



National Association
of Federal Retirees
Association nationale
des retraités fédéraux

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THE VOICE OF FEDERAL RETIREES

Sage

Small gifts with big heart

Sometimes the best presents come
from unexpected places.

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THE VOICE OF FEDERAL RETIREES Sage

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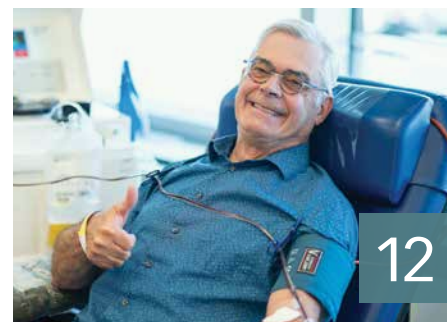
Stephanie McLean, secretary of state for seniors, says her job is to connect with all of the cabinet departments that affect seniors and make sure seniors' interests are represented. **JENNIFER CAMPBELL**

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Our association is strong

As we elect a new chair of the board, the long-term future of the association is bright in terms of advocacy, governance and recruitment. **BY HÉLÈNE NADEAU**

When you read this, you will be reading the words of the former acting chair of the National Association of Federal Retirees. That's because we were to resume our annual meeting of members on Nov. 19 — nearly two weeks after this magazine was to be sent to the printer. The express purpose of that late November meeting was to elect a new chair of the board. I have been interim chair for six months, and I'm looking forward to getting back to my position of vice-chair and working alongside the new chair.

Even though I've been a member of this association for nine years, a board member for seven years, including three years as vice-chair, I can honestly say that after six months as acting chair, I now have a better appreciation of what our staff, our volunteers and indeed our members do to support our work as a board and as an association that strives to protect our members' hard-earned pensions and benefits and advocate for good policies that improve the financial well-being and healthy aging of our members and Canadian retirees.

The advocacy work we do is so important. This summer, we were busy working on our submission to the federal government in advance

of the fall 2025 federal budget. In line with our four priorities, we have made recommendations to safeguard and improve pensions, to act on equitable outcomes for veterans, to fix shortfalls impacting federal retirees and to commit to positive healthy aging. We continue our work with respect to the Public Service Health Care Plan and the Pensioners' Dental Services Plan. We also lobby government during one-on-one meetings. CEO Anthony Pizzino and I recently had the pleasure of meeting with Stephanie McLean, the secretary of state for seniors, whom you'll meet on the pages of this issue of *Sage*. We spoke with her about our fall agenda and beyond.

For members' information, the work continues on our governance structure review. The governance structure of the association was last amended in 2014 and it needs to be modernized to ensure the association is well positioned to continue to grow in the future. We've started the consultation work on that at the district level and I am confident we are well positioned to tackle this challenge. In addition to consulting volunteers, we are also consulting members as part of this important exercise. After all, it's your association

and it's important that we are organized in an optimal way to support our members and work on behalf of all federal retirees and older Canadians.

I would also say that while the past year had its share of challenges, there were also many successes. Take, for example, our recruitment work. In the past three years, we've been successful in recruiting a total of 35,000 new members and a lot of that is as a result of our existing members who recommend our association to their friends and former co-workers, and make sure the potential recruits take the time to understand the many benefits of membership. We're all in this together and the stronger we are in terms of the number of voices we represent, the better able we'll be to serve our members and advocate for what they need.

Over the next year, I invite you to get involved in your association — recruit members, join one of our advocacy campaigns or volunteer at the branch level. I look forward to working with many of you. ■

Hélène Nadeau was the acting chair of Federal Retirees until the Nov. 19 election of a new chair.

Dear Sage

Note that letters have been edited for grammar and length.

Dear Sage,

Thanks for the article titled "Stroke science" in the fall 2025 issue. I was lucky enough to have worked with Cathy Allard at Justice Canada, I think during the runup to the creation of Nunavut in 1999. She was good at her job and a pleasure to work with. I remember being impressed by her courage and realism in the face of the post-stroke issues she was dealing with and the genetic eight-ball looming over her.

Cathy, it's great to know you're still out there, and I love your book!

Andy Watt

Dear Sage,

Your article titled "Stroke science" in the Fall 2025 issue — about detecting early stroke signs — is informative. I think it is preferable, however, to try to avoid strokes by leading an appropriate lifestyle. A useful guide to healthy living was published in the *New Scientist*, July 24, 2023.

The article, titled "8 healthy habits linked to living decades longer," provides an excellent guide to healthy living in retirement. Exercise and good nutrition are major factors. Alcohol in moderation is recommended, which concurs with the saying, 'A glass of wine a day keeps dementia at bay.'

John W. Purdie

Thanks, John, for your letter. Recent advice on alcohol consumption, however, counters this 2023 article, saying the best approach is to have none. The World Health Organization calls it a toxic,



From left, Sue Greenhalgh, Lili Heinrich, Rita Crompton, Janice Field, Robin Young, Joan Leatherdale, Nancy Dale-Campbell, Anne White, letter-writer Diana Fox and Marlene Ross. Missing is Julie Jagoe. (Greenhalgh is Crompton's sister, who was visiting from England). In front, Caryl Fawcett on her 80th birthday.

psychoactive and dependence-producing substance and says no level of alcohol is safe for our health. Alcohol use has also recently been linked to dementia.

Dear Sage,

In the fall 2025 edition, Patrick Imbeau defends the Canada Pension Plan (CPP) and its lack of investment in Canadian assets. He fails, however, to discuss an issue that is very high on the concerns list of every environmental scientist and organization that I can think of — CPP's investment in the fossil fuel industry

That industry is responsible for the growing failure of Canada to live up to its promises to move quickly towards clean energy. The industry receives large subsidies from the federal government, which allegedly turns its back on the damage inflicted by the industry.

Our emissions are growing in Canada, largely due to fossil fuel extraction, delivery and burning. Many of us believe CPP should not support that growth by investing in the oil and gas industry.

B. Gail Riddell, PhD

Thanks for your letter, Gail. While the article doesn't reference the oil and gas investments directly, it does talk about and encourage sustainable and clean energy initiatives.

Dear Sage,

At one of our many get-togethers yesterday, my old buddy Lili Heinrich

brought up and remarked on your fall 2025 article titled "Friends for Life" that featured Carol Grieco and her best friend, Kathy Manzo, who have been friends since 1973.

Lili suggested we submit our similar story since 11 of us have been close friends for more than 45 years. I am probably one of the "newest" members, having met them all in January 1980.

Like the Carol and Kathy story, we have gone through and supported each other through having children, divorces, parents' deaths, two spouses' deaths and my only sibling's death. And just recently, our world was rocked to the core by the death from stage-four lung cancer of one of our own — Rita Crompton. We all rallied to support her in any way we could and we will all miss her dearly and remember her fondly.

We just thought we were rather unique with so many women maintaining our close friendships spanning up to 52 years; surviving through leaving for other federal departments (we all met at Canada Centre for Inland Waters); staying at home with children; forced early retirement due to MS; retirement and one actually emigrating to the United States in the mid-1980s. She does come back to spend every one of her birthdays here with us, however. And now we're mourning one of our own — a whole new battle. That's why we decided to submit our little story and a photo.

Diana Fox



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



A defining year

This year included a federal election, two provincial elections and much important work for our staff, volunteers and members. **BY ANTHONY PIZZINO**

Dear members of the Federal Retirees community: This has been a defining year for our Association — and for older Canadians everywhere. Political tensions and divisions, the rising cost-of-living and growing challenges accessing quality health care are placing unprecedented pressures on the health and retirement security of our members and older adults across the country.

At the National Association of Federal Retirees, we have never been clearer about our purpose — advocacy is at the heart of everything we do. We are the national voice, committed to supporting the quality of life of our members and ensuring that all Canadians can age with dignity, security and choice.

Our vision is bold: a brighter, fairer future for retirement in Canada. To achieve this, we are focused on five priorities: retirement income security; positive and healthy aging; reliable health care; veteran well-being; and fairness for federal retirees. And we will deliver on these priorities through the execution of our 2025-2028 strategic plan.

We have made some real progress this year. Through both national and provincial campaigns, including the federal election and provincial elections in Ontario and Newfoundland and Labrador, we called on governments to defend the rights of members and older Canadians. We presented a federal

budget submission with forward-looking recommendations and held a summer campaign calling on the new federal government to ensure older Canadians are not left behind.

But advocacy is not limited only to campaigns; it is work and a commitment that continues every day. Building relationships with MPs and decision-makers, one conversation at a time, is how our advocacy priorities are advanced. This is why I've prioritized meeting with key MPs. On National Seniors Day, acting chair of the national board Hélène Nadeau and I met with the Secretary of State (Seniors) Stephanie McLean. We discussed the importance of strengthening retirement income security, improving long-term care and providing the financial foundation to allow Canadians to age safely and with peace of mind in the communities they call home.

We are also strengthening our influence with research and evidence. Groundbreaking studies such as the *Power of Pensions* report and the *Canadian Study on the Wellbeing of Solo Retirees* are providing us with the data and insight to be able to lead national conversations about retirement security and well-being.

Internally, the association is taking important steps to secure the association's future. The ongoing, comprehensive review of our

governance structure and effectiveness will help to ensure that the association is responsive to all members' needs and remains strong, resilient and sustainable for decades to come. We are evolving to better meet the needs of all members, and this evolution will be reflected in our new, modern website, which is launching in 2026.

The association's visibility and credibility continue to grow, through initiatives such as the October Women Veterans Engage event, presence at public service events such as the APEX Leadership Summit and media coverage in the *National Post*, *Toronto Star*, *National Newswatch* and on CTV and Radio-Canada.

We are equally proud of how we supported members through the transition from Johnson MEDOC to belairdirect travel insurance.

As we look to the future, and reflect on the past year, I am reminded that our strength lies in unity. Every member, every volunteer and every one of our staff's contributions matter. Together, we are a powerful voice for dignified, retirement security and well-being.

Thank you for standing with us, for believing in our mission and for being part of what makes our association strong. ■

Anthony Pizzino is the CEO of the National Association of Federal Retirees.

A photograph of Margaret Dickenson, an elderly woman with short grey hair and glasses, wearing a black sleeveless top and a necklace. She is sitting in a large, ornate, light-colored armchair with a high, arched back. She is smiling and has her hands clasped in her lap. Behind her is a large, framed painting of a woman's face. On a shelf above the fireplace mantel, there are several small, framed photographs. A floor lamp with a brass shade is positioned next to her. In front of her is a round, dark wooden coffee table with a glass top, holding a vase of white flowers, a small framed photo, and a bowl of green apples. The room has a white brick fireplace and a window with a diamond-patterned leaded glass pane on the left.

The smaller the better

Federal Retirees remember their most meaningful small gifts and the memories they bring. **PETER SIMPSON**

Margaret Dickenson, an Ottawa-based cookbook author and TV host, sits next to the tiny rock she picked up at Juno Beach on France's West Coast in 1917. It helps her to remember how many Canadians fought for peace, especially now, when peace seems to be slipping away. Photo: Ashley Fraser

Small gifts abound in pop culture, from the dramatic (the simple sleigh — “Rosebud!” — that echoed to the very last moment of the titular man in *Citizen Kane*), to the thoughtful (the new journal that Mr. Darcy presents at the end of *Bridget Jones’ Diary*).

We asked Federal Retirees members to share their real-life stories of a “small gift” they’d received that, over time, has had an outsized effect — be it manifested in happiness, joy, love, wisdom, general gratitude or some other way. In the end, we settled on small physical objects that have grown to be talismanic for the gift recipient. Here are four stories in the recipients’ own words, edited for length and clarity.

Margaret Dickenson’s precious stone

Margaret Dickenson accompanied her husband, Larry, on each of his eight diplomatic postings over a 28-year career. She lives in Ottawa.

“It was 2017, almost exactly six months before Larry passed away, that we had planned this 50th wedding anniversary trip, not thinking that Larry was going to pass away.

“We had arranged this trip to the northern capitals of Europe, [as well as a] tour of the war cemeteries and monuments of Belgium and France. It turned out to be a very emotional and appreciated visit. It was the best part of the whole trip for very human reasons. There’s history there that we must remember.

“We started at Ypres in Belgium, at the Menin Gate. There are 55,000 names of British [and Commonwealth] soldiers who were killed or missing in the [First World War]. It was evening, and it was the Last Post ceremony. It was a really long ceremony — as a matter of fact, they went and got a chair for Larry to sit. It was so emotional to hear about so many Commonwealth soldiers dying.

“The next day we went to Essex farms, where they had had a temporary medical centre set up. It’s there that John McCrae



Margaret Dickenson holds a photo of herself and her husband, Larry, along with the rock he suggested she pick up at Juno Beach. Photo: Jackie Larkin

wrote his poem *In Flanders Fields*. The emotions kept building. We went on to Vimy Ridge, which is such a monument to the courage of our Canadian troops. Then we went to Passchendaele, and then to Dieppe, where [3,367 Allied soldiers became casualties and 916 Canadians died.]

“Our last stop was Juno Beach, and that’s where my story comes to a focus. On June 6, 1944 — D-Day — it was one of five landing beaches the Allies used to help liberate France from the Germans. Our guides described how many soldiers were shot in the water, and it was heartbreaking.

“We were part of a tour, and a lot of people weren’t interested in walking down to the beach because it was a rainy, miserable day. Larry and I went down and a couple of others did. We were soon called as the bus was going to leave, so we hustled up the bank and

Larry said, “I have to go back and get a stone. So many Canadians were here, and they struggled for us.” I ran back and I picked up this little stone and I popped it in my pocket.

“When we got home, I put it on the dining room table. It looks like a duck. It’s never moved off the centre of the dining room table, but no one notices unless I tell them the story. Every time I look at it, it brings me happiness to know that the world struggled so hard for peace. It’s particularly emotional now because we’re struggling for peace again. It’s a symbol of how we fought for peace.”

Anne Bisson’s box of love

Anne Bisson is retired from Corrections Canada and lives in Kingston, Ont.

“I have three kids. My oldest one gave me this little box when he was in kindergarten. It’s sealed and on it it says,

This is a very special gift that you can never see.

The reason it's so special is because it comes to you from me.

If you're ever feeling blue, you only have to hold this gift and know I think of you.

You can never unwrap it. Please leave the ribbon tied.

Just hold the box to your heart. It's filled with love inside.

"A few years later my youngest one was upset that he didn't have anything to give mommy for Christmas, so he came up with another box. He brought it to me really happy and said, 'Here Mommy, for you.' So I opened it up and there's



nothing inside. I'm going, 'Oh, that's lovely, tell me all about it.' And he says 'It is a box full of love, mommy.'

"Many years later, my grandson brought me another box full of love, and every year [my sons and grandson] come along and put their faces in the box and throw lots of love in it so it stays full.

"It's wonderful. What more can you ask for than love for Christmas?"

Dorma Grant's wonderful watch

Dorma Grant is retired from Corrections Canada and lives in Fredericton.

"I am reminded of when I was 12, and I wanted a watch for Christmas. My mom didn't commit. She did wrap a small gift and place it on the window sill near the Christmas tree and said it was for me. Being the impulsive person I am, I carefully unwrapped it and found a locket. It was actually for my sister. I was so horrified. I didn't want a locket. I wanted a watch. I, of course, couldn't tell anyone, so I spent the rest of the Christmas pre-season in utter disappointment.

Anne Bisson's eldest and youngest sons have both given her "empty" boxes for Christmas. The boxes, they say, contain their love and they refill them every year. Now a grandson does the same. Photo: Jackie Larkin

"On Christmas morning, I found a beautiful watch from what is now called Peoples Jewellers. It was a grown-up watch, gold with a narrow expansion bracelet. A little sticker on the back said \$19.95. That was a lot of money in 1961 and my mother thought I was old enough to take care of it.

"I wore that watch all the time until I entered nursing school, when I needed a watch with a second hand. I kept that watch for dress-up occasions. I had it until I was about 30.

"One day when I was doing the laundry it showed up in the washer. My son had taken it after he broke his own watch. That was the end of my beautiful watch.

"I haven't forgotten the pride I had in Grade 6 and the trust my mother placed in me to care for it."

Lucy Van Oldenbarneveld's butter tarts

Lucy Van Oldenbarneveld is retired from CBC and works as a communications consultant in Ottawa.

"One of my great friends in high school was David Smith. We went to the prom together and sort of stayed in touch a little bit here and there over the next 20 or 30 years, but not [in] close contact.

"One of the things I used to love is when I would go to David's place after school and his mom would make the most amazing butter tarts you've ever tasted. I loved them. He knew they were my favourite. But over the years, we didn't talk much about the butter tarts obviously.

"When I was going through chemotherapy 10 years ago, David got the recipe for those butter tarts from his mother and learned to make them. It was the first time he ever made them. He found a friend who was driving to Ottawa from Toronto and sent them to be delivered on my porch. I still get very moved thinking about those 12 butter tarts." ■

Peter Simpson is an Ottawa-based writer. He is originally from Prince Edward Island, which is a small gift to Canada.



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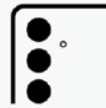
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While Canadians do donate plasma, it doesn't adequately supply the country's needs, which means Canada must import plasma products from the United States, which pays donors for it.

Cross-border plasma products

In addition to depending on the U.S. market for its goods, Canada depends on its American neighbour for its blood supply. **BY MICK GZOWSKI**

Can U.S. President Donald Trump threaten our blood supply? The short answer to that sensational question is yes, but don't worry.

While Canada largely self-supplies its whole blood and platelet needs through Canadians voluntarily donating, blood products made from plasma are manufactured in and purchased from the United States. The Canadian government would never tariff this vital U.S. product, and the Americans have no desire to hurt domestic manufacturing by limiting an export that saves lives. Canada isn't selling the Americans anything, just paying them to help.

The job of managing Canada's blood supply is performed by two bodies: Héma-Quebec, which operates in that province; and Canadian Blood Services, which operates everywhere else. Both bodies supply hospitals with blood products — whole blood, plasma and platelets — they collect from unpaid volunteers. Whole blood and platelets, after they are tested and the blood type determined, can go directly to other Canadians in need. Plasma, that light beer-coloured liquid that makes up 55 per cent of blood volume, is made into products such as immunoglobulins, albumin and coagulation factors. These products are life savers for people with immunodeficiency disorders, hemophilia, chronic inflammatory demyelinating polyneuropathy (CIPD), Guillain-Barré syndrome, Alpha-1 antitrypsin deficiency, people who have compromised immune systems because of conditions, cancer treatments, or other medical procedures, burn victims, and many more.

"The need to secure Canada's supply of plasma for immunoglobulins has been a top blood system priority for several years," says Graham D. Sher, CEO at Canadian Blood Services. "Globally, many countries are increasing sufficiency levels in response to alarming supply constraints. In Canada, federal, provincial and territorial governments are supporting Canadian Blood Services in reaching approximately 25 per cent domestic immunoglobulin sufficiency



Pierre Beaudry has made seven plasma donations since July 2025. Because of a heart condition, he can't give blood, but can donate plasma. Photo: Samuel Tessier

Meet our super donors

Federal Retirees are good blood donors. We meet three of them, along with North America's most committed donor, who is also Canadian.

To paraphrase former U.S. president John F. Kennedy, ask not what your health-care system can do for you, ask what you can do for your health-care system. The answer is to donate blood — and get a free snack or juice while saving lives. To show you how it's done, *Sage* interviewed four generous Canadians who do just that.

Canadian Blood Services runs 36 permanent collection sites and more than 14,000 donor clinics every year outside of Quebec. Héma-Quebec has 12 permanent collections sites and operates thousands of temporary ones in malls and public places. Both bodies' websites list locations where Canadians can donate whole blood, platelets or plasma.

Pierre Beaudry, a member of Federal Retirees from the Quebec Branch, says he has made seven plasma donations since last July.

"When I was younger, I was a regular

blood donor," Beaudry writes in French. "Then, a diagnosis of heart disease forced me to stop doing something that was very important to me. I thought that chapter was closed... until the day I discovered that I could still donate plasma. This rekindled my desire to give back."

Beaudry says he's about to become a grandparent for the fifth time and every time he rolls up his sleeve, he thinks of his grandchildren. He's also very proud to have been part of concluding an agreement between the Quebec Branch and Héma-Quebec.

Diane Boudreault, a member of Federal Retirees and an administrator of the board of directors for the Outaouais branch, started donating at mobile clinics at work.

"It made me feel good to know that someone — and perhaps one day me or my loved ones — could benefit from this gift of life," she wrote to



From left, Diane Boudreault, Ona West and Jean Bernier all donate their blood in an effort to save their fellow Canadians' lives. Photo: Handouts

Sage. "Especially since this action was painless for me and had no impact on my health."

Since retiring, Boudreault has become a regular donor and has now donated 41 times. One thing that keeps her going back is that she thinks the centre staff members are welcoming, caring and grateful.

Association member and Halifax resident Ona West figures she's donated 82 times and wants to break 100 if she can. She was inspired to donate as a 12-year-old, when she saw a certificate of blood donation on the wall of an older cousin's bedroom.

She started donating in the 1970s and only paused when her own health wouldn't allow it, but she's back at it again now. There was a time when you had to be cancer-free for five years before CBS would take a donation again, so she lost five years that way.

"The rules have changed again and now it's one year after treatment. So I could have had four extra years."

Jean Bernier, 72, may be the most prolific blood donor ever, but he certainly is in North America. He has donated 1,706 times. The former CÉGEP instructor and volunteer firefighter was to be honoured by his town

of Shannon, Que., on Oct. 2, 2025.

He started giving blood soon after Quebec's October Crisis in 1970, once he hit 18 and was allowed. Being a firefighter meant he met lots of people over the years who desperately needed blood.

"Apparently when you [donate] blood, you can save up to three or four [people]," Bernier says. "I didn't do the [math], but I've thought about just the principle. Wow.

"The only advice is start out with a good meal," Bernier says. "You need a certain amount of iron."

— Mick Gzowski

[by building] a total of 11 dedicated plasma donor centres over the next few years. While we are moving in the right direction, there remains a significant gap to meet a minimum 50 per cent domestic sufficiency target needed to secure supply for patients who use immunoglobulins on a lifesaving basis."

Health Canada sets the rules for the industry and contracts Grifols, the world leader in immunoglobulins, to collect plasma in Canada and supply the system

with finished immunoglobulin. Grifols runs 16 collection centres in Canada and is allowed to pay its donors, but the plasma collected here may only be used for blood products for Canadians. To fulfil the rest of Canada's immunoglobulin needs, Grifols uses American-sourced plasma. Canada ships the Grifols plants in the United States its raw materials for manufacture, and Grifols sells Canada back the immunoglobulins. The U.S. is the only country that can sell plasma,

primarily because of its history of paid donation.

André Gagnon, a media relations adviser for Health Canada and the Public Health Agency of Canada, wrote in response to a query on the safety of paid donations that "Current evidence shows no difference in safety between plasma collected from paid versus voluntary donors. Regulation of payment for plasma falls under the mandate of the provinces and territories — they decide

“While we are moving in the right direction, there remains a significant gap to meet a minimum 50 per cent domestic sufficiency target needed to secure supply for patients who use immunoglobulins on a lifesaving basis.

whether and how plasma is collected in their jurisdictions.”

Canadian Blood Services currently has nine plasma donation centres across the country, while Héma-Québec is opening its 13th in February.

During the pandemic, a worldwide shortage of immunoglobulin emerged, and countries around the world began working to secure their own supply.

“Plasma usage continues to rise in Canada because more people are being diagnosed and accessing the care they need to live well,” says Jennifer van Gennip, executive director of the Network of Rare Blood Disorder Organizations, noting the advances that new plasma-derived therapies are

bringing to people’s health. “Plasma-reliant patients are also now living longer healthier lives, whereas entire patient communities once never expected to live beyond childhood.

“It can take up to 1,200 individual plasma donations to treat a single person with hemophilia for one year,” she adds.

Patrice Lavoie, director of public relations and outreach for Héma Québec, says Québec currently has 35 per cent self-sufficiency in plasma and by 2027, it wants to reach 42 per cent. He notes that Québec sends most of its plasma for separation to Europe.

“Only three per cent of the Quebec population gives any type of blood

products,” Lavoie says. “We can increase that number because three per cent is really, really low.

“In Quebec, there is a patient in the hospital who needs a blood transfusion every 80 seconds,” Lavoie says. “Anyone who is over 18 and is in good health can donate and is qualified to be screened by a nurse to participate.”

Canadian Blood Services says that the national donation rate is four per cent.

van Gennip notes that the federal blood safety contribution program, which has supported this blood network since the Krever Inquiry report was released in 1997 (in response to the tainted blood scandal) is scheduled to end on March 31, 2026.

“There is broad concern about how this will affect Canada’s ability to maintain the strong blood safety system Krever envisioned, and discussions are underway with the federal government about solutions,” she says. ■

Mick Gzowski is a writer and film-maker based in Aylmer, Que.

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'A bit of an internal connector'

Stephanie McLean, secretary of state for seniors, says her job is to connect with all of the cabinet departments that affect seniors and make sure their interests are represented. **BY JENNIFER CAMPBELL**



Stephanie McLean, secretary of state for seniors, plans to tackle fraud and scams against seniors, and also promises to defend federal defined-benefit pensions and promote similar pensions across the country. Photo: Adrian Lam

When Stephanie McLean was a member of Alberta's legislative assembly, she made history as the province's first MLA to give birth while in office. At the time, she was minister of the status of women, and her pregnancy led to changes to maternity leave for MLAs.

"It [also] really changed how a lot of the legislative assembly worked and [still] works today," says McLean, who was serving in Rachel Notley's NDP government. Helping to effect change like that informs how McLean hopes to do her current job as the federal Liberals' secretary of state for seniors. She says she needs to be "a bit of an internal connector, ensuring that other decisions and other ministries take seniors' priorities and perspectives into account."

"So that involves a lot of conversations with my colleagues, both formal and informal, about how seniors might be impacted by certain things, but also advocating for what I'm hearing is top of mind," McLean says.

When it comes to the pension plans on which Canadians rely, the minister says she believes whole-heartedly in defined-benefit plans.

"Defined-benefit pensions are hugely important," McLean says. "Unfortunately, there are fewer and fewer of them available. The private sector has largely

in a good position, because pension investments and returns are tied to the broader global economic context and she promises to ensure Old Age Security (OAS) and the Canada Pension Plan (CPP) remain in place.

"OAS, the CPP and GIS [Guaranteed Income Supplement] are really core aspects of Canadian identity, but also, OAS is our largest social safety net program in the country. These are programs that this government is absolutely committed to, and wants to see prosper. They're central tenets of ensuring that Canadians can age with dignity."

As if quoting from the Canadian Centre for Policy Alternatives' study — supported by Federal Retirees and titled *The Power of Pensions* — McLean says we know pension funds return money to the local economy, thereby improving the financial success of the country.

A voice for seniors

Over the course of summer 2025, McLean and her team visited the two Canadian cities with the highest number of seniors per capita in the country — Parksville, B.C., and Sidney, B.C. They visited several different seniors' organizations in both places and heard often about the need for technology training for seniors.

crimes such as online fraud, scams and money laundering.

McLean says she has a background in consumer protection — she practised law before she was elected in Alberta and between her provincial and federal political victories — and she wants to ensure the economic position that seniors worked their whole lives to achieve remains intact.

"I'm also interested in senior women and women's health care," she says. "We know that women's health is something that the medical community is just starting to research."

Important policies

McLean is a first-time member of Parliament having been elected in April 2025 when Prime Minister Mark Carney was elected. Asked about her thoughts on the lack of mention of seniors in Carney's Speech from the Throne, she offered context.

"Canadians across the board are really concerned predominantly about the economic future of Canada and the global economic context, and particularly looking south to the United States," she says.

"I think that's where all of the attention really is — across demographics. There's also been a history in ensuring that speeches from the Throne really represent different demographic interests. Ensuring that there is an office dedicated to seniors [is] sending the message to Canadians that these are absolutely priorities for the government, and that they feed into that larger picture. It's unfortunate that that's where the world is right now."

Regarding pharmacare, she says the federal government has "a few agreements with provinces" and it will ensure those commitments are protected, but she is also hearing that provinces want more jurisdiction over this.

"So we're working with the provinces to ensure that pharmacare is something that they are putting attention to, and in terms of the federal government's part of that, the agreements that we've reached, we're committed to following through."

“These are programs that this government is absolutely committed to, and wants to see prosper. They're central tenets of ensuring that Canadians can age with dignity.”

moved away from them. [Defined] pension plans deserve to be lauded and held up as a gold standard, and I certainly encourage organizations to find ways to increase the access to those pension plans for Canadians."

She says it's important that the government focus on ensuring that the economic future of the country is

"A lot of the folks I talked to had [been reached by] the grandparents scam," she says. "Luckily none of them had fallen prey to one, but lots of them know folks who have."

After Sage's interview, the Liberal government announced its intention to create a new anti-fraud strategy and financial crimes agency to investigate



Stephanie McLean, secretary of state for seniors, (first row, second from right) watched these women line-dance at the Sage Seniors Association in Edmonton. She met with them afterwards.

Federal-provincial problems

Asked what she can do about the large number of Canadians, particularly seniors, who have no general practitioner or family doctor, McLean pointed to the jurisdictional issue.

"We do the health transfers to the provinces, and then the provinces are responsible for ensuring that the dollars land where it matters in each province,"

she says. "And Canada being such a large country, it can vary greatly from province to province. I think the area where, federally, we have an opportunity is with respect to targeting immigration and also ensuring that Canada is a place that's desirable for [foreign-trained] doctors to thrive and work."

She says British Columbia has been working to streamline the recognition of foreign credentials for doctors and nurses,

for example, and has been targeting Americans for the jobs. However, Ontario recently announced it would limit first-round applications for residency positions from international medical graduates to those who have completed at least two years of high school in Ontario before studying abroad. Students who didn't attend an Ontario high school must now wait until the second round to apply for positions, if there are any unfilled.

McLean notes that some municipalities are also mobilizing on the issue.

"I have my own opinions as a citizen, but the levers of the federal government are fewer certainly than [those of] the provinces," she says. "The provinces are feeling the pressure, and I'm glad to see that there's innovation happening in different jurisdictions, and the role that I can play is to encourage that innovation and to amplify the successes."

Federal Retirees has long called for national standards for long-term care and ever since the federal government released standards for long-term care in early 2023, Federal Retirees has been

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Stephanie McLean, secretary of state for seniors, right, met with members of the Gujarati Men's Shed at the Sage Seniors Association in Edmonton.

calling for it to make those standards mandatory and enforceable through accountability tied to funding.

"Again, the implementation is a provincial jurisdiction," McLean says.

She adds that the federal department of health is collaborating with the provinces on how to ensure that long-term care standards are improved.

"We certainly welcomed the recommendations. And in terms of the part that we can do again with health, it's

largely financial," she says. "I understand we're investing close to \$200 billion over 10 years, with \$5.4 billion tailored to bilateral agreements with provinces."

On a national caregivers' strategy, she says "the Government of Canada is committed to helping Canadians, and the caregivers and care providers [who] support them," adding that though many of the actual programs are provincial and territorial responsibilities, her government provides "an array of support for the care

economy and to caregivers, including the Canada Health Transfer, [bilateral agreements on] aging with dignity, early learning and child care agreements with provinces and territories and the employment insurance maternity, parental and caregiving benefits."

The secretary of state didn't commit to developing a national seniors strategy and she said there are currently no plans to change the Pensioners' Dental Services Plan. On the subject of government progress on fixing the Phoenix Pay System, which continues to affect Federal Retirees members, she diverted questions to Public Services and Procurement Canada. And on the Safe Long-Term Care Act, which was part of the Trudeau Liberals' supply and confidence agreement with the NDP, she diverted questions to Health Canada. Neither department responded in time for our deadline. ■

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

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1

Cross-country must-sees

We stop at every province and territory to offer you a sight that you must not miss.

BY PETER ZIMONJIC

Anyone planning a trip across Canada or even across a province will likely have an idea of the big things they want to see. In Ontario, that list might feature iconic sights such as Parliament Hill in Ottawa, the CN Tower in Toronto or Niagara Falls. In Quebec, that list might include the Château Frontenac, in Newfoundland and Labrador, Signal Hill, and in British Columbia, perhaps it's Whistler. But all across the country, there are lesser known highlights — hidden gems — that stand on their respective hilltops and scream “Canadiana.” Here is a look at some of the not-so-well-known stops that are worthy of a visit on any sojourn in the country.



2



3

1. Northwest Territories The Arctic Ocean Sign

Travelling to the Northwest Territories is an adventure at any age. Some go to climb mountains or shoot rapids, but for those with a more comfortable vacation in mind, why not take a comfortable and warm vehicle up the Inuvik-to-Tuk Highway, the first road to reach the Arctic Ocean in North America? Along the way, there are spectacular vistas of Canadian nature and, at the top of the world, you can even go for a swim and take a picture next to the Arctic Ocean Sign in Tuktoyaktuk, N.W.T.

Accessibility: The road to the Arctic Ocean Sign is a year-round all-weather road. Once at the sign, the ground is flat.

2. Yukon

Jack London Museum

While many Canadians have never been to Yukon, anyone who has read a Jack London novel such as *Call of the Wild* or *White Fang*, cannot help but feel the beating heart of the place that exists in their imaginations. The Jack London Museum and Cabin in Dawson City allows visitors to dig into the author's adventures before, during and after the Klondike Gold Rush. London lived on the North Fork of Henderson Creek in the winter of 1897 and what remains of his cabin has been used to build a replica of his dwelling. Brushing up against London's legacy is a must for anyone making it as far north as Yukon.

Accessibility: Open from May to September, the museum is wheelchair-accessible.

3. Nunavut

Iqaluit

Anyone adventurous enough to fly to Iqaluit should not limit themselves to seeing just one thing in this remarkable Canadian city. Those with a passion for adventure can take a snowmobile tour, go dogsledding or try their hand at igloo-making. Those looking for a more mellow experience can visit the town shops that sell Indigenous art and clothing that will surely set them apart when they return back to the south.

Accessibility: Because of its icy weather, wheelchair users may find this city a struggle at times, but a bylaw passed last year requires taxi companies to have at least one vehicle that meets accessibility standards.

4. Newfoundland and Labrador

L'Anse aux Meadows and John Cabot's ship in Bonavista

Newfoundland and Labrador has the distinction of being a place where one can immerse oneself in the history of the European discovery of North America from the age of the Vikings right up



to the age of discovery. On the Great Northern Peninsula lies the remains of the first known evidence of Viking settlement in what is now Canada — L'Anse aux Meadows. The UNESCO World Heritage site recognizes a former settlement that is thought to be more than 1,000 years old. Visiting the remains of the Viking settlement, visitors can hear costumed interpreters tell Viking tales and examine original artifacts.

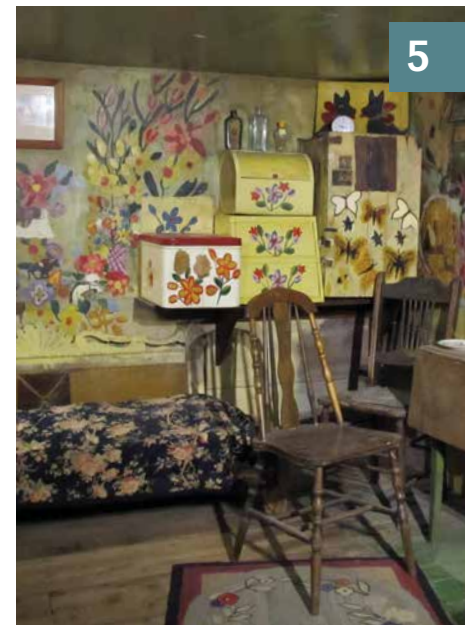
Back down the west coast is Bonavista, where, in 1497, Venetian explorer Giovanni Caboto — a.k.a. John Cabot — became the first European during the age of discovery to land on North America. Cabot's journey can be credited with bringing the English language to Canada. Visitors to Bonavista can visit a full-sized replica of his ship, *The Matthew*, going below deck to see how sailors of the age lived while they hear tales of life at sea.

Accessibility: The L'Anse aux Meadows visitor centre and washrooms are wheelchair-accessible. An all-terrain wheelchair is available upon request. The *Matthew* replica is housed inside a building and can be boarded by way of a short staircase.

5. Nova Scotia

Maud Lewis painted house

Canadian artist Maud Lewis was born, raised and died in Nova Scotia and is lauded as an icon of the land where



she spent her life. Beginning her career as a child making Christmas cards her mother could sell, Lewis spent much of her life living with her husband Everett in Marshalltown, Digby Co., where she supported the two by selling her distinctive paintings.

The pair lived without plumbing or electricity, but over the years Lewis painted the house inside and out, turning it into an artwork that is a must-see on any journey through this picturesque province. The house was fully restored in 1996 and is now on permanent display in Halifax at the Art Gallery of Nova Scotia.

Accessibility: The Art Gallery of Nova Scotia is wheelchair-accessible, with elevators in both buildings.



6

6. New Brunswick Hopewell Rocks Provincial Park

Canada has many natural wonders and the massive tides in the Bay of Fundy that have prompted the ocean to carve its way through Hopewell Cape is one New Brunswick-bound travellers should not miss. Park admission is valid for two days to ensure visitors get to see the high and low tides that have made Hopewell Rocks Provincial Park such an iconic Canadian landmark. For walkers, a descent to the beach to walk the ocean floor amongst the nearly two dozen free-standing stacks jutting out from the sand promises to be a memorable experience. There's also a 99-step climb to a viewing platform and a ramp that takes visitors right down to sea level.

Accessibility: At the park's North Beach, there's a ramp with benches along its path. It will allow wheelchair users to get to sea level, but pushing out onto the sand is not recommended.

is free live music that visitors who've come to see Connors' guitars and other memorabilia can enjoy.

Accessibility: The centre is wheelchair-accessible.

8. Ontario The Diefenbunker

For those who have pondered the dark fears that hung over Canadian society during the Cold War, a visit to the Diefenbunker, in Carp, Ont., will be an eye-opener. In 1959, prime minister John Diefenbaker commissioned the bunker to house 535 government and military officials for a 30-day period in case of a nuclear attack. Up and running by 1962, the bunker was built to withstand the impact of a five-megaton nuclear bomb from a distance of 1.8 kilometres away. Visitors will see the prime minister's suite, the war cabinet room, the medical centre and the Bank of Canada vault.

Accessibility: Upgrades to make more of the bunker accessible have been made, but there are still tripping hazards and obstacles that may make access to some parts difficult.

9. Quebec Baie-Saint-Paul

Located about an hour west of Quebec City, along the St. Lawrence River is the province's Charlevoix region. Baie-Saint-Paul is a treasure not to be missed.



7

7. Prince Edward Island Stompin' Tom Centre

Anyone with passion for all things Canadian will want to visit the Stompin' Tom Centre, located on the western-most part of P.E.I.'s North Cape Coastal Drive. Connors was born in Saint John, N.B., but grew up in Skinner's Pond, P.E.I., after being adopted by an island family. Every day from 1 p.m. to 2 p.m., there

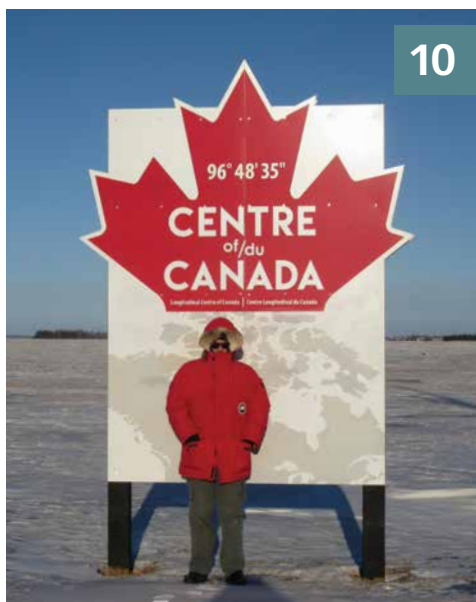


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Photo credit #8: Diefenbunker: Canada's Cold War Museum



Visitors can walk along the shore, hop on a boat for a whale-watching tour or take a short ferry to L'Isle-aux-Coudres. The narrow winding street that snakes through town from the church to the north is dotted with art dealers, galleries, restaurants and cafés that allow visitors to smell, touch and feel the vibrancy of this artist hub without having to tread too long at street level.

10. Manitoba

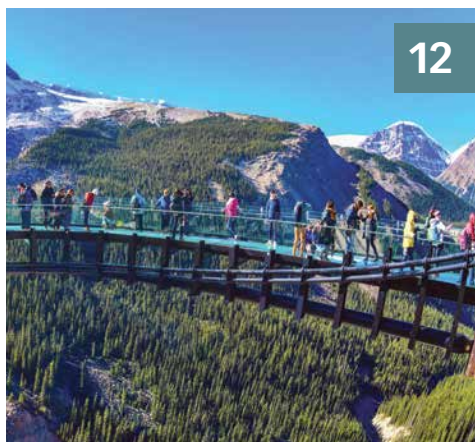
The centre of the country

If you've already taken a selfie at the Arctic Ocean Sign in Tuktoyaktuk, N.W.T., why not complete the set with a photograph at the geographic centre of Canada? Sitting in the rural municipality of Taché, about 40 kilometres east of Winnipeg, is a spot has been dubbed the east-west centre of the country and has a sign to prove it.

11. Saskatchewan

Little Manitou Lake (Canada's Dead Sea)

While the province of Saskatchewan is home to more than 100,000 lakes, Little Manitou Lake, about 116 kilometres southeast of Saskatoon is unique for its highly salted water and rumoured capacity to heal and rejuvenate swimmers with its mineral waters and



rich mud that visitors use to cover their skin. The salt content in the lake is about five times that of the ocean and about half that of the Dead Sea, which means there is almost no aquatic life. A dip in the water leaves swimmers effortlessly floating under the massive Saskatchewan sky.

12. Alberta

Columbia Icefield Skywalk

Alberta is home to two of Canada's most visited national parks — Banff National Park and Jasper National Park. For those who are looking for a little adventure, without having to trek up a mountain, the Columbia Icefield Skywalk in Jasper National Park may be just the ticket. Perched 300 metres above the floor of the Sunwapta Valley, the glass-bottomed curved walkway offers visitors unobstructed views of the snow-capped mountains. Visitors can also venture onto the glacier in an all-terrain Ice Explorer.

Accessibility: The glass walkway is wheelchair-friendly. Two Ice Explorers are also equipped with wheelchair lifts to bring guests out onto the glacier.



13. British Columbia

Haida Gwaii

Haida Gwaii is an archipelago located off the Northern Pacific coast of British Columbia. Access is by plane, boat or ferry. An archipelago bursting with unique plant and animal life, Haida Gwaii is home to the Haida First Nations people. To learn about their unique culture, a visit to the 20,234-hectare Haida Heritage Centre at Kay 'L'nagaay is a must. The centre was built to resemble the traditional oceanside Haida village that once stood in its place. Tourists can visit longhouses, and see decorated canoes and totem poles that reflect the archipelago's cultural history.

Accessibility: The Haida Heritage Centre is flat and wheelchair accessible, but accessing some of the outdoor locations involves uneven ground. ■

Peter Zimonjic is a reporter with CBC News.

Photo credit #11: Little Manitou Art Gallery Photo credit #13: Sam Beebe

Women veterans honoured

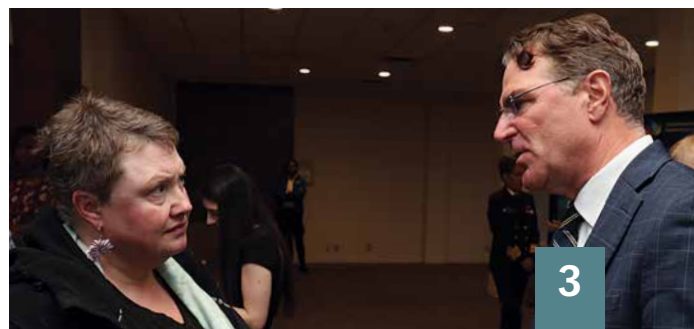
A workshop, co-organized by Maya Eichler, Karen Breeck and Federal Retirees as part of the Invisible No More project, brought together 30 women veterans from the CAF and RCMP from across the country. The goal was to hear from the women about how to implement all 42 recommendations that came out of the study by the Standing Committee on Veterans Affairs (ACVA). Afterward, supporters joined the women veterans for a reception sponsored by Federal Retirees.



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1. From left, Jessica Searson, acting director of advocacy for Federal Retirees, with Karen Breeck and Maya Eichler, researchers for the project officially titled "Invisible No More: Canadian Women Veterans Moving the ACVA Report Recommendations to Full Implementation." 2. From left, Federal Retirees board member Dan Napier, Edward Matwawana, executive director of the Michaëlle Jean Foundation, and former governor-general Michaëlle Jean. 3. Former MP Rachel Blaney speaks with Mario Baril, ombudsman for the Department of National Defence and the Canadian Armed Forces. 4. Women veterans and their supporters, including senators, facilitators and researchers, who attended the reception after the workshop. Photos: Dave Chan



5. Federal Retirees CEO Anthony Pizzino with Veterans Affairs Minister Jill McKnight. 6. Several rangers joined the reception. From left, Therese Dollie Simon; Janet Qirngnuq, Susan Qaunat, Sgt. Maj. Sonia Lizotte and Ella Archie. 7. From left, Alex Heber, chief psychiatrist for Veterans Affairs Canada, Sharon Squire, Federal Retirees board member and former deputy veterans ombud before retirement, and Nishika Jardine, veterans ombudsperson of Canada. 8. From left, Federal Retirees CEO Anthony Pizzino, Senators Beverley Busson and Rebecca Patterson. 9. Workshop participants Gina Bélanger, left, and Ruth Roy at the reception. 10. Women veterans and one serving member share experiences at the reception. 11. MP Charles Souza, chair of the standing committee on national defence, speaks with Canadian women veterans. Photos: Dave Chan

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Planning a trip is exciting when it comes to picking the destination, booking your accommodations and putting together your itinerary of must-see spots. But while adventure awaits, so does the unexpected. Here's why making sure you have travel insurance is one of the smartest decisions you can make before takeoff, for your financial protection and peace of mind.

- **Coverage for medical emergencies:** Unfortunately, accidents and illnesses don't take a vacation and can pop up when you least expect them. If you happen to need medical attention while travelling, health-care costs can be overwhelming. Travel insurance can help ensure you get the care you need without the financial burden it can end up costing.
- **Lost or delayed baggage:** Even if you spent hours packing to perfection,

lost, stolen or delayed luggage does happen and can really put a damper on your trip. Travel insurance can cover the cost to replace your lost or stolen items, or if your baggage is delayed, purchase personal care products and clothing so you can continue your journey without unnecessary stress.

- **Flight cancellations and delays:** The start of your trip can come with its own hiccups such as bad weather, schedule changes and mechanical problems with transportation that can lead to unexpected delays, or even cancellations. With the right travel insurance, you can be reimbursed for additional costs such as accommodations, meals and transportation.
- **Emergency assistance:** No matter where you are in the world, you're going to want to have peace of mind knowing that help is at hand whenever you need it. That's why many travel insurance plans include 24/7 assistance services that help with things such as co-ordinating direct billing where possible, exchanging messages with your family back home, connecting you with a foreign language interpreter during a medical emergency or helping you contact a local lawyer or the nearest Canadian embassy.
- **Protecting your investment:** Trips can be expensive, and last-minute cancellations due to unforeseen circumstances such as getting sick, bad weather or a natural disaster at your destination can leave you out

of pocket. Travel insurance can help cover non-refundable costs, so you don't have to worry about losing money if plans change.

Choosing the right coverage

As with any kind of insurance coverage, travel insurance isn't one-size-fits-all. Whether you're travelling alone, with family, or with friends, proper coverage is a must. Here are four quick tips on how to figure out what you need so you can get back to getting excited for your trip:

1. **Assess your trip:** Consider the destination and duration of your trip. For example, additional coverage may be needed for a longer stay outside of Canada.
2. **Check medical coverage:** Always ensure that your policy includes adequate medical expense coverage for your needs (and your family, if that's the case), especially for international trips.
3. **Review additional benefits:** Look for the kind of coverage that protects against trip interruptions, cancellations and delays. As we mentioned before, you don't want to end up out of pocket simply because you were unprepared.
4. **Read the fine print:** Make sure you understand any exclusions and limitations to your travel insurance policy so you can avoid surprises when making a claim.

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Torres del Paine National Park, in Chile's Patagonia region, is known for its soaring mountains and bright blue icebergs. Set against this iconic photo are covers of the books this article recommends reading before heading to Central and South America.

Central and South America: A literary passport

Books are a wonderful way to prepare yourself for travel or immerse yourself into a culture while you're experiencing it.

The most memorable journeys often extend beyond landscapes and landmarks. They live in the stories we read along the way. Books can open a window into the soul of a place, offering layers of history, culture and imagination that no guidebook could ever capture. In Central and South America, literature has long intertwined with identity, politics and myth, producing works that illuminate and transcend their settings. Consider this your literary passport — a curated guide to experiencing the region through its most compelling words.

Peru: ruins and realities

Peru has always drawn travellers seeking traces of ancient civilizations, but its literature reveals dimensions beyond

stone ruins. Mark Adams's *Turn Right at Machu Picchu* approaches the country with equal measures of curiosity and humour, retracing the paths of discovery with an eye for both grandeur and absurdity. For a starker portrait, Mario Vargas Llosa's *Death in the Andes* layers a murder mystery over a backdrop of political unrest and superstition. Through suspense and symbolism, the novel reveals the tension between myth and modernity in a land where mountains hold both beauty and unease.

Chile: in verse and saga

Chile pulses through the pages of Pablo Neruda's poetry. His *Twenty Love Poems and a Song of Despair* capture the intensity of youth, while his odes to the ordinary transform onions (yes, the

allium), sea waves and even socks into reflections of nation and nature. Few poets have distilled the essence of a country so vividly.

Meanwhile, Isabel Allende's *The House of the Spirits* remains a cornerstone of modern Latin American fiction. Through its sweeping multigenerational narrative, the novel blends magical realism with political history, embodying Chile's cycles of hope, transformation and renewal. In its pages, one finds not just a family saga, but a nation's turbulent heartbeat.

Patagonia: at the world's edge

Patagonia has long captivated the imagination with its remoteness and raw beauty. Bruce Chatwin's *In Patagonia* offers a mosaic of encounters, legends and landscapes that together create a portrait of a place as elusive as it is vast. Paul Theroux's *The Old Patagonian Express* frames the region as the culmination of a rail journey that begins far to the north. His wry observations and sharp prose render Patagonia not only as geography but as metaphor: a destination that embodies isolation and discovery.

Ecuador: satire and survival

In Ecuador, storytelling veers between

the satirical and the deeply personal. Kurt Vonnegut's *Galápagos* takes the nation's islands as the unlikely stage for a surreal meditation on evolution, humanity and folly. Darkly funny and unsettling, it transforms the archipelago into a crucible for reflection on what it means to be human.

By contrast, *The Queen of Water* by Laura Resau and María Virginia Farinango tells a profoundly grounded story. Based on true events, it follows a young Indigenous girl navigating exploitation, resilience and self-discovery in the Andes. It offers readers a window into lived realities rarely visible from the outside — a testament to endurance and identity.

Costa Rica: from jungle dreams to banana republics

Costa Rica's lush landscapes have inspired both fantasy and critique. Michael Crichton's *Jurassic Park* may be a work of science fiction, yet its choice of setting evokes the dense jungles and raw energy of the tropics — a reminder

that nature itself can be as unpredictable as any imagined dinosaur.

Peter Chapman's *Bananas: How the United Fruit Company Shaped the World* presents a far more sobering narrative. By chronicling the rise of a corporation that altered economies and politics across Central America, the book underscores the lasting imprint of industry and exploitation on the region's history.

Colombia and beyond: the appeal of magical realism

No exploration of Latin American literature would be complete without Nobel Prize-winning author Gabriel García Márquez. His 1967 masterpiece, *One Hundred Years of Solitude*, situates readers in the fictional town of Macondo, where generations unfold in loops of myth and memory. The novel is not simply a work of fiction, but a distillation of magical realism itself, weaving the extraordinary into the everyday until they are inseparable. In doing so, García Márquez gives voice to a collective

cultural rhythm that resonates far beyond Colombia.

Reading as travel

Books are more than companions for long flights or quiet afternoons; they are extensions of the journey itself. They allow travellers to experience landscapes through the eyes of locals, rebels, poets and visionaries. They reveal histories etched not only in monuments but in memory. And they remind us that travel is as much about inward exploration as outward discovery.

As you prepare for your next departure, consider which stories might accompany you. Literature does not simply reflect a destination — it deepens it. With the right book in hand, every journey becomes more than miles crossed. It becomes an encounter with the spirit of a place, carried home in words. ■

This article is courtesy of **Collette**, a Preferred Partner of the National Association of Federal Retirees. Federal Retirees save up to \$600 per person worldwide. Visit gocollette.com/nafr to learn more.

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A look through advocacy's lens

Our members are driving change for retirees. We tell you how. **BY OLGA BINDUTIYE**

Advocacy is a powerful tool. At its best, it begins as a conversation and grows not just from policy briefs, but also from people who care deeply about their communities and the future of aging in Canada. From coast to coast, Federal Retirees members are demonstrating that influence doesn't always start in Parliament; the relationships formed in one-on-one meetings, or across desks in local constituency offices, also make an impact.

Each discussion with an MP — whether about caregiving, access to primary care or housing affordability — builds on the last, forming relationships grounded in mutual respect, persistence and purpose. These are the kinds of discussions that can only yield positive outcomes.

The stories that follow are interconnected by the same foundation. They each reflect Federal Retirees' priorities: retirement income security, reliable health care; positive, healthy aging and veterans' well-being.

Together, they illustrate what it means to transform advocacy from individual action to collective impact; a network of conversations shaping the future of aging in Canada. With continued strong local and national engagement, Federal Retirees can see shared priorities turn into measurable change.

Protecting retirement income and pension security

Retirement income security remains a cornerstone of Federal Retirees' advocacy, and members across Canada are ensuring it stays at the top of the political agenda.

With billions in pensions assets at stake, Montreal branch president Jacques Lambert and member Pierre

Desmarais raised the alarm with Bloc Québécois MP Louis-Philippe Sauvé about protecting retirees' deferred compensation. In November, former Treasury Board president Anita Anand announced that the federal government would transfer a non-permitted surplus of approximately \$1.9 billion from the Public Service Pension Fund to the Consolidated Revenue Fund. The association wants to be engaged in discussions about next steps, and what to do with the surplus. For example, the government could reinvest some surplus funds into benefits for those who generated the surplus, starting with the Pensioners' Dental Service Plan (PDSP).

By grounding the discussion in evidence and lived experiences, Lambert and Desmarais showed that pension decisions are not just abstract policy matters, but issues that directly matter to federal retirees.

The team also shared *The Power of Pensions* report, which reveals that workplace pensions paid out \$84 billion to Canadians in 2021, more than the CPP/QPP, employment insurance or private retirement income from RRI's. This research, supported by Federal Retirees, underscores that pensions not only benefit the financial security of retirees, but also contribute to the economic stability of communities across the country.

Ensuring reliable health care

Reliable, accessible health care is essential to well-being at every age and members continue to make that point in conversations with elected officials. As demand for care grows, Federal Retirees is highlighting how health care, long-term care and caregiver support are not separate issues, but part of one continuum of aging well.

In Langley Township, Fraser Valley West Branch president Ian Spence, vice-president Robert McDonald, along with members Kamlesh Kumar and Pat Yendrys met with Langley Township–Fraser Heights MP Tako van Popta to discuss next steps on the national standards for long-term care and the importance of making the Canada Caregiver Tax Credit refundable. The conversation focused on how policy choices ripple into older adults' realities.

Van Popta agreed to raise these issues with his caucus, recognizing how closely they affect families in his community and across Canada.

Securing veterans' well-being

Members continue to make sure that veterans' well-being is prioritized. In Port Moody–Coquitlam, Vancouver branch president Tom Chang, vice-president Murray Bryck, secretary Danielle Rehm and branch advocacy liaison Ian Sanderson met virtually with MP Zoe Royer, who pledged to raise veterans' well-being, pharmacare and retirement income security in caucus discussions. As the spouse of a veteran herself, Royer's personal connection added weight to her commitment and opened the door to continued collaboration on policies that support those who have served.

More than 60,000 veterans and their families are members of the association. Canada's veterans — including members of the Canadian Armed Forces (CAF) and Royal Canadian Mounted Police (RCMP) — deserve more than gratitude. They need timely access to benefits, high-quality care and systems that recognize the lifelong impact of their service. That's why we advocate for change — and the conversation with Royer is a reminder of the importance of this advocacy.



From left, MP Tako van Popta, met with constituent Angela Cheung; Leslie Gaudette, board member and president of the Council of Senior Citizens Organizations of B.C.; Linda Shiefke, a constituent; and Fraser Valley West branch president Ian Spence.

Recognizing caregivers and community supports

Advocacy in Fraser Valley West also showed how care, connection and persistence translate into influence. Rather than one meeting, outreach unfolded as a series of conversations across multiple ridings. Advocacy liaison and Fraser Valley West branch president Ian Spence and his team understand that to build support, our association needs to be visible.

When Spence met Fleetwood–Port Kells MP Gurbux Saini, the conversation

focused on pensions, health care and roles of caregivers. Saini expressed interest in staying connected and participating in branch events.

What made this discussion stand out was its emphasis on shared responsibility — the understanding that supporting caregivers and strengthening health care are collective priorities.

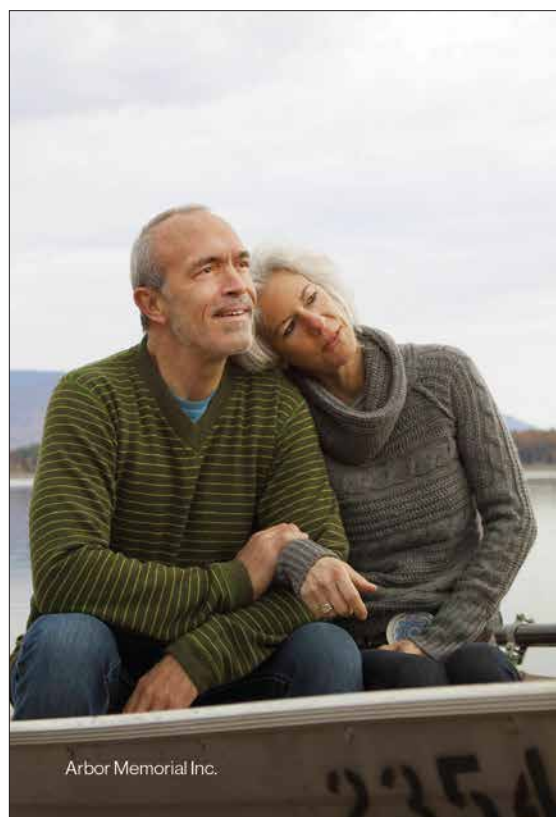
Building momentum for change

These relationships, grounded in community and shared priorities,

are the foundations of sustainable advocacy. Taken together these meetings demonstrate the depth and impact of Federal Retirees' advocacy on our priorities. As Spence reflected afterward, "advocacy isn't defined by a single victory, but by steady ongoing effort." Each meeting adds another voice, another ally and another reminder that retirement income security, positive healthy aging, reliable health care and veterans' well-being matter across Canada. When members speak up, they open doors, inspire commitments and build momentum for change, helping shape a Canada where people can live and retire with dignity security and choice.

With Parliament back in session, these relationships and commitments will strengthen our advocacy, turning dialogue into action and ensuring older Canadians remain a priority in policy and long-term planning. ■

Olga Bindutiye is the campaign and mobilization officer for Federal Retirees.



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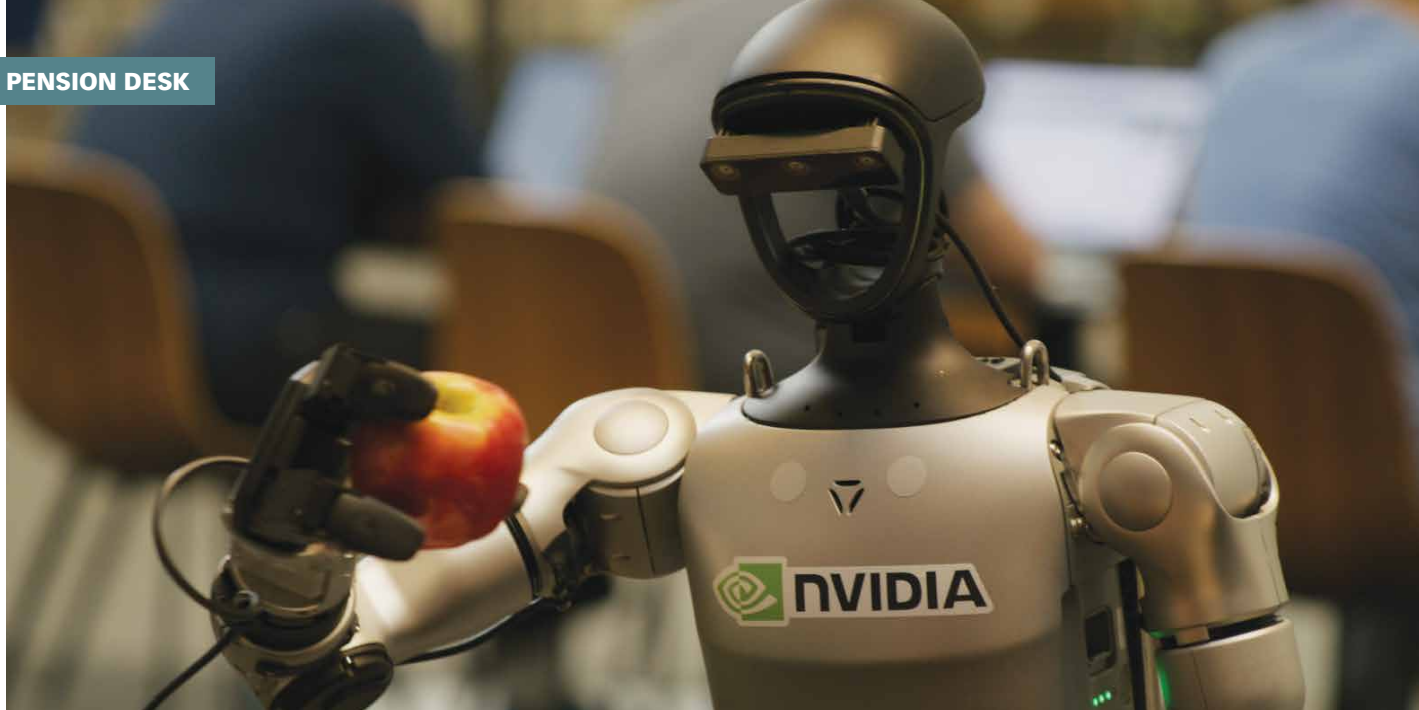
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Nvidia Corporation's stock jumped from \$5.90 USD in January 2020 to \$182 USD in August 2025. The company's chips power artificial intelligence.

Pensions and the AI investment frenzy

Are pension plans walking safely through this new technological minefield? **BY PATRICK IMBEAU**

Artificial intelligence (AI) technologies have infiltrated most large companies and organizations in a euphoria of spending — businesses as varied as Sephora, Coca-Cola and Mercedes-Benz have incorporated AI in some way to cut costs, entice investments and attract customers. The pension world has not been free from this trend. While this technology creates interesting opportunities, it also carries with it significant risks.

Stocks related to these technologies have exploded in popularity. To understand the amount of money that has been pumped into the AI market in a very short amount of time, you simply need to look at a single stock: Nvidia Corporation. The American technology company, which was mostly known for selling computer chips for video games, was trading in January 2020 at \$5.90 USD. By August 2025, the price hit a new high of \$182 USD. It became the

first company to surpass \$4 trillion USD in market capitalization — or eight per cent of the entire S&P 500 index. The reason? The chips it creates (GPUs) are what power AI technology.

Pension plans are investing in a big way — not just in equities such as Nvidia, but in physical assets. In July 2025, CPP Investments announced it had committed \$225 million for a 50 per cent interest in a construction loan for a data centre in Ontario that has been pre-leased to a market-leading GPU-focused AI cloud-computing provider.

The bursting of the dot-com bubble in the early 2000s reminds us that there is risk in this elation. While the internet has been transformative, that didn't necessarily translate into large permanent gains for investors of early internet stocks. The valuations and expectations of returns may not mesh with the amount of money being invested, which could lead to significant losses once the excitement cools.

Pension administrators have begun implementing AI to help in their actuarial assumptions and annuity pricing. They've also created member-focused tools such as chatbots to reduce repetitive inquiries and are using real-time AI monitoring of investments as opposed to more traditional annual reviews for members.

These use cases also bring risk — existing privacy legislation is applicable to regulation and use of AI, which means administrators must consider consent, disclosures, collect only the data that is necessary, include safeguards, etc. There is also a risk of intellectual property infringement and "AI hallucinations" where a large language model generates inaccurate data and presents it as fact.

AI technology is still in its infancy. There are reasons to be excited and anxious, but for better or worse, pension plans are jumping in with both feet. ■

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

Aging in Canada

A survey of 6,000 Canadians aged 50 and older reveals areas where advocacy should focus.

BY JESSICA SEARSON

For the last three years, in partnership with the Environics Institute for Survey Research, the National Institute on Ageing (NIA) has conducted a survey to better understand the perspectives and experiences of aging in Canada.

NIA's mission is to "improve the lives of older adults and the systems that support them by conducting research, convening stakeholders, sharing information, shifting attitudes and advancing policies and practices."

Perspectives on Growing Older in Canada: The 2024 NIA Ageing in Canada Survey, published early in 2025, includes responses from a representative sample of nearly 6,000 Canadians aged 50 and older to questions about social well-being, financial security and health and independence of older adults. The results reveal important insights about the realities of aging in Canada, emphasizing why Federal Retirees advocates for quality of life in retirement, including financial security, access to health care and positive, healthy aging.

Financial security

Compared to 2023, more Canadians aged 50 and older were able to save in 2024, but one in four reported household incomes that were inadequate to meet their current or long-term needs. The rising cost of living (70 per cent) and fear of running out of money (48 per cent) were among the top financial concerns.

Using the Material Deprivation Index (MDI), significant financial hardship was found among older Canadians.

The MDI, a newly developed indicator of poverty in Canada, is used to complement income-based measures. It assesses "a household's ability to afford 11 essentials items and services needed for a minimally acceptable standard of living." Households are considered at the poverty-level if they cannot afford two or more items. Using MDI, one in five Canadians aged 50 and older likely has a poverty standard of living. Among Canadians 65 and older, 14 per cent are likely living in poverty using MDI. Whereas using the Market-Basket Measure, in 2022 Statistics Canada reported 6 per cent of Canadians 65 and older living in poverty.

Social well-being

"Social well-being is key to healthy aging. Strong social networks, regular interactions and a sense of community help people stay active and engaged across the lifespan," the report states. Yet, in 2024, 43 per cent of older adults in Canada were at risk of social isolation and 59 per cent had experienced some degree of loneliness. This statistic remains relatively unchanged since 2022.

While many (39 per cent) engaged in social or recreational group activities at least weekly, 23 per cent said they almost never got to engage in social or group activities, for reasons including cost, health status and lack of connection. And 68 per cent of Canadians aged 50 and older reported experiencing at least one form of everyday ageism in their daily lives, most commonly through indirect messages.

Health

Access to health care remains a challenge, including home and community care. In 2024, 88 per cent reported needing health-care services, but 35 per cent were unable to get the services they needed, when they needed them, often because of limited appointment availability. Cost was also an obstacle for 19 per cent of Canadians



A study found that the rising cost of living and fear of running out of money were the biggest concerns of respondents over the age of 50.

aged 50 to 64, compared to three per cent of those aged 80 and older.

Roughly 16 per cent reported needing home care and/or community support services, but in 2024, fewer than half of those who needed these services could access what they needed most of the time. Notably, Canadians aged 80 and older were most likely to report consistently getting home and community care and services they needed.

Finally, when asked about the overall aging experience, Canadians 50 and older feel very (13 per cent) or somewhat (49 per cent) positive about the prospect or experience of getting older. However, there has been a decline in optimism among those aged 70 and older, most significantly among Canadians 80 and over, a worrying indicator of the challenges older adults may face, the authors note.

These are just some of survey results, but they offer a glimpse of the experiences of aging in Canada and point to areas of focus in support of a positive, healthy aging experience for all Canadians. ■

Jessica Searson is the acting director of advocacy for Federal Retirees.

Turning talk into action

Canadian women veterans come together to discuss meaningful implementation of the *Invisible No More* report recommendations.

BY MICK GZOWSKI

Hope that things will improve for women in the military and women veterans came last year with the release of *Invisible No More. The Experiences of Canadian Women Veterans*, the ground-breaking report of the Standing Committee on Veterans Affairs (ACVA). The report makes 42 recommendations to improve the quality of lives of women who have served.

Maya Eichler, director of the Research Centre for Social Innovation and Community Engagement in Military Affairs at Mount Saint Vincent University, says the report should “help women veterans be less invisible.” But she also wants to make sure the recommendations are acted upon and, to that end, she’s launched a research project titled “Invisible No More: Canadian Women Veterans Moving the ACVA Report Recommendations to Full Implementation.”

Eichler, who co-chairs the Women Veterans Research and Engagement Network with Federal Retirees and Karen Breeck and is collaborating on the research project with Breeck, says while some officials have claimed recommendations are being implemented, she wants to hear from female veterans on what they see as meaningful implementation.

Eichler worked with Federal Retirees to produce the Women Veterans Engage



In October, Federal Retirees hosted a workshop with women veterans to share knowledge, build advocacy and form connections to advance recommendations from the *Invisible No More* report. June Smart participated in the workshop. Photo: Dave Chan

workshop, which took place in Ottawa Oct. 30. The workshop brought together 30 Canadian Armed Forces (CAF) and RCMP women veterans from across the country. (See photos from a post-workshop reception, sponsored by Federal Retirees, on pages 24 and 25.)

Of the workshop, Federal Retirees member Breeck says participants learned about parliamentary processes and explored how to help advance the 42 recommendations toward full implementation. Breeck noted that she is looking forward to the Women Veterans Forum, typically held each March, to share the lessons learned from the workshop.

The research findings will be added to a report card to ACVA that the researchers hope to release on the second anniversary of *Invisible No More's* release.

Eichler says this project represents a new way of doing research in the veterans' community.

“It isn’t so much about studying veterans as objects, but having them participate in the research that is really about them,” she says.

“With this workshop, women veterans built new connections with each other and with the research and advocacy community — connections that will be instrumental in the meaningful implementation of the 42 recommendations of the ACVA report,” Eichler said after the event.

“It’s not our first rodeo,” Breeck added. “We know a lot of these reports gather dust on the shelf unless there are external pressures and external supports to keep them alive and make them hold government accountable to actually implement them.”

Workshop participant Louise Smith, retired from the CAF, said she was encouraged about the future.

“We talked about what’s important to us, and what we’re trying to get out of it,” she says, adding that she intends to join the volunteer group to push the recommendations.

June Smart, who wore her Métis scarf, said she, too, was encouraged by the workshop and what lies ahead. ■

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

Retired senator remains on the job

Marie-Paule Charette-Poulin was president of the Liberal Party of Canada and a senator for 20 years, and at 80, she's still working.

BY CHARLES ENMAN

At 80, Marie-Paule Charette-Poulin remains a marvel of initiative and energy, still offering her services to others with competence, good will and grace.

This retired senator and former president of the Liberal Party of Canada is still serving as the Parliamentarian-in-residence of Saint Paul University in Ottawa. She is even pursuing a PhD in canon law in her spare time.

Obviously, she takes no timing cues from the calendar. "I don't care how old you are," she said in a recent interview. "If you want to feel you've earned your place in the world, part of your life must be concerned with serving others. This remains true, whether you're six or 80."

Her resumé is of such daunting length that one can only skim the highlights.

For 20 years, she was a broadcast executive with the CBC, serving as vice-president, serially, of several portfolios, including corporate secretary to the board of governors. Even before that, working as founding director of Radio-Canada's French services in Northern Ontario, she helped launch CBON radio in Sudbury, a French-language service with more than 30 retransmission antennas in Northern Ontario. In 1995, former prime minister Jean Chrétien appointed her to the Senate, where she served for two decades. Among her satisfactions from her Senate years was her work in establishing National Indigenous Peoples Day on June 21, Vimy Ridge Day on April 9 and Holocaust Remembrance Day on Jan. 27.

She left the Senate in 2015, but has remained busy since with service on numerous committees and boards.

Two years ago, she was appointed Parliamentarian-in-residence at Saint Paul University, where much of her time has been devoted to establishing partnerships with universities around the world, including Mexico, France and Japan. "That's the beginning of what I do, but I do a bit of everything," Charette-Poulin says, "including windows."

She is a kind but frank interlocutor, in every way an obvious people person.

Charette-Poulin was born in Sudbury in 1945 to parents who early on instilled in her the importance of being of service to others.

Her father, Alphonse Charette, had a business selling feed and seed to farmers. Her mother, Lucille Ménard, was a school teacher. Both parents served on various committees in the city as part of a good citizen's duty.

Charette-Poulin well remembers a resolve that her father had that proved formative for her. "He believed that francophones should be able to be born, study, do business and die in French. And I think, since his time, a great deal of that — not all — has been achieved." That torch, which she took up implicitly, was expressed clearly throughout her career, especially in her work to establish a francophone radio service in Northern Ontario.

Too numerous to list them all, her honours include the Prix Marcel Blouin for the best radio morning program in Canada in 1983, an honorary doctorate of law degree from Laurentian University, the insignia of "Officier de l'Ordre national de la Legion d'Honneur de la France," and the Award of the Rising Sun from the government of Japan.



Marie-Paule Charette-Poulin is a retired senator and the Parliamentarian-in-residence at Saint Paul University in Ottawa and she's pursuing a PhD in her spare time. Photo: Handout

A biography titled *She Dared to Succeed* was written about her life by journalist Fred Langan.

She has been a member of the National Association of Federal Retirees for three decades and praises the association's work. "I could not have higher admiration for an organization that keeps people connected and represents the members' interests so well to governments."

She is married to portrait artist Bernard A. Poulin and has two adult daughters.

Still in harness, she senses broad horizons.

"You know, finishing that doctoral degree may take me years, but I'll finish it even if it takes me till I'm 90."

And the betting is, she will. ■

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

'They all humble me'

Sharon Ross has received countless awards over her lifetime, including, most recently, the Order of Canada from Gov. Gen. Mary Simon. **BY CHARLES ENMAN**

If Sharon Diane Brown Ross of Halifax was surprised when she received the Order of Canada last April, it wasn't because recognitions hadn't come at her from all directions through decades of service to Canadians.

"I was honoured, of course, and I enjoy recognition of my efforts to help," she told *Sage* in a recent interview, "but I couldn't say I appreciate one award more than another. They all humble me."

The citation accompanying her Order of Canada said that "her professional work and volunteer efforts exemplify her commitment to social advocacy and inclusion." The citation goes on to mention her "key role in helping racial people achieve recognition, integrity and equal opportunities within Canadian society."

Ross, who is an African Canadian, was born and raised in Halifax, where she attended Mount Saint Vincent University, earning a bachelor's degree in business administration. Her professional life after that was divided between her home province and Ontario, where she worked extensively for the federal government.

Her resumé is so detailed and lengthy that one can only ask Ross herself to mention the highest high points from her perspective.

In 1977, she was co-host, co-ordinator and researcher for a television documentary titled *Black Insights*, which dealt with a range of topics regarding the Black community of Nova Scotia. "We

wanted to show people that the Black community has a rich, untold story, and I'm glad to see that the documentary is still being used in Nova Scotian schools."

She is equally proud of her role in launching the design and fundraising campaign for the Black Cultural Museum in Halifax, which opened in 1983. "This was the first provincial building that the Black community could point to and say 'That building over there represents the Black community's history and contributions,'" she says.

As a member of the board of governors of the Nova Scotia Museum, Ross advocated for the creation of a new museum dedicated to the Black Loyalists, a group of Black people who came from the United States in 1783 at the time of the American Revolution.

"Everyone knows of the white loyalists, but only a few are aware that Black people were among those people who remained loyal to the British Crown," she says. That idea eventually became the Black Loyalist Heritage Centre in Shelburne, N.S., which opened in 2015.

Ross remembers with pride the three years she spent helping the Conference Board of Canada with a 2005 guidebook on inclusion of minorities in the workplace. Titled *Business Critical: Maximizing the Talents of Visible Minorities, an Employers Guide*, the book has encouraged corporations to see the clear business case for fully using the talents and qualifications of minorities.



Halifax-based activist and avid volunteer Sharon Ross received the Order of Canada for her volunteer work. Photo: Handout

Ross has long been an enthusiastic member of the National Association of Federal Retirees, having served as a board member of the Nova Scotia Central Branch and as a health benefits officer. She recently also served on the national advocacy committee.

"The association is a wonderful vehicle for protecting our benefits and pensions," she says. "If anything, we need more protection."

Looking back on her life, Ross feels that her efforts and those of others to improve inclusion of minorities have borne fruit, but only to a point.

"At one time, people like me couldn't rent a car, go into certain restaurants, or drive a bus. All that has improved, but racism and exclusion are far from dead. The work isn't over." ■

“At one time, people like me couldn't rent a car, go into certain restaurants, or drive a bus. All that has improved, but racism and exclusion are far from dead. The work isn't over.”

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

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- Serving on one or more board committees and participating actively in committee work;
- Overseeing the Association's finances and helping the board to fulfil its fiduciary responsibilities; and
- Representing the Association as required and supporting its advocacy and policy positions.

Application process

In 2026, the following five three-year positions will be open for election: national directors from British Columbia/Yukon, Prairies/NWT, Ottawa/Nunavut, Quebec and Atlantic districts.

If you're interested in joining the National Association of Federal Retirees' board of directors and lending your voice to speak for the security of retirement for our members and all Canadians, or if you would like more information, please email elections@federalretirees.ca to contact the nominating committee.

The nominations process closes on March 18, 2026.



National Association
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The Last Post Fund offers up to \$7,376 (plus tax) toward funeral services, caskets and urns for veterans whose estates lack the funds.

The Last Post Fund

The Last Post Fund administers, free of charge, the Veterans Affairs Canada Funeral and Burial Program, which ensures veterans receive dignified funeral and burial services in recognition of their service to Canada. Financial assistance is available when a veteran's estate lacks sufficient funds to cover part or all of the funeral expenses. The current maximum payment toward funeral services, including a casket or urn, is \$7,376 plus taxes. In addition, the program provides a military gravestone at no cost. Applications must be submitted within one year of the veteran's passing, either online or by calling 1-800-465-7113. See lastpostfund.ca for more.

Meeting the secretary of state for seniors

On National Seniors Day, then-acting board chair Hélène Nadeau and association CEO Anthony Pizzino met with Stephanie McLean, secretary of state for seniors, to discuss the association's priorities. They reiterated the importance of strengthening retirement income security and providing the financial foundation that allows Canadians to age with confidence and peace of mind; called for accessible, high-quality health care that responds to the diverse needs of older Canadians, including long-term care; asked that the government build inclusive spaces that combat isolation and foster meaningful connection across generations and that

it create options that enable people to age safely in the communities they call home.

The two also shared information on the *Canadian Study on the Well-being of Solo Retirees*, which is being conducted by the University of Ottawa's Life Research Institute. Data was collected between Oct. 1 and Nov. 15, after which findings will be released. According to the 2021 census, almost 40 per cent of people over the age of 65 are single, and almost 70 per cent live alone. That's about two million people, and despite the high numbers, we know little about their well-being, quality of life and lived experience.

Census jobs are coming



Looking for a side-hustle or some spending money? Statistics Canada is hiring for roughly 32,000 jobs — part-time and full-time. Census jobs require employees, also called enumerators, to go door-to-door to obtain completed questionnaires. Enumerators must be available to work a minimum of 20 hours per week on average, with much of the work completed on evenings and weekends. The employment period runs from May 2026 to July 2026. Early recruitment begins in select Northern communities. For more information, visit census.gc.ca/en/jobs/north. Visit census.gc.ca/en/jobs/across-canada for more information about jobs across Canada.

Vax up!



Keeping current on vaccinations is important especially for older adults. With winter in full swing, it's a good idea to consult your health-care provider to see what you need to protect yourself and those you love. COVID-19 vaccinations have taken centre stage in recent years, but it's important to remember that flu, RSV, shingles and pneumococcal vaccines (to name a few) are just as important. For general

information on vaccines, you are encouraged to visit bit.ly/4qvMON5 (the Government of Canada website) for more information.

An important apology



On Oct. 30, General Jennie Carignan, chief of the defence staff, and Chief Warrant Officer Bob McCann delivered a formal apology to all current and former CAF members and their families who have experienced systemic racism, racial

discrimination and racial harassment in connection to their military service.

"On behalf of the Canadian Armed Forces, I offer my deepest and most sincere apology," a sometimes emotional Carignan, pictured at left, said. "To every member and veteran who has experienced racism, discrimination, and harassment: We failed you. We failed to live up to our values and to protect your dignity and well-being."

Being charitable

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. Visit bit.ly/4owplkp for more information.

Membership fee increase

Effective Jan. 1, 2026, membership fees will increase by 2.7 per cent — the indexation rate that came into effect Jan. 1, 2025. Single memberships will cost \$58.80 and double memberships will cost \$76.44. ■

Notice to all Federal Retirees members

The National Association of Federal Retirees allocated \$5.40 of your 2025 annual membership dues for your subscription to *Sage* magazine. This equates to \$1.35 per issue, including postage.

In 2026, we will allocate the same amount of \$5.40 from your annual dues for your *Sage* magazine subscription.

The *Sage* management team



National Association
of Federal Retirees

Association nationale
des retraités fédéraux



Cross-Canada roundup

1 The Thunder Bay and Area branch celebrated National Seniors Day at the Thunder Bay 55 Plus Centre. The branch had a cake and provided information to potential members in the hopes of recruiting some. Shown here are branch vice-president Walter Warywoda and branch director Al Cheetham with the cake.



2 The Thunder Bay and Area branch members met with Thunder Bay–Rainy River MP Marcus Powlowski. From left, branch director Wanda Young, Powlowski and branch president Lisa Lovis.



3 The South-East New Brunswick branch hosted a member appreciation and recruitment day. Shown here, participants are enjoying some outdoor games on an autumn day.

Year-End Tax Planning with Tradex

Have you and your family claimed every tax credit you're entitled to this year?

Have you and your family maximized all available government grants this year?

Are you leaving money on the table with unused deductions for your family?

Could a few smart moves before December 31st lower your family's overall tax bill?

Is your family using securities to maximize the benefits of charitable donations?

Contact a Tradex advisor for actions you can take now.



Tradex Management Inc.
www.tradex.ca | 1604-340 Albert St., Ottawa, ON K1R 7Y6
advice@tradex.ca | (613) 233-3394 | 1-800-567-3863



Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently, and past performances may not be repeated.

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. Or, contact our member services team at (613) 745-2559, ext. 300, or toll-free at 1-855-304-4700.

British Columbia

BC01 CENTRAL FRASER VALLEY

P.O. Box 2202 Station A
Abbotsford, B.C. V2T 3X8
(604) 312-8598
federalretirees.ca/centralfraservalley
centralfraservalley@federalretirees.ca

BC02 CHILLIWACK

P.O. Box 463
Chilliwack, B.C. V2P 6J7
federalretirees.ca/chilliwack
chilliwack@federalretirees.ca

BC03 DUNCAN AND DISTRICT

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

Branch Christmas meeting:

Best Western Cowichan Valley Inn,
6457 Norcross Rd., details TBD — **\$10**

BC04 FRASER VALLEY WEST

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

General meeting and Christmas

buffet: Dec. 8, 11:30 a.m., Morgan Creek
Golf Course, 3500 Morgan Creek Way,
Surrey, see branch newsletter for details
— **\$35** **+1** **RSVP**

BC05 MID-ISLAND AND PACIFIC RIM

P.O. Box 485
Lantzville, B.C. V0R 2H0
(250) 754-4031
federalretirees.ca/midisland
midisland@federalretirees.ca

Volunteers wanted: events, committee
members, directors at large

BC06 NORTH ISLAND-JOHN FINN

P.O. Box 1420
Comox, B.C. V9M 7Z9
1-855-304-4700
nijf.ca
info@nijf.ca

BC07 CENTRAL OKANAGAN

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

BC08 VANCOUVER AND YUKON

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

Holiday luncheon and volunteer

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

AGM: March 31, 2026, 10 a.m., Italian
Cultural Centre, 3075 Slocan St.,
Vancouver — **\$** **RSVP**

Volunteers wanted: office assistants,
webmaster

BC09 VICTORIA-FRED WHITEHOUSE

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

General meeting: Dec. 9, 10 a.m.,
Victoria Scottish Community Centre,
1803 Admirals Rd. —

General meeting: Jan. 13, 2026, 10 a.m.,
Mary Winspear Centre, 2243 Beacon Ave.,
Sidney —

AGM: March 10, 2026, 10 a.m., Cedar Hill
Golf Course, 1400 Derby Rd. —

Volunteers wanted: board of directors

BC10 SOUTH OKANAGAN

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

BC11 OKANAGAN NORTH

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

BC12 KAMLOOPS

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

BC13 KOOTENAY

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

BC15 PRINCE GEORGE

P.O. Box 2882 STN B
Prince George, B.C. V2N 4T7
federalretirees.ca/princegeorge
princegeorgebranch@federalretirees.ca (RSVP)

Christmas and volunteer recognition

luncheon: Dec. 15, 1 p.m., D'Lanos Family
Restaurant, 1515 Victoria St., Prince
George — **\$23** **RSVP** Dec. 10

Alberta

AB16 CALGARY AND DISTRICT

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

Volunteers wanted: webmaster,
phone committee

LEGEND

For detailed information,
contact your branch.



– Food will
be served.



– Guest speaker.



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

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



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

AB17 EDMONTON AND NORTHWEST TERRITORIES

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

AB18 SOUTHERN ALBERTA

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

AB19 RED DEER

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

AB20 MEDICINE HAT AND DISTRICT

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

AB21 BATTLE RIVER

3620 Erickson Dr.
Camrose, Alta. T4V 3Y7
(780) 281-0323
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
(306) 270-7630
(306) 921-4449 (RSVP)
federalretirees.ca/saskatoon
saskatoon@federalretirees.ca

SK26 PRINCE ALBERT AND DISTRICT

P.O. Box 211
Candle Lake, Sask. S0J 3E0
(306) 314-5644
(306) 921-4449 (RSVP)
gents@sasktel.net

Christmas social: Dec. 4, noon, Coronet Hotel, 3551 Second Ave. W. — **\$10 RSVP**

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

Volunteers wanted: media and website, recruitment, marketing, 50/50 ticket sellers (short-term), event photographer (short-term)

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

Volunteers wanted: 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
1-855-304-4700
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: May 6, 2026, 11 a.m., Royal Canadian Legion Branch 147, 410 St. Vincent St. — **\$10**   **RSVP**

Volunteers wanted: vice-president, secretary, communications, recruitment

ON36 BLUEWATER

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

ON37 HAMILTON AND AREA

10 Ramsgate Dr.
Stoney Creek, Ont. L8G 3V5
(905) 906-8237
hamiltonarea@federalretirees.ca

ON38 KINGSTON AND DISTRICT

P.O. Box 1172
Kingston, Ont. K7L 4Y8
1-855-304-4700
federalretirees.ca/kingston

ON39 KITCHENER-WATERLOO AND DISTRICT

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

ON40 LONDON

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

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.

ON40 LONDON (CONT.)

General meeting: Mar. 11, 2026,
Royal Canadian Legion Branch 533,
1276 Commissioners Rd. W., London,
details TBD by email

ON41 NIAGARA PENINSULA

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

ON45 QUINTE

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

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

ON49 WINDSOR AND AREA

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

P.O. Box 20012
Carleton Place, Ont. K7C 4K3
1-855-304-4700
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

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^e rue O.
Quebec, Que. G1H 7L8
1-866-661-4896
(418) 661-4896 (AGM RSVP)
(418) 626-8383 (Quebec breakfasts info)
(418) 833-2221 (Lévis breakfasts info)
anrf-sq.org (AGM info)
facebook.com/retraitesfederauxquebec
anrf@bellnet.ca
voiegis28@gmail.com (LaBaie/Alma
breakfasts info)

Annual general meeting: April 10, 2026,
9 a.m., Patro Roc-Amadour,
2301 1^{re} Av., Quebec, see branch website
for more info — **RSVP**

Quebec breakfasts: Jan. 28, 2026,
Feb. 25, 2026, 8:30 a.m., restaurant Pacini,
2013 boul. Lebourgneuf, Quebec — \$ ¶

Levis breakfasts: Dec. 2, Feb. 5, 2026,
Mar. 5, 2026, 10 a.m., restaurant Délice
Resto Lounge, 146 Route du Président-
Kennedy, Lévis — \$ ¶

Saguenay-Lac-Saint-Jean Sub-Branch

General information meeting:
May 2026, details TBD

La Baie breakfasts: Dec. 2, Jan. 6, 2026,
Feb. 3, 2026, March 3, 2026, 9 a.m.,
restaurant Lucerne, 1302 rue Bagot,
La Baie — \$ ¶

Alma breakfasts: Jan. 28, 2026,
Feb. 25, 2026, 9 a.m., restaurant Pacini,
Hôtel Universelle, 1000 boul. des
Cascades, Alma — \$ ¶

Bas-Saint-Laurent-Gaspésie Sub-Branch

Gaspé general information meeting:
June 3, 2026, details TBD

Matane general information meeting:
June 4, 2026, details TBD

QC58 MONTREAL

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

**Liquidation Mandate presentation,
parts 1-2 (Zoom):** Jan. 15, 2026,
Jan. 29, 2026, 1:30 p.m.

Héma-Québec presentation (Zoom):
Feb. 18, 2026, 10:30 a.m.

The Right to Housing presentation:
details TBD

Sugar shack lunch: details TBD

QC59 EASTERN TOWNSHIPS

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

QC60 OUTAOUAIS

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

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

New year's luncheon: Jan. 14, 2026,
11:45 a.m., restaurant Casa Grecque
Place Biermans, 6183 boul. Royal,
Shawinigan — 🍴

Valentine's Day breakfast: Feb. 11,
2026, 9 a.m., restaurant Maman Fournier,
3125 boul. des Récollets, Trois-Rivières — 🍴

Monthly breakfast: Mar. 11, 2026,
9:15 a.m., restaurant Chez Auger,
493, 5e Rue de la Pointe, Shawinigan — 🍴

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

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

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

NS77 CAPE BRETON

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

NS78 CUMBERLAND

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

NS79 ORCHARD VALLEY

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

Christmas dinner and dance:

Dec. 5, 6:30 p.m., Royal Canadian Legion
Branch 1, 57 Blackmarsh Rd., St. John's — 🍴

General meeting: Jan. 21, 2026, 2 p.m.,
Royal Canadian Legion Branch 1,
57 Blackmarsh Rd., St. John's — 🍴

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

BC01 CENTRAL FRASER VALLEY

Art Baglot
John Barmby

BC02 CHILLIWACK

Rollie Keith
Barbara Landry
Mary Meline Ryall
Rosalea Warkentin

BC03 DUNCAN AND DISTRICT

Michael Beggs
Keith Doak
Brian Jackson
Marian Pattenden

BC04 FRASER VALLEY WEST

Earl Mohns

BC05 MID-ISLAND AND PACIFIC RIM

David Blythe
Terrance Bunzenmeyer
Malcolm Cavanagh
Patricia Cavanagh
Herbert Harding
Virginia Marrion
Dorothy McCuish
Michele McNeil
Doris Glory Miller
Cherie Newton
Jack M. Roy
Mike Smith
Alban Turpin
Meryvn A. Montgomery
Peter Ushko

BC06 NORTH ISLAND-JOHN FINN

James Caves
Toni Edwards
Marion Flynn
Shirley Hansen
June Heaton
Alex Ingram
Marilyn Isler
Rodney Ives
Edith Kelly
Glenda Kinney
Gregory MacAulay
Annette Moran
Richard Page
Fred Paradie
Cecila Saele
Bud Wilds

BC07 CENTRAL OKANAGAN

Grant MacDonald
Gordon L. Shufflebotham

BC08 VANCOUVER AND YUKON

Margaret Shiu

BC09 VICTORIA-FRED WHITEHOUSE

Clayton Bullis
Lyle Coulter
Cornelia deBondt
Michael Dyer
Eileen Fell
Peter Ford
Frank Hawboldt
Eha Hinch
Peter Hurley
Carol MacDonald
Donald Miller
Murray Press
Sharon Schaalje
Norman Smith
Susan May Smith
Gail Wheeler

BC11 OKANAGAN NORTH

Elizabeth Chatelain
Thomas Falls
Ann Jubenvill
Doug McGregor
William Pringle
Rhonda Tomkulak
Donald Whitehead

AB16 CALGARY AND DISTRICT

Helen Bishop
Patricia Blake
Calvin MacLean
Lucas Mulder
Harry Sekiya

AB20 MEDICINE HAT AND DISTRICT

Les Payne
Alice Stickle

MB91 EASTERN MANITOBA

Sharon Biddiscombe
Colin Brown
Beatrice Jarvis
Cora Ott

SK25 SASKATOON AND AREA

Lorne K. Fehr
Garry Joynt
Leni (Magdalena) Wedenig

ON33 ALGONQUIN VALLEY

Albert De Bac
G. P. Dionne
W. G. Frank
Mary Louise Greiner
Anne Seddon
Norma Yeatman

ON37 HAMILTON AND AREA

Kamlesh Gupta
A. Hendriksen

ON38 KINGSTON AND DISTRICT

Sidney B. Richardson
Gary Ford
Leona M. Proctor
William C. J. Smith
Ronald E. M. Smith
Patricia Muriel Bungay
Rodney M. McKenna

ON39 KITCHENER-WATERLOO AND DISTRICT

Janice N. Adkins
Sandra Grant
Andrey Tarasiuk

ON43 OTTAWA

David Campbell
Jean Cummings
Jacques LaRose
Grant Macdonald
Patricia Marsden-Dole

ON53 OTTAWA VALLEY

Leslie Huskins

ON54 CORNWALL AND DISTRICT

Claude Desormeaux
Francis Rae LeVoguer

ON55 YORK

Robert Ryan

QC57 QUEBEC

Yvan Bédard
Jacques Bonin
Jean-Charles H. Bouchard
Jean-Luc Desgranges
Gilles Fournier
Jacques Bernard Giard
Micheline Pitre
Eugène Plante
Thérèse Simard

QC58 MONTREAL

Normand Angers
Réal Bossé
Hélène Bourgeois
Serge R. Brault
J. Champagne
Michel David
N. Dodier
Serge Fecteau
Micheline Gagnon
Jean-Jacques Gagnon
Louis-Albert Gauthier
Normand Girouard
Boris O. Gitkow
Arthur J. Hamilton
Michel Hébert
Hélène Labarre
Claude Parent
Suzanne Robillard
Cécile Thibault
Louise Trottier

QC61 MAURICIE

Serge Désaulniers
René Lafrenière

NB64 SOUTH-EAST NEW BRUNSWICK

Paul C. Blaquiére
Pauline Cormier
Carol Eldridge
James C. Garland
Marilyn Prescott
Jean-Paul Richard
Yvette Richard

NB65 FUNDY SHORES

Bonnie Casey
Joe Coughlan
Donald Graeme
Mary de Papp
Dave Stewart

NS72 COLCHESTER-EAST HANTS

Timothy Fulton
Doug Pike

NS73 NOVA SCOTIA CENTRAL

Joseph Murchie

NS75 WESTERN NOVA SCOTIA

Beatrice Cauet
Hulbert Comeau
Robert Dolomont
Eric Frederick
Agnes Grovestine
Wayne Henderson
Judith Isles
Charles Johnston
Emma Kellough
Teresa Lawrence
Vernon Leblanc
Perri Lewis
Earl Morrell
Louisa Robertson
Viateur Saulnier
Winna Smith
Gerard Theriault

NS80 NORTH NOVA

Terri Manning

PE83 SUMMERSIDE

Diana Marie Gaudet

NL87 AVALON-BURIN PENINSULA

Betty Leonard



*A BIG thank you
for referrals*

Mega Recruitment Drive

We would like to sincerely thank everyone who submitted a referral in this year's Mega Recruitment Drive (MRD), which ended on Nov. 21, 2025. Once again, our members and volunteers stepped up during this important campaign helping to strengthen our advocacy and grow a community that champions retirement security and healthy aging for all Canadians. The Mega Recruitment Drive continues to be one of our most impactful member initiatives, driving awareness of the association and supporting our shared mission to protect pensions and benefits, promote healthy aging and advance retirement security for all Canadians.

A big thank-you goes out to our sponsors; Collette, belairdirect, IRIS Advantage, HearingLife and Red Wireless for their continued partnership and generous prize contributions.

The MRD would not be possible without the enthusiasm and commitment of our members. Every referral helps grow the association and ensures that our advocacy efforts to protect pensions and benefits remain strong.

Stay tuned for the announcement of this year's prize recipients and for details about next year's campaign. Together, we're making a difference, one member at a time.

Give the gift of membership this holiday season

Not sure what to give that person who already has everything? Are you looking for the perfect retirement gift for your favourite former or current federal employee? Federal Retirees is pleased to provide our members the option of offering eligible candidates a gift of membership. Please note that gifts of membership are only available by phone. Current and retired members of the federal public service, the Canadian Armed Forces, the RCMP and federally appointed judges, as well as their spouses and survivors, are all welcome to join Federal Retirees today. Simply call us toll-free 1-844-598-9498, and we will set everything up for 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

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.

2026 membership fees

	YEAR	MONTH
Single	\$58.80	\$4.90
Double	\$76.44	\$6.37

How to sign up?

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

Moving?

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

I care
I give
It matters

J'y crois
Je donne
C'est important



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