to the number of ballots you can earn, so start recruiting early and often. The deadline to enter our early bird draw is Oct. 31, 2025. Get your referrals in by that date to be eligible for a \$1,000 pre-paid credit card, courtesy of IRIS Advantage.

Whether you recruit a new member or change your membership category from single to double, you have a chance to win terrific prizes.

We've made recruiting easy for you. Just visit [federalretirees.ca/mrd](https://federalretirees.ca/mrd) and follow the prompts. While you're there, be sure to check out prize details and our contest rules: [www.federalretirees.ca/en/members/mega-recruitment-drive/contest-rules](https://www.federalretirees.ca/en/members/mega-recruitment-drive/contest-rules).

Thank you in advance for continuing to support Federal Retirees.

## Switch to DDS and save

Still paying your membership dues by cheque or credit card? Here's why switching to DDS is by far the best way to maintain your membership with Federal Retirees:

- Receive three free months of membership simply by making the switch.
- It's quick, easy and can be done online or over the phone when renewing.
- With no more renewal notices, the Association economizes by saving paper and postage fees.

- There's no connection to the Phoenix pay system, so there are no associated complications.
  - Fees are just \$4.77 deducted monthly for single memberships and \$6.20 for a double.
  - You can cancel or change your method of payment at any time.
- For questions or assistance in making the switch, contact our recruitment and member services team at [service@federalretirees.ca](mailto:service@federalretirees.ca) or 1-855-304-4700 (toll-free). They will be pleased to serve you.

## Renew your membership

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

### To pay by credit card:

Log on to [federalretirees.ca](https://federalretirees.ca)

### To pay by cheque:

Send cheque payable to National Association of Federal Retirees:

National Association of Federal Retirees  
865 Sheppard Rd.  
Ottawa, Ont. K1J 1H9

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

### 2025 membership fees

	YEAR	MONTH
Single	\$57.24	\$4.77
Double	\$74.40	\$6.20

### How to sign up?

1. Visit [federalretirees.ca](https://federalretirees.ca) and click on the Join menu.
2. Call our membership team toll free at 1-855-304-4700, ext. 300 or in Ottawa at (613) 745-2559.

## Moving?

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





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retraitesfederaux.ca

Refer a member.  
Amplify our voice.

**WIN** a trip of a lifetime!\*

**\$25,000**

**Grand prize trip**

*Incl.*

**\$20,000** travel voucher *Courtesy of Collette*  
**\$5,000** cash prize *Courtesy of belairdirect*

Participate in the  
**Mega Recruitment Drive**  
Every new member  
strengthens our ability  
to advocate!

## How to enter the **Mega Recruitment Drive**

Help someone discover the value of membership.  
For every new member you refer, you'll both earn a ballot.

Visit [federalretirees.ca/mrd](https://federalretirees.ca/mrd) to find out how.

Contact us at [service@federalretirees.ca](mailto:service@federalretirees.ca) or **1-844-598-9498**.

Contest opens September 3, 2025, and ends on November 21, 2025. There are a total of 5 prizes available to be won. Open to legal Canadian residents who are current members of the National Association of Federal Retirees in good standing and who are age of majority in the province or territory of residence at time of entry. Odds of winning depend on the number of eligible entries received before contest closes. Math skills-testing question required. There are no limits to the number of ballots you can receive! Visit [federalretirees.ca/mrd](https://federalretirees.ca/mrd) for full rules and entry details.

\*All successful referrals must be eligible for membership and qualified by Federal Retirees' recruitment and member services team.

**Early-bird draw Oct. 31, 2025**

**WIN a \$1,000  
pre-paid credit card**

*Courtesy of IRIS Advantage*



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