



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

SPRING 2026
PRICE: \$4.95

THE VOICE OF FEDERAL RETIREES

Sage

A visionary at the helm

Gisèle Tassé-Goodman on her
approach to leadership

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Affordability on our minds

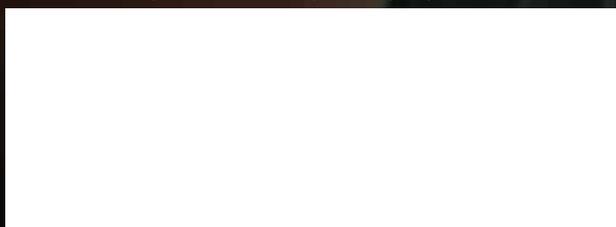
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Picking the right pet

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GRAPHIC DESIGN
The Blondes Inc. – Branding & Design

PRINTING
Dolco Printing

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

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

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

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

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In 2025, there were almost 800,000 Canadians living with some form of dementia with more than 400 new cases being diagnosed every day. Cities need to adapt to become more hospitable to those with this condition. **PETER ZIMONJIC**

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A busy first few months

The association has much opportunity to grow and succeed in its mission. We need to work together to reach our full potential. **BY GISELE TASSÉ-GOODMAN**

It's my pleasure to be writing my first *Sage* message as your new national board chair for the National Association of Federal Retirees. I've been a member of the board since last June and I was elected board chair on Nov. 19, 2025, so when you read this, I will have been in the job for a little more than three months. They've been busy ones.

A governance revamp

As we continue to review and reassess the governance model of Federal Retirees, I want you to know that as members, you are free to express your views and concerns. As chair, it's important to me that we listen to the voices of our members and do our best to address your needs and concerns.

On governance, we had a special board of directors meeting at the end of January, and since then we've been consulting with the districts. As mentioned, we are working collaboratively on this revamp and reorganization of our association. I went through a governance restructuring when I was president of Réseau FADOQ, the largest seniors' organization in Canada, and I know this process will require some give and take and patience, and we're approaching it with both.

Advocacy is a priority

As you know, we are an advocacy-first organization so our advocacy

efforts remain a top priority. We will be representing you at meetings with politicians and we will be partnering with like-minded organizations to strengthen our collective voices on issues we share.

I've been elected by the board to represent our members' interests on the Public Service Health Care Plan's partners committee and I will be working hard on your behalf to make sure our interests are well represented and our benefits stay in place.

Alongside our advocacy plans, we are working to develop a comprehensive communications strategy for the organization. That has included our website revamp, which you will be able to see later this year. We can't wait for you to see the fresh, modern look that truly reflects where we're headed as an association.

Code of conduct and respect

Before the holidays, I had the privilege of attending the CEO team's Christmas lunch and I was really impressed with the positive synergy I witnessed. It was great to see a team of colleagues get along so well. When teamwork flows like that, the possibilities are endless.

That truism applies to volunteers as well, and our code of conduct can be helpful in that regard. It applies to all members of the association and states that every member must treat every other member and employee with respect, conduct business in

accordance with the bylaws and act in the best interests of the association. It is important to work together, listen to each other and collaborate effectively. It is also important that we honour our values of diversity and inclusion. They're at the heart of who we are.

At Federal Retirees, every voice matters and every member belongs. We will stay open and committed to listening and learning together.

We want our association to be a reflection of the diverse population of Canada. There's always a seat at the table for you.

District meetings

I will be attending district meetings starting in April and I look forward to meeting our volunteers and taking the pulse of each district. I want our meetings to be more than discussions. They should be opportunities to share ideas and insights that will shape the future of our organization. Your contributions are valuable and will help guide the board's deliberations and inspire decisions that move us forward together.

I'm looking forward to a productive spring and hope yours is filled with all the hope spring always brings after a long winter. And, to those who celebrate, I wish you a Happy Easter. ■

Gisèle Tassé-Goodman is the national board chair of Federal Retirees.

Dear Sage

Note that letters have been edited for grammar and length.



Photo: Ashley Fraser

Dear Sage,
I was interested to read about the small treasures that were discussed in “The smaller the better” (Winter 2025.) It reminded me of something that I used to have. In 1948 or so, when I was a boy, my father gave me a little knife. The blade folded into the handle, which was about three inches long. On the side of the handle, there was a picture of a Mountie on a horse. I liked that knife, but I really didn’t have much use for it, so it wound up languishing in a

dresser drawer or someplace for several decades. When I rediscovered it, it had lost its sharpness, but it made an ideal portable letter opener. I used it for several years, until one day I absent-mindedly put it in my carry-on baggage before a trip. After I got to the airport, it was discovered and confiscated, and I never saw it again. I still miss it sometimes.

Bill Chalmers, Ottawa

Dear Sage,
I was disappointed to read your recommendation (Winter, 2025: “Cross-country must-sees”) that people visit the ‘Columbia Icefield Skywalk’ in Jasper National Park. Where once there was a wide pull-out, sufficient for many visitors’ cars, with a solid protective wall between these people and the rubble below, now the area is reserved only for the buses bringing paying visitors. No cars can access this area.

The superb views were visible from the parking area — no need to walk out on to the “Skywalk,” which only adds the extra thrill of being at some height above the rock-strewn hillside. I doubt the sheep and goats are happy about the invasion above their terrain. A sad intrusion into what should be a pristine area. When the initial proposal was put forward, there were many protests, but money seemingly talks louder.

Colin Park, Comox, B.C.

Dear Sage,
Your article in the Winter 2025 edition of Sage made me think of my deceased friend and former colleague, Bert Siemens. Bert and I both worked for the Grain Research Laboratory of the Canadian Grain Commission (CGC) in Winnipeg. Bert personally donated more than 200 units of blood, and for years organized the regular buses of blood donors to Canadian Blood

Services. Approximately 20 blood donors from the CGC would go on each trip every couple of months. His support of Canadian Blood Services didn’t stop with his retirement in 2022. He volunteered in the canteen, offering beverages, treats and conversation to those who donated during his shift. My last encounter with Bert was when I donated blood myself in August of 2022. It was with great sadness and shock that I learned of his death about a month later. His support of Canadian Blood Services was only one of his services to his friends, family and community. Thank you for reminding me of this outstanding human.

Wendy Barker, Winnipeg

Dear Sage,
Read the Winter 2025 edition — good variety of articles, good content and well written. However, the last time I looked, half of the population is male and this entire edition is almost exclusively female. Some balance would be appreciated.

Thomas MacDonald

Hi Thomas: This is fair comment. Women seem to more readily answer our calls to participate in Sage articles, but we will work harder to be more representative.

Dear Sage,
I always enjoy reading the magazine. However, allow me to offer a correction to section 9 on page 22 (Winter 2025). One hour west of Quebec City places you closer to Sainte-Anne-de-la-Pérade than to Baie-Saint-Paul. People in Baie-Saint-Paul see the sun rise before residents of Quebec City. This proves that they are located east of Quebec City.

Jean Alain, L’Ange Gardien, Que.

Dear Jean: Thanks to you, and other eagle-eyed readers, for straightening us out on our geography. Much appreciated.



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 journey toward the future

Through our governance effectiveness and structure review, we are shaping a sustainable tomorrow together. **BY ANTHONY PIZZINO**

Federal Retirees has a long history of successful advocacy, which began when the association was founded in 1963. Over the past 60-plus years, we have made important progress on retirement security and improved quality of life for our members and, by extension, older adults in Canada.

This important work continues as rising living costs are putting more pressure than ever on older adults and those living on fixed incomes. Many are struggling to make ends meet, even with pensions in place.

Looking ahead to the next decades, the need is unmistakable: the association must be sustainable, democratic and resilient if it is to continue serving active and retired members of the federal public service, the Canadian Armed Forces, the Royal Canadian Mounted Police and federally appointed judges, along with their partners and survivors, today and well into the future.

To ensure our association can continue to advocate effectively, have greater reach and influence and be sustainable for years to come, we are undertaking a governance effectiveness and structure review.

This review is a thoughtful step toward building a stronger, more resilient, and future-ready association; one that delivers enhanced services and access for members, renews and supports our volunteers, strengthens communication and collaboration across the organization, improves administrative efficiency and ensures long-term sustainability.

The need for this work was clearly identified by our volunteers through a 2022 branch core functions survey. That feedback signalled a shared recognition that the association must modernize elements of its governance framework to respond to branch-level concerns, including persistent challenges in recruiting and retaining volunteers and the administrative burden created by the current governance model.

That survey was followed by a resolution brought forward by delegates, or branch presidents, at the 2023 annual meeting of members calling for a committee to be established to review our structure. As a result, the special committee on association structure was created.

Work then began by the special committee and board of directors on a governance effectiveness and structure review to modernize how the association represents members, makes decisions and supports volunteers.

This review is grounded in the guiding principles of fiscal responsibility, sustainability, accountability, inclusivity, collaboration, trust, open communication, member-focused decision-making and continuous learning.

This work is being advanced with the support of expert governance professionals and grounded in meaningful input from volunteers and members across the association. It reflects over a year of focused engagement with the national board of directors and the special committee on

association structure, informed by broad consultation through surveys, interviews and district and regional meetings.

Together, we are building a proposed governance model that reflects this collective insight and we are positioning the association to meet the realities of the future. This work directly addresses core challenges and opportunities, including a changing federal landscape, evolving volunteer capacity and expectations, structural and governance pressures and member engagement realities, so the association remains strong, relevant and effective.

The goal of this review is to collaboratively build a governance and structure model that will sustain a strong, future-ready association, where everyone has a place and feels recognized.

The next phase of this work will deliver a proposed structural model that clearly reflects the association's strategic objectives and the insight shared by volunteers and members.

The proposed model will be brought forward for continued engagement and dialogue, ensuring volunteers and members have meaningful opportunities to understand it, and help shape its final form. Together, we are building a structure designed to sustain the association well into the future.

Please stay tuned, here and on our website, for updates and opportunities to be involved in this important work. ■

Anthony Pizzino is the CEO of Federal Retirees.

'When I see a need, I take action'

Federal Retirees' new national board chair Gisèle Tassé-Goodman found new purpose in retirement by volunteering for organizations that defend the rights of older adults.

BY JENNIFER CAMPBELL

As Gisèle Tassé-Goodman learned more about Federal Retirees, she became increasingly passionate about applying her governance leadership to advance the organization's advocacy agenda. She is now doing just that as Federal Retirees' national board chair. Tassé-Goodman was photographed at Zibi, a multi-phased, mixed-use sustainable redevelopment located on the Ottawa River. Photo: Ashley Fraser





Before becoming national board chair of Federal Retirees, Gisèle Tassé-Goodman spent six years as the chair of the board of Canada's largest seniors association — Réseau FADOQ — with more than 603,000 members across the province of Quebec.

Over the course of her time at FADOQ, she interacted regularly with members from the National Association of Federal Retirees. As she learned more about Federal Retirees, she became increasingly passionate about applying her governance leadership to advance the organization's advocacy agenda. She sees membership growth as a key means of strengthening advocacy. Drawing on her experience at FADOQ, where membership grew from 525,000 to 603,000 over six years, she is confident that NAFR is well positioned to achieve success in expanding its membership. "The more united we are, the more impact we have with the people who shape decisions," Tassé-Goodman says.

A long career in public service

Over her 33-year career with the federal government, Tassé-Goodman worked on Parliament Hill for years, including serving nine different ministers. She worked at Industry Canada, the former departments of Human Resources and Skills Development, Social Services, and Employment and Immigration as well as the Canadian Intellectual Property Office and the Public Service Commission.

She has also served on numerous other boards of directors, where she has amassed a significant amount

of governance experience and understanding of how organizations need to evolve and adapt for the future.

Speaking about the governance effectiveness and structural review the association is currently undergoing, she said it's an important step that won't happen overnight.

"It takes time, patience, collaboration and open-mindedness," Tassé-Goodman says. "In March, we will be in full consultation, and I'm confident that we will come out of this with a stronger association in the end."

When she was board chair at FADOQ, she attended the global conference of the International Federation on Aging (IFA) and participated in the United Nations Open-Ended Working Group on Ageing (OEWGA) as part of a multi-pronged effort to secure a UN Convention and reinforce the protection of the Rights of Older Persons. She is excited that Federal Retirees is part of the global alliance to protect older persons' rights and is committed to continuing to use her expertise to help achieve that goal.

"For me, helping people who struggle to make ends meet is extremely important," she says, adding that not everyone has meaningful or secure retirement income security like most Federal Retirees members. Recent Treasury Board numbers show that the median level pension of women who have retired from the federal public service is \$28,000 while for men, it's \$34,000.

"There are lots of people who have maybe 10 years or less of service rather than 30-plus years," she says. "It's important to me on a personal level

"I love to do this volunteer work and I get to meet great people. The look in people's eyes when you've helped make their lives a little better, that's what makes me happy and drives me to volunteer."



Top, Gisèle Tassé-Goodman was elected president of Réseau FADOQ's board in 2019. She served in that position for three two-year terms. Photo: Compliments of Tassé-Goodman Above, Gisèle Tassé-Goodman with her husband, Earl Goodman, and their beloved pup, Yoko, so named because they are both Beatles fans. Photo: Ashley Fraser

that I do my part to help those less fortunate. As an association I believe we should advocate for all seniors to have strong retirement income security.”

The importance of advocacy has always been central to her. She went to battle in the Quebec National Assembly as well as the House of Commons to secure better home care for older adults and she has taken part in numerous commissions and pre-budget submissions federally and provincially.

“Many older adults want to remain in their homes and I’m one of them,” she says. “Strengthening the rights of seniors on that file is extremely important to me. Another is improving digital literacy among older adults, at which she says they made gains at FADOQ. She also fought for improvements in long-term care as well as advocating for the shingles vaccine.

“I believe that when we work together, we can accomplish a lot more,” she says.

Early learning about responsibility

Tassé-Goodman’s mother, who is now a vibrant 92 years of age, was a teacher



Gisèle Tassé-Goodman and Steven MacKinnon, who served as minister of labour and seniors in 2024. Photo: Tassé-Goodman



Gisèle Tassé-Goodman supports Bill C-319, which proposed to increase Old Age Security payments by 10 per cent for seniors, aged 65-74, who were initially excluded from a previous increase. Photo: Compliments of Tassé-Goodman

and school principal and her father was an entrepreneur who managed a flooring business and owned a commercial storefront.

“I grew up in a happy family,” she says. “I had three sisters and five brothers. My dad played guitar, I played violin, and there were harmonicas. There was always a lot of music. Sharing at the table as a family was always important to us.”

She says all of the children had responsibilities at home and they were taught to be role models for the others. Tassé-Goodman and her husband, Earl, continued those teachings when they went on to have four sons, the eldest of whom died when he was just seven.

“When I see the sadness in the eyes of someone when they’ve lost someone close, I understand,” she says. “It’s as though a piece of you is gone, but somehow you have to keep going.”

At 70, Tassé-Goodman is an avid pickleballer and she also walks and cycles to keep in shape so she can live as long as her mother. She and her husband have seven grandchildren, and a puppy the couple — both Beatles fans — named Yoko.

Why volunteer?

“When I retired in 2012, I told my father that I wanted to be present for him and my mother — to take care of them,” Tassé-Goodman says. “And he passed away later in 2012. I said ‘I need to re-orient myself.’ I volunteered with youth for many years when my kids were young so I thought I could do the same thing for seniors.”

In her quest to figure out where to volunteer, she recalls one particular moment when she witnessed a woman at the cash at a grocery store near her Gatineau home. The woman was \$12 short and had to remove some things from her basket. This was a radicalizing moment for her. She’s heard stories of people splitting their pills in half because they can’t afford to take a full dose.

“For me, this became the challenge I wanted to help address,” she says. “Can you imagine that level of struggle? I realized that with a good pension, I’m in a position to help my community. I’ve always been active and committed; now I channel that commitment into serving seniors. Since making that choice, I have

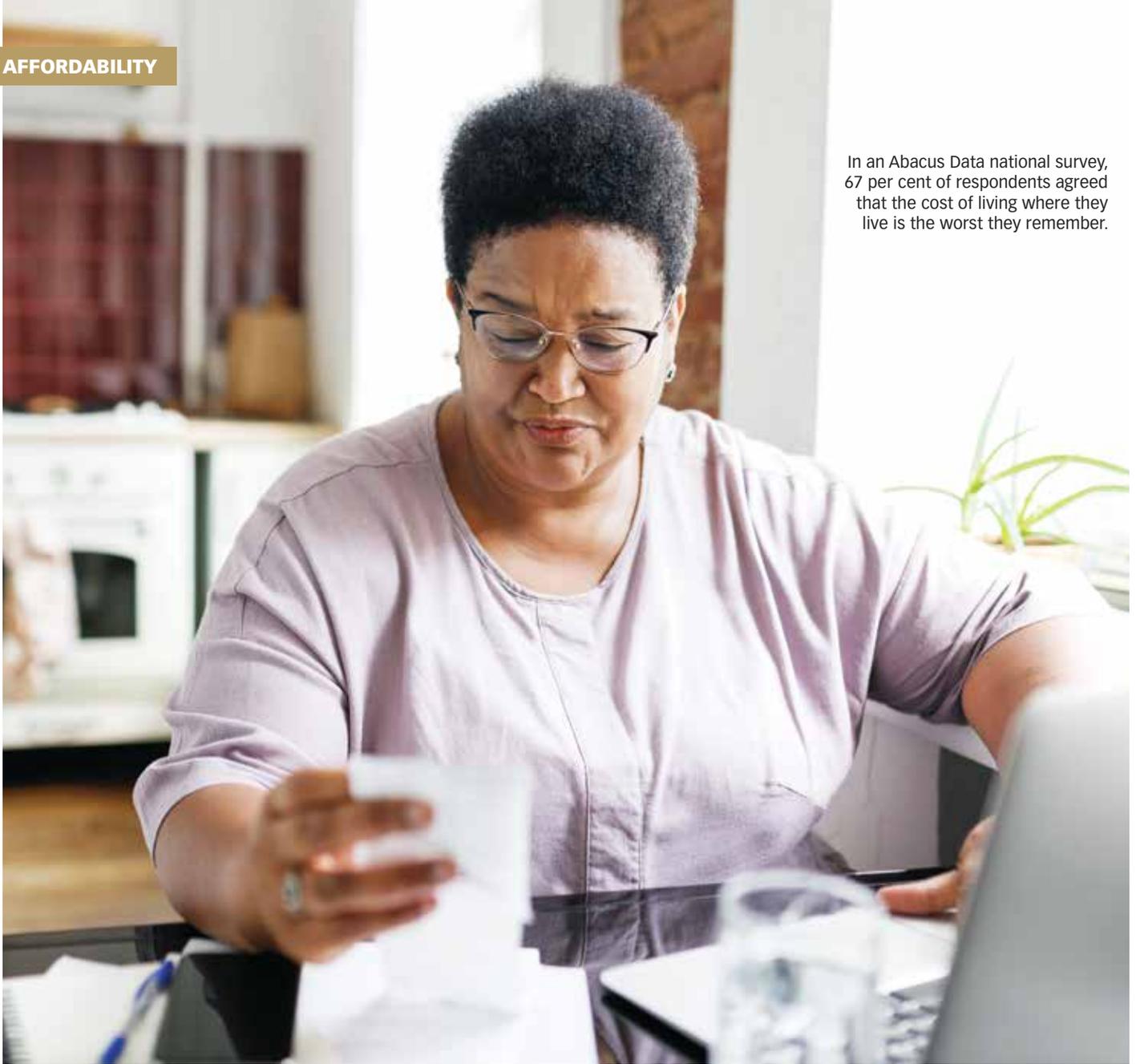
felt nothing but certainty. I love to do this volunteer work, and I get to meet great people. The look in people’s eyes when you’ve helped make their lives a little better, that’s what makes me happy and drives me to volunteer.”

She sees it as paving the way for the next generation. “When I see a need, I take action. We’re here for a short time and it goes by fast.”

As national board chair of Federal Retirees, Tassé-Goodman is deeply optimistic about the organization’s current strength and its future. That optimism is grounded in the governance review now reinforcing accountability, leadership and long-term sustainability — and in her commitment to applying her experience and dedication in service of a more resilient, credible and impactful organization for years to come.

“With dedicated people, a board with the experience, skills and judgment to lead thoughtfully and collaboratively, and an important mission that inspires our work, together, we are building a strong and sustainable future.” ■

Jennifer Campbell is the editor of *Sage*.



In an Abacus Data national survey, 67 per cent of respondents agreed that the cost of living where they live is the worst they remember.

The affordability gap

Canada's economy has remained resilient in the face of inflation and U.S. President Donald Trump's tariffs, but we're seeing the crunch at the grocery store and everyone has to eat. **BY MICK GZOWSKI**

These days nobody's loving their grocery bill.

According to Statistics Canada, in September the price on coffee was up 41 per cent, beef up 17.4 per cent, nuts and seeds 15.7 per cent and fruit juices and confectionaries were up more than 10 per cent. Part of the blame for some increases is climate change. Drought

and flash flooding in Brazil and Vietnam caused coffee prices to spike globally, and drought caused increases in animal feed prices, driving up the cost of beef.

In an Abacus Data national survey published Dec. 15, 2025, 67 per cent of respondents agreed with the statement that the cost of living where they live is the worst they remember. That means

a slightly more than two-thirds of Canadians are feeling the pinch.

Interestingly, the numbers broke down a little differently when viewed through a partisan lens. Liberals agreed with that statement 58 per cent of the time, while Conservatives agreed 75 per cent of the time. But what everyone agrees upon is that grocery prices are the greatest

inflationary concern. What few notice is that energy prices have decreased this year, according to StatsCan.

Canada's Consumer Price Index for November 2025 shows prices have risen only 2.2 per cent over the same period last year.

Everyone needs to eat

That's not scary inflation. So why do we feel there's an affordability problem? Probably because prices at grocery stores went up 4.7 per cent and everybody needs to eat.

Brigitte Boulay started working for the government at age 21 doing web design for NSERC and, before that, the CRTC. She retired two years ago.

"[I] worked my butt off and retired with a very nice pension and benefits," she says. "I should be on easy street, right? No. [I have] the best pension a person could have and more than half is taken up by rent."

In her free time, Boulay started a homeless outreach organization called Shadow Ottawa 10 years ago. These days

with her rent topping \$2,000 a month, she says she meal plans based solely on what is on sale. She used to buy pairs of socks weekly to give out to panhandlers, but that's no longer affordable for her.

"I can't do that anymore," Boulay writes. "It hurts me that I can't do what I used to. But what will I take away from myself and my family to be able to give?"

Economist Tim Sargent is a senior fellow and director of the Domestic Policy Program at the Macdonald-Laurier Institute.

"The [consumer] price index itself of course is creeping up, but the inflation rate is roughly stable," Sargent says.

"Since before the pandemic we've had a very significant run up in prices, and prices have gone up about slightly more than 20 per cent."

Sargent says that since 2019, inflation around the pandemic spiked, but that things are getting back to where they're supposed to be. Over that six-year period, two per cent inflation should have resulted in a 12 per cent total rise in prices.

"People's perceptions tend to be

based more on the prices they encounter most frequently. And that means grocery stores," Sargent says.

"Clothing prices, footwear prices are actually down 3.6 per cent."

According to StatsCan, Canada's real GDP per capita grew by 6.2 per cent between the third quarters of 2015 and 2025 (average annual growth rate of 0.61 per cent). In comparison, it grew by 5.4 per cent between the third quarters of 2005 and 2015 (average annual rate of 0.53 per cent.)

Economy is relatively resilient

Despite Trump and a pandemic, our economy is so far weathering the storms quite well.

"So far, we have avoided a recession," Sargent adds. "We've had decent employment growth to close out the year and wages are growing at a decent pace. Wages are growing faster than prices and have been for the last three years."

"Canada's economy is hanging in there after the first year of Trump and his trade war and all the uncertainty that it's [caused]," says Jim Stanford, a Canadian economist, author, founder of the Progressive Economics Forum and director of the Centre for Future Work. "And frankly, I'm surprised that we haven't had a recession. And the fact that we haven't is a good reminder that our economy is actually quite diverse and quite resilient in many ways."

The costs of rent, housing and food have all skyrocketed, which disproportionately affects people on the bottom end of the economic ladder, especially Gen Z as well as pensioners on fixed incomes. Also, if you're employed in the steel, automotive or forestry industries, you may have experienced layoffs due to Trump's sectoral tariffs.

"But in manufacturing as a whole, there are more people working today in Canada than there were a year ago," Stanford adds, praising the wage gains that strong unions have recently managed to pry from their employers.



Prices at the grocery store have risen by 4.7 per cent, which is why people are feeling so financially pinched. After all, everyone needs to eat.

Gatineau's Marc Fonda retired two years ago at age 60. Despite the fact that his wife is still working full time, his pension from 35 years with Aboriginal Affairs and NSERC is barely making ends meet during these tough times.

"I get most of my food at Giant Tiger now or Food Basics," Fonda says, bemoaning having to shop for his family at discount grocers. "I pretty much avoid the regular grocery stores because of their prices, and when I do go, I'm kind of shocked at how much they actually want."

Budget hit disability pensions

While Budget 2025 included a 2.7 per cent CPI-based increase for federal retirees in 2025, and a 2.6 per cent rise for CPP benefits, the budget also targeted RCMP disability pensions for CPI-only indexing, effective by January 2027. Previously those disability pensions were calculated by their wages as employees. By switching to CPI, the pensioners may

lose compound interest accrued by that higher amount and that could take thousands out of the pockets of people who were disabled by their service to Canada.

Patrick Imbeau is the senior adviser on retirement security for Federal Retirees. He thinks the government's argument that it was just trying to change to a system where all pensions are calculated the same way is specious.

"That's what they're arguing," Imbeau says. "But it's nonsense because they didn't change how the veterans get it."

Another issue that riles Imbeau also riles James Infantino, a pensions and disability insurance officer for the Public Service Alliance of Canada. Both men are concerned that the budget is intending to raid the government pension's "non-permitted surplus" like it did last year to the tune of \$1.9 billion, moving it from the Public Service Pension Fund to the Consolidated Revenue Fund. Contributors are supposed to be consulted on where that money goes, and they haven't been.

"In my opinion," Infantino says, "they're using that surplus in the pension fund to finance their reduction of the workforce and their fiscal difficulties."

The budget said the government planned to cut about 16,000 public service jobs by 2028–29, with a larger goal that by 2029, there be 40,000 fewer public servants than were employed in 2024.

Imbeau says that while Federal Retirees supports early retirement for frontline workers, big early retirement incentive programs are normally paid for out of the employer's budget, not their employees' pension surplus.

"Our members and their contributions to their pension paid for the early retirement incentives for the government," Imbeau says. "So their own contributions are paying for them to get an early retirement, to get to be forced out of their jobs." ■

Mick Gzowski is a writer and filmmaker based in Aylmer, Que. He worked in the Prime Minister's Office in the mid-2000s.



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Dementia-friendly cities

With dementia numbers increasing, it's important for communities to develop policies that allow those living with the condition to continue to lead rewarding lives.

BY PETER ZIMONJIC

Jim Mann, who spent his career working for Air Canada, was first diagnosed with dementia in 2007. He's been volunteering for the Alzheimer's Society of British Columbia ever since. Photo: Mohammed J. Alsaber

A few years ago, Jim Mann took Vancouver's SkyTrain into the city's downtown core for an appointment.

Having lived and worked in Vancouver for decades, he knew the city well, but after his meeting, Mann walked out the front door of the building and something strange happened.

"I became disoriented," he told *Sage*. "I was standing there going: 'I have no idea where I am, nor do I know where I'm going or why.'"

"So much of wayfinding for people living with dementia is really in the moment," Mann added. "Some days you're going to make it all around the block and there's no problem, and other days you're going to get halfway and be disoriented."

Mann, 77, was first diagnosed with dementia in 2007, and since then, he has worked on and off with the Alzheimer Society of British Columbia to help improve the quality of life for the increasing number of Canadians living with dementia.

The Dementia-Friendly Communities initiative

The Alzheimer's Society of Canada estimates that at the beginning of 2025, there were almost 800,000 Canadians living with some form of dementia, with more than 400 new cases being diagnosed every day.

With Canada's population continuing to age, the number of people living with dementia is expected to increase to 1.7 million by 2050, the advocacy group says.

To prepare the country for that future, and make life better in the present, Mann — who is on the Alzheimer's Society of B.C.'s board — has been helping the advocacy group with its Dementia-Friendly Communities initiative.

The Alzheimer Society of B.C. started the initiative in 2015, and it's now a pan-Canadian effort, with provincial wings of the advocacy group sharing best practices and working together through

The Alzheimer Society of Canada's Dementia-Friendly Canada project.

"In a nutshell, a dementia-friendly community is a place that is welcoming, supportive and inclusive of people living with dementia and their care partners," says Heather Cowie, the manager of community engagement at the Alzheimer Society of B.C. "The initiative itself looks slightly different in each province, but across the board it's working with every workforce sector, from transit to library professionals, to the food and beverage industry, to legal professionals, you name it."

The initiative is not particularly complicated, nor expensive, but what it does require is the capacity to understand what others are going through, and a willingness to help.

Linda Garcia, a professor emeritus, of the University of Ottawa's Faculty of Health Sciences, spent her academic career focusing on improving quality of life for people who are aging, particularly when they're living with dementia.

She says making communities

more dementia-friendly is really about breaking down the stigma of the disease and treating it like any other disability.

"There was a time several decades ago where when somebody was using a wheelchair we would say: 'Well that's it, you can't go to work, you can't do this, you can't do that,' and now we talk about an accessible world," she says. "Take this and apply that to dementia. Dementia is a health condition that people are afraid of — they only see the disease and they forget that people who live with dementia also want a life."

Society needs to adjust

To that end, she says, we need to make societal adjustments that are equivalent to ramps and elevators for wheelchair users, but do it from a cognitive standpoint.

Such "cognitive ramps" come in many different forms and have a physical and intellectual component. By understanding the challenges of someone living with dementia, for



The sunflower lanyard program is a simple and subtle way that people can advertise they have challenges that may not be apparent. Airports across Canada and around the world are part of the program.

“With Canada’s population continuing to age, the number of people living with dementia is expected to increase to 1.7 million by 2050, the advocacy group says.

example, finding their way around their community, solutions can present themselves.

Allen Power, a geriatrician, author and the Schlegel Chair in Aging and Dementia Innovation at the Schlegel-UW Research Institute for Aging, which is partnered with the University of Waterloo, says sometimes those solutions can be quite simple.

“A sign next to a bathroom door that shows a silhouette of a man or a woman may not mean toilet to someone with dementia,” Power says. “What can be done is to instead put the word ‘toilet’ on the sign — because a lot of people with dementia can read well into their

illness — and put a picture of a toilet so it’s clear what is behind the door.”

The Alzheimer’s societies across the country encourage simple ideas along these lines by reaching out to municipalities, libraries, public transit operators, banks and other businesses to offer free education sessions.

“A lot of people have a misunderstanding about what dementia is and what it’s like to live with,” Power says. “The antidote to fear is education.”

He also says an important component of any initiative to make communities more dementia-friendly is including those living with dementia in any education programming. The best

“approach is to talk to people with dementia, bringing them into the solution so it’s not something imposed on them but rather something constructed between those with dementia and those who do not have the condition [and who] want to help them,” Power says.

Working together, these education programs have helped those who serve the public to better understand the challenges people with dementia face and how to approach and help them.

Experts say part of that starts with addressing other environmental factors that make life difficult for aging Canadians: making sure public spaces like airports are not overly noisy, bright or rife with confusing signage.

Addressing such things [lightens the load] on the cognitive side, Garcia says.

Lightening the load in other ways

Cowie notes that people with dementia often need benches to help break up long walks or make waiting for transit easier, but meeting that demand is not just about installing more benches, she says.

“In a park, on their way to go get a coffee or on the way to a doctor’s appointment, a bench is really helpful, but does the bench look like a bench?” she asks. “Because if the bench looks like a public piece of art, a person living with dementia may no longer recognize that as a place to sit, just as a really cool piece of art.”

The Alzheimer’s Society of B.C. has helped Vancouver International Airport refine its sunflower lanyard program, making the airport more dementia friendly.

The hidden disabilities sunflower program is a simple and subtle way that people can advertise they have challenges that might not be apparent. Airports across Canada and the world that are a part of the program offer free lanyards to people who need them. Staff trained in how to assist passengers with these lanyards make a special effort to



A sign with just a man or woman symbol on it may not say “washroom” to someone with dementia, but many with the condition can read well into their disease and will appreciate the word “toilet” spelled out or a diagram of a toilet on the sign.



At the beginning of 2025, there were almost 800,000 Canadians living with dementia, with more than 400 new cases being diagnosed every day.

help them navigate business, airports and other public-facing services using skills they have been taught by groups such as the Alzheimer Society.

Cowie says her team walked through the Vancouver airport pointing out where

confusion may occur, where things could be better and what was working well, and all of their recommendations were adopted.

"The first time I wore the lanyard, we were going through the airport and I

heard three words being uttered by an agent at the security area: he actually said 'take your time.' I've never heard 'take your time' before, but that's what the sunflower lanyard does," Mann says.

Experts, advocates and those living with or caring for someone with dementia tell Sage that when people are diagnosed with the condition, it hits their confidence. They will often be afraid of going out, worried they may get lost or fall, which means they stay home, becoming more isolated and worsening their condition.

"To have a good quality of life, you need a safe place to live, you need something meaningful to do and you need someone to love," Garcia says. "So if we make the world a little bit easier for someone to travel, they are able to continue with their life. It isn't over for them." ■

Peter Zimonjic reports for digital, radio and television for CBC News. He is the author of *Into the Darkness: An Account of 7/7*, published by Vintage.

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Mr. Fritz, 15, is a well-loved fur baby for Darlene and Dennis Brock, both federal retirees and members of the association. Mr. Fritz has travelled with them and, according to Darlene, seen here, he's "worth every penny" he costs. Pets are a commitment and finding the right one is important.
Photo: Alex Lambert

Picking the right pet

A 2025 Ipsos poll found that 80 per cent of Canadians over the age of 55 with pets reported social and emotional gains from their furry or feathery friends.

Sage offers some tips on getting the right one. **BY PATRICK LANGSTON**

Mr. Fritz is well-travelled, a veteran of loading up his water bowl and accompanying his people on road trips to British Columbia, Yukon and the East Coast. Now 15, the friendly Cairn Terrier/Miniature Schnauzer mix hunkers down in the back of the family vehicle or perches on the console, checking out the passing scenery.

No matter where they are, “We’re company for him and he’s company for us,” says Dennis Brock, who retired in 2003 from Fisheries and Oceans Canada as director-general of the Conservation and Protection Branch and now lives with his wife, Darlene Brock, and Mr. Fritz in the Golden Lake area of Eastern Ontario. “Darlene and I have no kids, so he’s the next thing to a kid.”

Like many retirees, the Brocks treasure their pet and the benefits that accrue to both halves of the relationship. Like others, they also know that pets are demanding and not something you acquire one day and return to the store the next if you’re dissatisfied.

So, what do you need to know if you’re thinking of bringing a dog or cat, a budgie, maybe even a ball python into your life?

Some benefits of pet companions

Whether anecdotally or based on solid research, it’s evident pets can improve our lives. In fact, a 2025 Ipsos poll found that 80 per cent of Canadians over the age of 55 with pets reported social and emotional gains from having an animal pal.

Those gains can be especially crucial as we age, our social circle diminishes and loneliness sometimes sets in.

“Having a pet can help combat that,” says Lisa Chance, a Nova Scotia-based volunteer at ElderDog Canada, a national non-profit group offering support to seniors with dogs and to older dogs. “I’ve had lots of people say to me something along the lines of, ‘This dog is my only living relative.’”

Any pet, by requiring care and attention, also injects routine and purpose into our daily life, providing stability during the major life transition that retirement brings.

Cardiovascular health, muscle tone and connection to the world outside our front door all get a boost from stick-throwing jaunts in the park or just a hike around the block with a dog.

Stroking a cat, rabbit or other pet is a great temporary anxiety reducer for both stroker and stroked, and at least one recent study found that, as we age, pet ownership helps maintain cognitive functioning, including memory and language.

Less quantifiable is unconditional love, a life-booster that comes in spades with a pet and clearly runs both ways: just listen to the contented purr of a cat when curled up on a loving lap.

Pet birds are no exception to the human-animal drive to connect, according to Sophie Hébert Saulnier, a Montreal veterinarian specializing in birds and exotic animals.

“They are really trying to connect with you, sometimes with words but even without words they can communicate quite a lot. And they have an emotional capacity to develop a relationship on a very deep level.”

While reptiles don’t communicate the way birds or other pets do, she says some learn to associate their owners with food and will approach the person. The relationship is not a deep one, but that may be just fine for some folks.

The realities of an animal in the home

Despite the pluses of having a pet that seniors acknowledged in the Ipsos poll, only 44 per cent of Canadians 55 and older are pet owners. Cost, convenience and an animal’s lifespan may be reasons for that and need to be carefully considered.

Pets are expensive. According to the Ontario Veterinary Medical Association, a cat costs more than \$1,700 a year without dental care or pet insurance. A dog, again without dental work or insurance, is around \$2,300.

Mr. Fritz has had four dental surgeries over the years, setting the Brocks back about \$10,000, says Dennis (“He’s worth every penny,” exclaims Darlene.)

Even a bird dips into your wallet, according to Hébert Saulnier. Vet bills will

“**In fact, a 2025 Ipsos poll found that 80 per cent of Canadians over the age of 55 with pets reported social and emotional gains from having an animal pal.**”

Resources for adopting a pet

Choosing a pet

Ontario Veterinary Medical Association

ovma.org/petcare

Selecting a pet for your family

Duncan Animal Hospital

duncananimalhospital.com

Dog breeds

Canadian Kennel Club

ckc.ca

Support for seniors with dogs and for older dogs

ElderDog Canada

elderdog.ca

Best exotic pets

Coastal Care Veterinary Emergency & Referral Hospital

coastalcarevets.ca/site/blog/2024/05/31/best-exotic-pets



Jean Haché holds Pilou, his 11-year-old orange tabby. Pilou's minimal demands make him a perfect pet for Haché and his wife, Heather Jamieson. Photo: Compliments of Jean Haché

run \$150 or more a year, and the initial outlay for a cage, good quality food, toys and other necessities will be \$400 to \$600.

"We are seeing many people who apply for funding for life-saving veterinary care for their companion animals," says Dawn Campbell, a veterinary social worker at the Vancouver Humane Society. "It's really important to consider what community programs there are, what kind of safety nets are available."

Pets can also interfere with your travel plans, provoke allergic reactions in visitors and make occasional messes on the floor.

One other caution: While some pets have a relatively short lifespan (and that means bereavement for their humans), cats can live up to 15 to 20 years. Cockatiels can surpass that by a decade. Are you prepared to make that

commitment or at least create a backup plan if you can no longer care for the pet?

Choosing your pet

Some people are "dog people," some are "cat people," while others love rabbits, which are cuddly and playful. They can be litter trained, but are also social animals and do best in pairs. Pet rats can be sweet, highly intelligent and great with children, but usually have lifespans of only two or three years.

No matter what kind of pet person you are, some basic rules apply.

For instance, how much time do you have to devote to your pet? Where do you live? Are you prepared for some disruption?

Depending on the breed, dogs can require a lot of space, attention and exercise. Training — time-consuming and



Sophie Hébert Saulnier is a Montreal veterinarian specializing in birds and exotic animals. Photo: Compliments of Sophie Hébert Saulnier

expensive, but a rewarding way to forge a powerful human-animal bond — is a must for active dogs and a good idea for all canines.

Many seniors prefer a small dog, one that can snooze in their lap, Chance says, noting the popularity of Shih Tzus, a loyal and loving breed. An adult dog rather than a rambunctious puppy may also work best.

Cats do well living indoors, including apartments, provided they have toys and some room to romp. They can also be amusingly imperious: “He runs us more than we run him,” jokes Jean Haché about Pilou, the 11-year-old orange tabby who deigns to share his home with Haché and his wife, Heather Jamieson. A retired assistant deputy minister with Fisheries and Oceans Canada’s Maritimes region, Haché says Pilou’s minimal demands (“as long as he’s fed and has litter, that’s it”) and generally pleasant personality make him a “perfect match” for a retired couple.

Birds such as cockatiels are only partially domesticated, Hébert Saulnier says, and their occasional wild behaviour — chewing household items and screaming if left alone, for instance — may make them unsuitable for some

domiciles. Such birds also need to be able to fly freely in the home for at least an hour a day.

Remember, too, that if the routine of having an animal gives structure to our day, it also does to theirs and is essential for a pet’s sense of security.

When thinking of a pet and deciding which one, “Be honest with yourself, really consider what your lifestyle is going to look like,” advises Campbell. “We are bringing an animal into our lives that’s going to be fully wholly reliant on us, and we have to be able to provide care appropriate to their needs.”

Adds Brock, “If people are going to adopt a dog or a cat or anything else, you’ve got to be prepared that there are some sacrifices you’re going to make on [your pet’s] behalf. You don’t do it lightly.” ■

Patrick Langston is an Ottawa writer whose house has been home to dogs, cats, hamsters, pet rats, fish and various birds. He’s currently down to an aging Lab/Shepherd mix named Betty.



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- Serving on one or more board committees and participating actively in committee work;
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- 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.



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For more information, please contact the nominating committee by emailing elections@federalretirees.ca

Springtime reminders

Keep your home and car safe with tire changes, pothole avoidance and home maintenance.

Sure, in some parts of the country it still feels like the middle of winter, but spring is waiting around the corner. It's the perfect time to start preparing your spring to-do list, from changing car tires to giving your home a thorough spring cleaning.

When to switch from winter tires to summer tires?

Officially, March 15 is when you can first replace your winter tires. However, some experts agree that changing too early can be a bad idea — and perhaps even dangerous. At temperatures below 7 C the rubber of all-season or summer tires starts to lose its effectiveness. This process accelerates when it drops to -7 C, while the rubber of winter tires begins to lose its elasticity at only -40 C. It may be a good idea to wait until the roads are dry and the temperature is stable above 7 C before changing over.

Spring driving tips for safe travel

Once the snow melts, our Canadian roads undergo a transformation. The melting snow often reveals potholes and debris scattered across both city and country roads. Even if you know a particular road by heart, make sure you exercise caution once the seasons change. The arrival of spring brings increased activity on the roads, with cyclists, pedestrians and animals requiring drivers to re-adjust their habits and share the road responsibly. Another tip for spring driving is to check your tire pressure regularly. As temperatures



fluctuate, so can your tire pressure, impacting your vehicle's handling and fuel efficiency.

Preventing water damage with spring home maintenance

Melting snow can cause a lot of trouble. In fact, water damage is the main cause of home insurance claims in Canada. To safeguard your home, watch for signs of potential issues such as the presence of mould, accumulation of puddles in the basement or moisture marks on your walls. Your first line of defence against basement flooding is a well-functioning sump pump. Regularly check its operation and have it repaired if necessary. If you don't have a sump pump, consider installing one to actively manage water accumulation. You can also take some proactive measures to prevent water from pooling near your home's foundation.

In addition, you should clear snow away from your home's exterior walls and ensure it's relocated to an area

where the melting water can safely drain away. Make sure that your downspouts extend at least two metres so that they drain away from your foundation. Including water damage protection in your home insurance policy is a smart idea, as it provides financial coverage for any repair or restoration work that may be necessary following water damage. It's a small step that can provide significant peace of mind during the spring thaw.

For more tips on protecting your home from floods, check out the Intact Centre on Climate Adaptation's home flood protection check-up.

Spring is the season of fresh starts and new beginnings. These tips can help you avoid potential issues, so you can fully enjoy the warm, sunny days ahead! ■

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Visit Quebec's First Nations

Experience the living cultures of Quebec's First Nations — stories of language, art and connection that make travel more meaningful.

Quebec's charm often lies in its cobblestone streets, Parisian-style cafés and timeless cathedrals, but the province's story runs far deeper. Long before French explorers arrived, these lands were home to First Nations communities whose cultures, languages and traditions live on today.

For travellers, connecting with Indigenous heritage isn't just about history — it's about meeting the people who are carrying their cultures forward, in ways that are as inspiring as they are illuminating.

Living cultures and lasting connections

Across Quebec, 11 Indigenous Nations, spanning 55 communities, shape the province's cultural heart. From the Kanien'kehá:ka (Mohawk) near Montréal to the Wendat of Wendake and the Inuit of Nunavik, each Nation brings a distinct worldview tied to its homeland.

Travellers can experience this living culture first-hand, whether through language classes, storytelling or Indigenous-led tourism experiences. In Wendake, the Huron-Wendat Museum and Onhwa' Lumina invite guests into a world of light, legend and community pride. In Kahnawà:ke, the Kanien'kehá:ka Onkwawén:na Raotitióhkwa Language



The Huron-Wendat Museum, shown in the two photos above, invites guests into a world of light, legend and community pride.

and Cultural Centre keeps the Mohawk language and art alive for new generations.

Reconciliation in action

Beginning in the 1970s and 1980s, the federal government began establishing legal frameworks to recognize and protect the rights of Indigenous communities. In 2008, it created the Truth and Reconciliation Commission — an initiative aimed at confronting the legacy of residential schools and fostering respectful, nation-to-nation relationships with Indigenous peoples.

But reconciliation is more than a policy — it's a conversation. Events such as KWE! Meet with Indigenous Peoples in Québec City bring together all 11 Nations for dialogue, dance and storytelling. And organizations such as the Indigenous Tourism Association of Canada (ITAC) remind us that every Indigenous-led travel experience is a step toward understanding.

Travel that gives back

Indigenous tourism in Québec isn't just enriching, it's responsible. Community-led experiences ensure that your visit



The inside of the Huron-Wendat Museum, left, and at right, visitors are treated to an Indigenous breakfast at Kahnawake Reservation.

financially supports the people sharing their stories. Imagine kayaking through Cree territory in Eeyou Istchee, meeting Innu artisans along the North Shore or savouring a traditional meal in Wendake. These are all moments that connect travellers to a place with purpose.

For travellers, the most meaningful thing you can do is simple: listen. Listening honours the work behind every song, carving and story. It shows respect for the ongoing journey of reconciliation and supports Indigenous

voices in sharing their own narratives. And when you listen — really listen — travel changes. It becomes less about seeing and more about connecting; less about taking in the view, and more about being part of something that endures.

Honouring every voice

Exploring Québec’s Indigenous heritage is an invitation to listen, learn and connect with stories that have shaped the province for generations. From the

traditions of the First Nations to the vibrant communities that keep these cultures alive today, every encounter offers a deeper understanding of the land and its people.

By embracing these narratives, we help ensure that the voices of the past and present continue to resonate for years to come. ■

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Advocacy in the age of misinformation

The best advocacy is informed and factual. We must resist the temptation to react quickly to statements that may amount to misinformation, disinformation or malinformation. **BY OLGA BINDUTIYE**

Effective advocacy has always depended on evidence, including lived experience, trust and collective action. What has changed is not the need for those foundations, but the environment in which advocacy now operates. Today's public conversations move faster, fragment more easily and are increasingly shaped by digital tools that can amplify half-truths as quickly as facts.

False information spreads rapidly, fuelled by social media, fractured news ecosystems and increasingly powerful artificial intelligence (AI) tools. But not all false information is the same. Some of it is misinformation (shared without intent to mislead); some is disinformation (created deliberately to deceive); and

some is malinformation (rooted in real facts, but stripped of context or framed to cause harm.) For advocates working on issues that affect older Canadians, misinformation, disinformation and malinformation (MDM) present a new and growing challenge.

The question is whether advocacy itself can remain grounded, credible and effective when speed and emotions can often drown care and context.

At the fault line

Issues affecting older adults are frequent targets for misleading narratives. Pensions, health care, long-term care and income security are complex issues governed by detailed rules, shifting

policies and technical language. At the same time these issues touch on deeply personal concerns about dignity, independence, security and well-being.

When information about these topics is oversimplified or stripped of context, confusion can spread quickly across public conversation. Claims that fit neatly into a headline or a social media post often travel faster than careful explanations. As a result, credibility gives way to speed.

The illusion of certainty

AI has intensified this challenge. AI tools can now generate convincing articles, images and audio that are nearly impossible to differentiate from

the real thing. They appear professional, persuasive and authoritative. These tools can “summarize and analyze” complex policies in seconds and produce content tailored to specific audiences.

Used carefully, these tools can support advocacy work. If not verified, they can accelerate errors. AI systems do not assess context, track policy nuance or distinguish between current and outdated information well, which can result in MDM.

For advocates, this means appearance is no longer a reliable signal of accuracy. A polished graphic or confident-sounding summary may conceal gaps, assumptions or distortions that only careful review can uncover.

When facts lose the race

Consider a familiar scenario: A post begins circulating online claiming a proposed policy change will immediately reduce pension benefits. It includes a quote attributed to a public official and an infographic that supports the claim. Older adults are understandably alarmed. Messages begin to flow — emails, texts and phone calls go out.

“In an era of MDM, fact-based advocacy is not simply good practice, it is the difference between being heard and being dismissed.”

Soon, it becomes clear that the claim was incomplete and the quote was a deep fake or was at least taken out of context, as can happen with some internet “influencers.” The infographic was based on outdated data or assumptions. The policy change was more limited than the claims suggested.

In today’s information environment, advocacy mistakes are rarely about bad faith. They are about timing, amplification and the pressure to respond quickly. As such, in a time when information rarely waits, a pause can make a significant

difference. Certain signals can alert you to information that deserves closer scrutiny. Be on the lookout for emotional provocation, extraordinary or broad claims without named sources or oversimplified narratives that are scarce in context. If you can identify the source, consider it. Is it a vetted site or is it an anonymous social media account? Is it from a domain that mimics a reputable site?

None of these signals automatically means information is false, but they are useful guideposts. If you notice several of them at once, it’s a cue to pause, seek verification from a trusted source and consider context before acting.

The principles that shape advocacy

While reacting first can carry great value, strong advocacy cannot simply be about being first. Its priorities must always be about being factual, credible and consistent — acting and reacting well.

In a fast-paced information environment, advocacy is strongest when it prioritizes accuracy over virality and reliability over immediacy.

This does not mean remaining silent — it means asking several questions before acting. Where did this information come from? Has it been confirmed by reliable sources? What context is missing? How does this align with established advocacy positions? Advocacy that is grounded in evidence is not too safe. It’s strategic.

This is where trusted organizations play a vital role. Federal Retirees provides a framework for advocacy that is informed, credible and effective. Research, evidence-based policy analysis and messaging are developed with

care and expertise, to advocate for improvements to the financial security, health and well-being of our members and all Canadians, and to ensure members aren’t left to navigate complex policy debate in isolation.

Accuracy in advocacy is not just about avoiding errors. It is about providing context, anticipating misinterpretations and framing issues in ways that reflect both evidence and lived experience. Co-ordinated campaigns, shared messaging and clear advocacy tools are safeguards that protect the integrity of the initiative and amplify our collective voice.

Current advocacy landscape

Every advocate shapes the public conversation, whether through a letter to an elected official, a conversation with a neighbour or a post shared online. Small actions carry unexpected weight.

This calls for care as much as conviction. Choosing not to amplify unverified claims, embracing the “pause” and relying on shared strategies are responsible steps grounded in the understanding that credibility once lost is difficult to rebuild. This responsibility does not fall on individuals alone, it is shared. Advocacy succeeds when individual advocates and organizations act together, guided by evidence and anchored in trust.

Strong advocacy is about more than winning an argument. A more powerful outcome is understanding, building relationships and influencing decisions over time. In an information environment crowded with noise, facts remain one of the most powerful tools advocates have. Holding the line on credibility is not a retreat from urgency. It is an investment in impact.

In an era of MDM, fact-based advocacy is not simply good practice, it is the difference between being heard and being dismissed. ■

Olga Bindutiye is a campaign and mobilization officer at Federal Retirees.



The good, the bad and the ugly

Some changes to the pensions and benefits in Budget 2025 are welcome while others are decidedly not. **BY PATRICK IMBEAU**

On Nov. 18, 2025, the federal government presented C-15, the *Budget Implementation Act*, which at the time of writing, had completed its second reading. It is wide ranging, coming in at more than 600 pages, and it makes several changes that touch pensions and benefits. It includes alterations that will extend early retirement benefits for public safety and law enforcement officers — a change for which the association has long advocated and that ensures equitable retirement benefits for front-line workers. But it also includes provisions of concern such as the framework for the early retirement incentive, which will lead to early retirement of thousands of public servants and may lead to significant confusion with the existing workforce adjustment provisions because employees may not know which rules apply to their case.

It also makes some amendments to legislation that will have a significant impact on RCMP and Canadian Armed Forces veterans, changes that are arguably unjustifiable. First, it modifies the indexation for RCMP disability pensions and it also retroactively changes rules around accommodations and meals for veterans in long-term care.

Currently, RCMP disability benefits increase annually by the greater of either the Consumer Price Index (CPI) or the Wage Rate Calculation (WRC). The WRC uses a formula that includes the average annual gross composite wage of select occupational groups of the federal public administration. This means that disability benefits keep up with the wages of active employees.

Division 19 of C-15 modifies the escalation formula of the RCMP disability pension so that the benefits are indexed based on the CPI alone, effective January 2027. This can seem like a small cut in a single year, but with compound interest, this could lead to a difference of thousands of dollars each year per individual. Amid rising costs of living, retirement income security must be protected, strengthened and respected, now and into the future.

Division 19 also amends the *Pension Act* to adjust the accommodation and meals charge that veterans pay in long-term care by making changes to the definition of a province.

Why does the definition of a province matter? Monthly charges are set according to the lowest user charge in any “province.” Since 1998, the calculations have not included the

territories’ rates, which have been significantly lower. The *Interpretation Act* currently makes it clear that the term “province” includes Yukon, the Northwest Territories and Nunavut.

This has led to overpayments by veterans as some territories have had lower monthly charges, and those amounts were not considered. A CBC report estimated that veterans could be getting overcharged by \$260 a month or an estimated \$3,130 a year. A class-action lawsuit on the matter was filed in 2024.

The amendments are also “deemed” to have come into force on July 15, 1998, making this change retroactive. This would end the class action ahead of its certification hearing in 2026. It seems the government is changing the rules of the game, nearly 30 years later.

When veterans were overcharged, they had a reasonable expectation of the correct application of the law. To impose retroactive amendments now erodes the public trust. Veterans and their families deserve support, not measures that leave them out of pocket and paying more for basic necessities. ■

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

Pharmacare update

Remember this program that was part of the supply and confidence agreement between the Trudeau Liberals and Singh's NDP? Here's the latest. **BY JENNIFER CAMPBELL**

Since the *Pharmacare Act* was introduced, four provinces and territories — Manitoba, British Columbia, Prince Edward Island and Yukon — have signed bilateral agreements with the federal government. The others remain unsigned and Budget 2025 didn't allocate additional funding beyond the original \$1.5 billion over five years that was earmarked for the agreements in 2024.

The government is calling this the first phase of national, universal pharmacare in Canada with "first-dollar" coverage — meaning no co-payments or out-of-pocket expenses — for certain diabetes medications and contraception. It also said at the time it intends to pay for diabetes supplies, such as syringes and glucose strips.

The bill had also proposed that the Canadian Drug Agency develop a national formulary, a national bulk

purchasing strategy and support the publication of a pan-Canadian strategy regarding the appropriate use of prescription medications within a year following royal assent. That would have been Oct. 10, 2025. If this has been done, it hasn't been made public.

The bill required an expert committee to make recommendations "respecting options for the operation and financing of national, universal, single-payer pharmacare in Canada."

In the committee's recently completed recommendations, it says the federal government should:

- Quickly advance new legislation recognizing the right to essential medicines, defining exactly how the policy provides universal, first-dollar coverage through a single-payer and publicly administered plan that is equitable and fair.
- Fully fund a list of essential medicines, ensuring free access for all people living in Canada through existing processes, such as provincial and territorial health cards.
- Establish an independent body free from financial conflicts of interest that maintains the list of essential medicines to be publicly funded for everyone in Canada.
- Develop a national essential medicines strategy that ensures affordability and accessibility.
- Fully fund the initial list of essential medicines through various revenue-generating measures that are fair, neutral and efficient.
- Put Indigenous Peoples at the forefront of a monitoring and evaluation plan to assess the impact of pharmacare on access to medicines.
- Meet with provincial and territorial governments to agree on specific

plans for improving primary health care and pharmacy services.

- Continuously and rapidly act upon data on health outcomes, including mortality, morbidity and disparities and prescribing, to improve care.

Speaking about government action on the file, committee chair Navindra Persaud said, "Since October 2024 when the *Pharmacare Act* was passed, there hasn't been a lot of progress. I think it probably shows bilateral agreements are not the way forward."

Persaud argues the federal government should provide national pharmacare the same way it provides health-care services: "Ottawa [can provide] funding to provinces and territories that meet certain criteria, so there's not really a jurisdictional issue."

Among the provinces signed on to the pharmacare's first phase, rollout has been staggered. Manitobans began receiving diabetes medicines without cost since April 15, 2025. Their provincial program was already covering contraceptives. Prince Edward Islanders' coverage for diabetes medications and contraceptives began on May 1, 2025. Pharmacare kicks in March 1, 2026, in B.C. and British Columbians will also receive free coverage of hormone replacement therapies. British Columbians are already receiving coverage for contraceptives.

Clearly there is still work to be done. Canada is the only country with a universal health-care system that does not also provide universal prescription drug coverage. The *Pharmacare Act* remains an important beginning for advocates, including Federal Retirees, who have been calling for action for years. ■

Jennifer Campbell is the editor of *Sage*.





After making headway on the backlog of veterans disability claims, Veterans Affairs Canada — headed by Minister Jill McKnight — has fallen behind again. Photo: David Kawai

Tracking the backlog

A budget item promises to improve efficiency in serving veterans, but some wonder if it's enough. **BY JENNIFER CAMPBELL**

The latest federal budget proposes to provide \$184.9 million over four years, starting in 2026–27, and \$40.1 million ongoing, for Veterans Affairs Canada to stabilize its processing capacity for disability benefits applications and to modernize operational processes and IT infrastructure for its disability benefits program.

Addressing the backlog and looking to be proactive on dealing with claims in the future is certainly welcome, but it's been a perennial issue for more than a decade. Indeed, over the past nine years, Veterans Affairs Canada says it has experienced a 92 per cent increase in the number of applications received for disability benefits. Between March 2020 to March 2024, thanks to additional temporary employees, the department reduced the backlog by 75 per cent, from 22,138 to 5,637. Unfortunately, the backlog jumped back up to 11,247

by March 2025 due to a seven per cent increase in the number of applications received in 2024 and 2025 compared to the previous year.

The Standing Committee on Veterans Affairs investigated this problem in 2020, two years after veterans' ombud Guy Parent published a report in which he found that in addition to backlogs, women waited longer than men, and Francophone applicants waited longer than their English counterparts. He also found a lack of prioritization for those most at risk.

In response, the department hired more bilingual and francophone disability adjudicators to close the language gap and has made progress on reducing the gap between female and male applicants. But work remains and some worry the budgeted amounts won't permanently solve the problem.

Commenting on the budget commitment, Patrick Imbeau, Federal

Retirees' senior adviser for retirement security, says: "Instead of fixing the systemic problem, it looks as though they're putting another Band-aid on it. This issue needs to be addressed in a more robust way."

Imbeau notes that it cost the department \$164.4 million to employ additional staff from 2023 to 2025, so the latest cash infusion seems like déjà vu, except this time it's over four years. Federal Retirees has long advocated for sustainable funding to keep up with application processing.

When Sage interviewed Veterans Affairs Minister Jill McKnight in the summer of 2025, she said the goal was to process disability claims within 16 weeks, 80 per cent of the time.

"I know Canadians want us to do better for our veterans," she told Sage. "This is probably the thing that keeps me awake right now, because I want to make sure we're putting the people first. I also want to make sure, though, that we're doing it in a way that makes sure each veteran gets that personalized care and attention."

In response to a post-budget query, the department provided a statement saying that it "remains focused on ensuring veterans receive the benefits to which they are entitled in a timely fashion," adding that the "latest investment will enable the department to implement its long-term resourcing plan, ensuring sustained improvements in service delivery and operational efficiency."

It said the department will leverage AI, make IT infrastructure improvements, enhance efficiency, consistency and client experience, while reducing processing times and enabling more timely decisions. While this sounds good, it does raise concerns about privacy, expertise (in trusting AI to make important decisions) and it remains to be seen how it pans out in reality. ■

Jennifer Campbell is the editor of Sage magazine and the granddaughter of two veterans.

A pioneer among women

Member Kathie King was part of the second troop of women who joined the RCMP in 1974.

BY PETER SIMPSON

Telling a young person that not so long ago all RCMP officers were male may elicit the same incredulous look as when you explain how we used to answer the phone without knowing who was calling, or how people used to smoke on airplanes.

Canada's national police force was male to the corps, so to speak, until 1974, when "the very first troop of female members" were engaged, says Kathie King. When the second troop of women joined a few months later, King stood proudly among them.

"It was 32 members to a troop," says King, who was in Troop 36-74/75. "We had [members] from B.C. right straight through to Newfoundland, and one from the Northwest Territories."

Were they accepted by male Mounties?

"I was 19 years old and I think that's where ignorance is kind of bliss when you're that age," says King, who lives in Brandon, Man., not far from her birthplace of Elgin, Man. There sometimes were issues, she recalls, though often they came from the wider, usually rural communities, where "no one had seen female police officers."

“Canada’s national police force was male to the corps, so to speak, until 1974, when “the very first troop of female members” were engaged, says Kathie King.

An example: "One day I answered the phone at my first detachment and someone was reporting an accident, so I said, 'Well, I'll come by and I'll have a look at the damage,' and the individual happened to be a male caller and he said, 'Maybe you should send one of the guys.'"

Today approximately 22 per cent of RCMP officers are female, and two commissioners have been women. "We have female members in every position in the RCMP," says King, who filled a variety of roles on her upward climb over several decades.

After 11 years in Prairie detachments, she was posted to Major Crime Services, which would assume control of major investigations (outside of larger cities) such as homicides or child sexual abuse. In 2001, she became part of the RCMP's first integrated Internet Child Exploitation unit.

The details and materials viewed were such that psychological visits for unit members were mandatory. "We did find, though, that the success rate of finding the accused and an arrest rate and conviction rate were very high, so a lot of job satisfaction came from that."

In 2003, King was promoted to staff sergeant and senior investigative operational supervisor for Major Crime Services for Manitoba and in 2010, she retired.

Today she enjoys travel, and often travels with her friend Ruby Burns, a retired RCMP member who is based in Prince Edward Island. King lists some of the places she's visited like travel slides clicking through a projector — Madrid, Paris, London, Portugal, Germany and others, often focused on history. She's been to Juno Beach and Flanders Fields,



In her career, Kathie King rose to the rank of staff sergeant in the RCMP. In retirement, she volunteers for her local hospital, as seen in the photo above, and for Federal Retirees.

Photo: Compliments of Kathie King

and Vimy Ridge is on her bucket list. Next up, however, is Scotland, "and we'll see where we go after that."

It's not all travel and sightseeing, she says. "I found in retirement you still need purpose."

As such, she's secretary of the Western Manitoba branch of Federal Retirees. She volunteers at a local hospital "just to assist people to get to whatever place in the hospital they need to be." Her other volunteer work more directly uses her expertise from decades in fighting crime. She's on the board of directors for the Canadian Centre for Child Protection and is an RCMP consultant for the Canadian Virtual Hospice. ■

Peter Simpson is a native of Prince Edward Island who lives and works in Ottawa.



Sharon Squire, a consummate volunteer, says “you can’t complain unless you try to make a difference.” Photo: Dave Chan

‘I’ve always done it’

Sharon Squire, a member of Federal Retirees’ national board of directors, says volunteering is just who she is. **BY PETER SIMPSON**

Sharon Squire was destined to do volunteer work, as helping others was woven into her DNA.

“My parents were big into volunteering and advocating for important issues and so I’ve always done it,” says Squire from her home in Ottawa. “It’s just part of who I am.”

The career of the Sarnia native, who’s lived in Ottawa since she graduated from the University of Windsor, included work with Treasury Board, Heritage, Privy Council Office and the Office of the Chief Human Resources Officer. Her seven years prior to retirement in 2022 were as deputy ombudsman/executive director at the Office of Veterans Ombudsman.

“That was my final professional role, and it was exciting because, in addition to doing policy work and strategy, I was able to help individual veterans and their families. It was a great way to finish up.... I still do work with veterans and their families, because that’s important to me.”

Her volunteer resumé includes terms

as president of the Canadian Club of Ottawa, chair of the Institute for Citizen-Centred Service and founding chair of Kids Up Front Ottawa, a group that “provides tickets to children that wouldn’t have the opportunity otherwise to experience sport or cultural events, like going to the (Ottawa) Senators, going to the National Arts Centre.”

Squire is chair of the board of trustees at The Royal hospital and director at the University of Ottawa Institute for Mental Health Research. After nine years on the board, her term will soon end and she hopes to apply her knowledge with another board in health care.

“The Royal’s vision is to help people reclaim their lives from mental illness and addiction through compassionate care, research and education. To me this is very powerful.

“I’ve learned so much through my years at the Royal.... One in four Canadians is impacted by mental health.”

The issue “resonates with so many people [because] no family is

not impacted by mental health or addictions.”

She’s also a national director for Federal Retirees, and served on the board of the Ottawa branch.

“Its purpose is essential — being the national voice committed to supporting the quality of our members lives and ensuring that Canadians can age with dignity, security and choice. It’s so important when the cost of living is increasing, and you’ve got health-care challenges and other pressures.”

Squire says The Royal is in the middle of a transformation to enhance the way it delivers services and increase access in a more timely fashion to those who need it.

“Federal Retirees is also in a transformation, (so) we’re doing cultural change transformation in both organizations. I can bring the skills I’ve learned from The Royal to Federal Retirees, as there are some similar challenges and opportunities.”

Like many who volunteer extensively, Squire somehow finds time for other things, such as helping with her 20-month-old twin grandsons, and winning seven gold medals on the Canadian 60-plus team at the International Dragon Boat Federation national team world championships in Germany last year.

Her giving has earned her recognition from *Esprit de Corps* magazine (top 20 women in defence in 2022), the Association of Public Service Executives of Canada (Community Contribution Award of Excellence in 2017) and the Institute of Citizen-Centred Service (Heintzman Public Sector Leadership Award in 2018).

“Volunteering brings me joy that I can help other people, and joy that I can leave the world a little bit better than where when I came into it... You can’t complain unless you try to make a difference, right?” ■

Peter Simpson is an Ottawa writer who has served on volunteer boards and worked with many charitable causes.

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

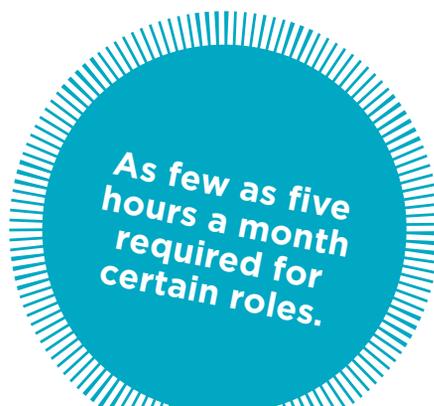
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OPPORTUNITIES

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



National Association of Federal Retirees Association nationale des retraités fédéraux

Volunteer Bénévole

The latest news



From left, Mike Misskey, Anders Hawkins, Shawn McKenzie, Joe Owchar, Ron Hallman, Steve Anderson, Robert Ouellette, Ron Williams, Dave Pemberton, Sharon Woods, Terry Willis, Tanya Dowdall, Richard Lamy, Paul Friesen, Tim Neufeld, Elaine O'Neill, Roger Steadman, Jay Leopkey, Mike Henderson, Matt Garnet, Bradley Bischoff, Mike Comeau and Steve Braham.

Wardens awarded national medals

A number of retired and current wardens from the Parks Canada National Parks Warden Service received the Peace Officer Exemplary Service Medal at a ceremony in Banff on Oct. 21, 2025. Many of the recipients, who are pictured in the photo above, are association members. We congratulate them and thank them for their service.

Giving students some help

Congratulations to Federal Retirees family members who received scholarships courtesy of the 2025 belairdirect Scholarship Program. Among those who received \$1,000 to assist with their post-secondary education were Andrew Tavenor, who is the grandson of member Donald Dwyer of Gander, NL, and Dominic Johnson, who is the son of member Sarah Johnson from Amherstburg, Ont.

In 2025, belairdirect awarded 50 scholarships worth \$1,000 each to the children/grandchildren of a belairdirect recognized group member or group employee. For many Canadian students, the jump from high school to post-secondary education signals a transition into adulthood. Along with the excitement and independence, comes new financial responsibilities.

belairdirect is a proud insurance partner of the National Association of Federal Retirees.

For more information about the 2026 belairdirect Scholarship Program, please visit belairdirect.com/en/scholarship.html in the spring or call 1-844-567-1237.

Pension indexing rate

In case you missed it, effective Jan. 1, 2026, the indexing increase for public service, Canadian Armed Forces, RCMP and federally appointed judges' pensions was pegged at 2.0 per cent.

Federal Retirees was instrumental in establishing pension indexation back in 1970. For information on how the indexing rate was calculated, visit bit.ly/4pVOLri.

Last Post Fund petition

Remembrance Day 2025 has come and gone, yet a noble project remains to be completed. The Last Post Fund National Field of Honour in Pointe-Claire, Que., is a National Historic Site and Canada's largest military cemetery, holding the remains of Canadian and Allied veterans from 23 countries. It is emblematic of Canada's international engagement and sovereignty.

However, the Last Post Fund (LPF), which operates the Last Post Fund National Field of Honour, faces unsustainable financial challenges well-known to Veterans Affairs Canada (VAC). For years, the LPF, supported by veterans' families, has proposed that VAC assume ownership of the cemetery,

mirroring the arrangement for veterans' cemeteries in Halifax and Esquimalt. The City of Pointe-Claire passed a unanimous resolution in February 2025 calling on the federal government to act to assume responsibility for the cemetery.

Member Robert Peck, the son of a Second World War veteran, has launched a second petition (e-6951) to the House of Commons asking Canadians across the country to voice their support for this essential transfer.

"While there have been some encouraging indicators following the Liberal Party's "Canada Strong" campaign commitment to "assume ownership of the National Field of Honour," and correspondence that this is a "government priority," families await a clear public statement by Veterans Affairs Canada," Peck says. "We urge the Government of Canada to implement this commitment and direct VAC to develop an agreed action plan and timeframe with the LPF on or before Remembrance Day in 2026 for the transfer of ownership to the Crown."

Peck says the 80th anniversary of the end of the Second World War (2025) presented a unique opportunity to honour the service and sacrifice of the estimated 3,691 surviving Canadian Second World War veterans.

Readers may visit bit.ly/3ZLC6fW to sign the House of Commons petition.

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- Relocation Services Group
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- Tradex
- Upper Canada Wills & Estates
- Via Rail Canada

For more information, visit federalretirees.ca

Call for email addresses

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

There are two easy ways to join our email list:

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

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Notice to all Federal Retirees members



National Association
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 des retraités fédéraux

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



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.

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

Salt Spring Island Coffee: March 12,
location/details TBP by email/phone.

Branch annual general meeting:

March 19, Best Western Cowichan
Valley Inn, 6457 Norcross Rd. Details
TBD by email/phone. — **RSVP**

BC04 FRASER VALLEY WEST

P.O. Box 75022, RPO White Rock
Surrey, B.C. V4A 0B1
(604) 753-7845 (RSVP)
federalretirees.ca/fraservalleywest
nafrcb04@gmail.com

Branch annual general meeting:

March 11, Langley Senior Resources
Centre — Buffet \$25 **RSVP**

BC05 MID-ISLAND AND PACIFIC RIM

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

Annual general meeting and

luncheon: April 16, doors at 10 a.m.,
Nanaimo Golf Club, 2800 Highland Blvd.,
Nanaimo — \$ **RSVP**

Volunteers wanted: secretary,
IT co-ordinator

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

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BC08 VANCOUVER AND YUKON

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

AGM: March 31, 10 a.m. to 2 p.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: March 10, 10 a.m.,
Cedar Hill Golf Course — **RSVP**

AGM: Sept. 9, 10 a.m., venue TBD — **RSVP**

Volunteers wanted: board of directors,
treasurer

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 (RSVP)
federalretirees.ca/northokanagan
okanagannorthbr11@federalretirees.ca

Annual general meeting: Sunday,
April 12, 1 p.m., Halina Seniors Centre,
3310-37th Ave., Vernon — \$10 **RSVP**

Volunteers wanted: treasurer,
advocacy, secretary, membership
and board positions

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

AGM: March 16, 12:45 p.m., Elder Citizen's
Recreation Association, 1692 10 Ave.,
Prince George — **RSVP**

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 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

Volunteers wanted**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
tbg@sasktel.net

SK23 MOOSE JAW

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

SK24 REGINA AND AREA

112-2001 Cornwall St.
Regina, Sask. S4P 3X9
(306) 359-3762
regina@federalretirees.ca

SK25 SASKATOON AND AREA

P.O. Box 3063 Stn., Main
Saskatoon, Sask. S7K 3S9
(306) 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

SK29 SWIFT CURRENT

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

Manitoba**MB30 WESTERN MANITOBA**

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

MB31 WINNIPEG AND DISTRICT

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

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

AGM and luncheon: April 21 — 🍴

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/hurononia
hurononia@federalretirees.ca

Annual meeting: May 6, 11 a.m., Royal Canadian Legion, 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
dvossfederalretireeskingston@gmail.com (RSVP)

BAMM: April 28, 11:30 a.m. to 2 p.m., Doubletree Inn — **RSVP**

ON39 KITCHENER-WATERLOO AND DISTRICT

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

AMM: May 8, details TBD

Volunteers wanted: recording secretary, members at large

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

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

ON41 NIAGARA PENINSULA

P.O. Box 235
Jordan Station, Ont. L0R 1S0
(289) 969-5414
nafsecretaryniabranh41@outlook.com

ON43 OTTAWA, NUNAVUT AND INTERNATIONAL

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

ON46 QUINTRENT

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

ON47 TORONTO AND AREA

Westney Heights RP-PO Box 31053
Ajax, Ont. L1T 3V2
(416) 557-3408 (voicemail only)
torontobranch@federalretirees.ca
federalretirees.ca/en/branches/ontario/
toronto-area-branch

AMM: May 5, 10 a.m., by Zoom,
see website for details

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
windsorandareabranch@federalretirees.ca
danielhebert63@gmail.com (RSVP)

Annual general meeting: April 9, 12 p.m.
to 3 p.m., Fogolar Furlan Club. RSVP to
danielhebert63@gmail.com — \$20 🍴 🧑

RSVP

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

BAM: April 29, 10 a.m., RCL Branch 297,
415 2nd St. W., Cornwall — 🍴 🧑 **RSVP**

Volunteers wanted: treasurer, secretary,
2nd vice-president

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

Annual meeting and recruitment

event: May 7, 11 a.m., Club Amical,
553 Lavoie St., Sudbury

Volunteers and elected volunteers

wanted: president, directors,
membership secretary, directors at large,
phone committee

Quebec

QC57 QUEBEC

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

QC58 MONTREAL

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

**M^e Guay: "Right to Home Services:
Housing and Private Seniors'
Residences (RPA)":** March 9,
1:30 p.m., Zoom videoconference

Cabane à sucre Constantin: March 25,
10:30 a.m., St-Eustache

**Revenu Québec: "Seniors and
Taxation":** March 31, 9 a.m., Zoom
videoconference

Annual general meeting: April 7, South
Shore, 10 a.m. (see branch newsletter)

**Move More exhibition visit and
activity:** May 21, 1 p.m., Armand-Frappier
Health Museum, Laval. Registration
mandatory.

**Dancing, wave pool and photo
booth:** June 4, 2 p.m. at Surf Oasis in the
Quartier DIX30 shopping centre in Brossard.
Registration is mandatory.

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

QC61 MAURICIE

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

Monthly breakfasts: March 11, May 13,
9:15 a.m., restaurant Chez Auger,
493, 5^e Rue de la Pointe, Shawinigan — 🍴

Monthly breakfasts: April 8, June 10,
9 a.m., restaurant Maman Fournier,
3125 Boul. des Récollets, Trois-Rivières — 🍴

AGM: April 15, 9:30 a.m., Resto du Lac
(Lac Morin), 1430 rang St-Flavien Est,
Notre-Dame-du-Mont-Carmel. — 🍴 **RSVP**

QC61 MAURICIE (CONT.)

Call for applications: For election at the 2026 AGM: vice-president, administrative assistant, activities director, external relations director and health benefits director

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
nafnrs71pres@gmail.com

AMM: April 9, 11:30 a.m., Pizza Delight,
236 Dufferin St., Bridgewater — **\$15**

RSVP

Volunteers wanted: secretary, treasurer

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

Annual members meeting and dinner:

May 6, 11:30 a.m., Aylesford Lions Club,
2160 Hwy.1, Auburn — **\$ || +1 RSVP**

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

80 Carriageway Ct.
Wolfville, N.S. B4P 2N1
(902) 385-2729 (secretary)
nafnrs79@hotmail.com

AMM: April 30, 5 p.m., Port Williams
Community Centre, 1045 Main St., RSVP
Carol Harris (harrisce10@gmail.com). Guest
speaker: Richard Bale, new national board
director for the Atlantic District. — **\$10**

RSVP

NS80 NORTH NOVA

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

Prince Edward Island

PE82 CHARLOTTETOWN

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

PE83 SUMMERSIDE

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

Newfoundland and Labrador

NL85 WESTERN NEWFOUNDLAND AND LABRADOR

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

AMM: March 18, 11 a.m., Royal Canadian
Legion, Blackmarsh Rd., St. John's — **RSVP**

General meeting: May 13, 2 p.m.,
Royal Canadian Legion, 57 Blackmarsh Rd.,
St. John's — **RSVP**

LEGEND

For detailed information,
contact your branch.



– Food will
be served.



– Guest speaker.



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

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

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

In memoriam

BC02 CHILLIWACK

Carl Brownell
Dale Emery
Helen Light
Georges Parent

BC03 DUNCAN AND DISTRICT

Dianne McConnell
Lorraine Peters

BC05 MID-ISLAND PACIFIC RIM

Mildred (Mel) Adams
Maisie Barnett
Marian Etheridge
Joanell Fuller
Pauline Koga
William H McBratney
Audrey McPhail
Richard L Norman
Clynton Pringle
Hazel Vermette-Copeland
William Virtue
William (Albert) Walsh
Rosalea Warkentin

BC06 NORTH ISLAND-JOHN FINN

Roselyn Farmer
Russell Israel
Virginia Jerritt
Muriel Krier
Robert McPhail
Douglas C Mann
Marion Morin
Calvin Myatt
David Oliphant
Cecil Stacey
John Wolsey
Peter Michalyyna

BC08 VANCOUVER AND YUKON

Kenneth Lee
J.L.T. Simmons

BC09 VICTORIA-FRED WHITEHOUSE

Ethel Aked
Graham Bennett
Frederick Butler
Michael Carey
Anne O'Gorman
William Emrery
David Gronbeck-Jones
Helen Lloyd
John McKnight
William Mills
Douglas Mylie
Carl Newman
J. A. Prest
Theresa Robinson
Annette Shumanski
Elizabeth Singlehurst
Douglas Spray
Lois Styles
David Staples
Sandra Taylor
Bruce West

BC11 OKANAGAN NORTH

Raymond G. Hall
Richard Kelly
Michael Lett
Siegfried Woiwod

BC15 PRINCE GEORGE

Cameron Douglas
Sutherland

AB18 SOUTHERN ALBERTA

Reginald W. Cartwright
Ida Gaff
Ruth L. Haines
Linda Hunt
Grace Johnston
Gordon A Kometz
Gary E. Mills
Joyce Nelson
Harold Sigurdson
Donald Stalker
Barry A. Stannard
Maxwell G. Stroud
Kenneth C. Taylor

AB20 MEDICINE HAT AND DISTRICT

Janice Hintz
Richard Kipta
Elaine Parker

SK25 SASKATOON AND AREA

Guy Lajeunesse
Wesley Nuttall
Clifford Allison Price

MB 91 EASTERN MANITOBA

Myrna Suski
John Gurela

ON33 ALGONQUIN VALLEY

G.P. Dionne
Glenda Delaney
Hélène Burke
Frank Johnstone
Kenneth Whitlock

ON38 KINGSTON

Jeanne Barnett
Wayne Brant
Joseph Edward Hanrahan
Daniel Patrick Kane

ON39 KITCHENER

Winnifred Arnet
John Buitendyk
Mae MacDonald
Ross Moore
Gaetan Malette
Martin Rankl
George Robinson
Lois Seguss
Paul Sharkey
Roy Steckel
Renate Taylor

ON43 OTTAWA

James Gerald Gribbon
Muriel Lebeau
Orval Floyd Rothenberger
Ronald Senn

ON49 WINDSOR

Martin (Marty) Ryan

ON54 CORNWALL AND DISTRICT

Colleen Brock

ON55 YORK

Thomas Nichols

QC57 QUEBEC

Jacques M. Cloutier
Gérard Muquet
Robert Rancourt
Donald Roy
Raymond St-Arnaud
Gaéтан Tardif

QC58 MONTREAL AND DISTRICT

Jacqueline Bachand
Jacques Bissonnette
R-M Charest
Serge Coulombe
Claude Dero
Pierrette Dubé
Marcelle Plumez Dumoulin
Judith Fobitaille
Réjean Francoeur
Lise Godin

Marcel Henri
Richard Lacroix
Yvon P. Mallette
Errol Maltais
Andrée Morissette
Pierrette Poissant
Pierre Thibault
Florent Tremblay

QC60 OUTAOUAIS

Paul Allen
Michèle Bélanger
Patry
Marielle Brook
J A Boudreau
Denis Bouffard
Monique Charron
Gilles Chouinard
Michel Côté
Alain G.M. Courchesne
Henri Deslauriers
Donald Dewar
Diane Ducharme
André Fiola
Joy Fortier
Louise Giguère
Serge Goulet
Daniel Haillot
G. Labelle
Roger Lapointe
Bernard Lebrun
Louise Dionne Létourneau
B. Meilleur
Isabelle Nault
Sylvie Pelletier
Denise Pépin
Benoit Pilon
Robert Q. Potvin
Maryse Poulin
Denis Rochon
Michel Sarra-Bournet
Aline Saumure
Normand Saumure
John C. Spence
Claude St-Jean
Denise Vallières
Rosario Vallières

QC61 MAURICIE

Jean-Luc Bastien
France Gauthier
Carole Lemieux

QC93 HAUTE-YAMASKA

M. Germain Pinard

NB62 FREDERICTON AND DISTRICT

Rae Hopper

NB64 SOUTH-EAST NEW BRUNSWICK

Paul Cassidy
Betty Dick
David Hart
Valerie Killam
Jean Landry
Pierre Mallet
Daniel J. McGee

NS75 WESTERN NOVA SCOTIA

John Charles Baker
John Blacquiere
Yves Cliché
Thomas Roger Eaton
Donald Riswold
Dean Saltzman
Lynne (Skip) Sears
Jean Spencer
Shirley Vance
Barbara Wilcox
Blair Williamson
Vivian Wright

NL87 AVALON-BURIN PENINSULA

Dora Cooper
Molly Stacey



Mega Recruitment Drive second-prize winner Brian Rattray, centre, with Lynn Nasralla, left, of belairdirect, and Nick Levasseur, of Collette. Collette and belairdirect have sponsored Federal Retirees' Mega Recruitment Drive since its launch in 2019. Photo: Dave Chan

An unexpected gift

Mega Recruitment Drive winner Brian Rattray was pleasantly surprised to win \$5,000 just before the holidays. **BY JENNIFER CAMPBELL**

Brian Rattray does a lot of recruiting for Federal Retirees, because he believes in the organization and likes the travel insurance. He never expected his efforts to be as richly rewarded.

"That was sure a pleasant surprise just before the holidays," says Brian Rattray, a member of the Ottawa branch, who won the second prize of \$5,000 cash,

furnished by belairdirect. "Someone has to win, so it was very nice to hear from the association that I did. I'll take it anytime."

This year, Rattray recruited two neighbours who are still working. He said he plans to take them out to dinner with some of his winnings. "I have a ton of neighbours and I'm working on the rest of them now."

He and his wife had already planned to go to the Canary Islands this winter so they'll use some of his win for spending money, and then they'll up their charitable contributions for next year with the rest.

"We figured that was a nice balance," Rattray says. "Spoil ourselves a little bit, and then also realize that we're quite fortunate to be two retired civil servants,

Mega Recruitment Drive

Other lucky winners

New Member Bonus

Melody Link from Prince George, B.C., won \$500 for being a new member who recruited a member.

"Recruit Five" Prize

Joanne Morrissey from Bay Roberts, N.L., and Megan Le My Hung from Ottawa, each won \$100 for successfully recruiting five or more other members.

so we'll remember our community at the same time."

He and his wife are both members and have used the travel insurance in the past. In 2025, he had to cancel a trip to Thailand and Singapore and was very pleased with the no-nonsense service he received when he did.

"They came through in spades," he says of the insurance plan. "I made a claim in February. They were forthcoming and easy to work with, and they paid the full amount of the claim with a quick turnaround. It's ironic that we had the insurance because we haven't been members overly long and we had to use it. Again, we feel quite fortunate."

Ratray spent his whole 30-year federal career working at Agriculture in Agri-food Canada.

"I enjoyed it so much, and worked on great files with great people — no regrets there," he says, adding that he worked in policy, science and technology and his last file was cannabis because it was deemed an agricultural product.

"Health Canada had the lead on so

much of it, but there is an agricultural component to it," he says. "It was a fascinating file to be involved with."

Off to Africa or Japan

Shaffina Kassam moved to Canada from Tanzania when she was a child and has never returned to her birth country, but she has the chance to now that's she's won Federal Retirees' Mega Recruitment Drive's grand prize of a Collette travel voucher for \$20,000 and an additional \$5,000 in spending money furnished by belairdirect.

Kassam is one of the association's members who is still working. She's currently on what has been a five-month assignment with the Canada Water Agency as a senior policy adviser for the fresh water management division, but she's been with Environment Canada for close to 30 years.

She joined the York Branch of Federal Retirees a couple of years ago and has been using the very favourable travel insurance provided to members by belairdirect ever since.

"I like the travel insurance, but I also like receiving the news and information [from the association]," she says. She also enjoys *Sage* magazine because it offers stories that are relevant to retirees, and she plans to retire within the next year.

"It talks about issues that relate to people in that age group and I like hearing about the advocacy [the association] is doing," she says.

Kassam has said she will make the decision about her trip — which she plans to take with her husband and children — as a family. When interviewed, she was keen on Tanzania for a safari while her children are lobbying for a trip to Japan. Her daughter is learning to speak Japanese and enjoys watching Japanese shows and her son came up with the same destination when asked. Theirs is a family that enjoys travel.

"We went to Dubai in July as a family because my daughter was interested in a

sports and arts festival," Kassam says. "It was 50 degrees [Celsius] every day, but we had a fun time anyway. It was a nice trip for all of us. Earlier in the year, my son and I went to Tunisia and Morocco."

The person she recruited as a member to win the grand prize happened to be her husband, but she says she's always recommending the association to her colleagues.



Uber-recruiter

Joanne Morrissey, who has won the top recruiter prize for the past several years, has won again. Last year, in a video shown at the

annual meeting of members, she issued a challenge to all members to beat her in the recruitment challenge and said "I'll be trying to beat [my record,] too." And she did.

"I had to work harder than most years to pull that off," says Morrissey, a member of the Avalon-Burin branch. "I got 19 this year, and had 17 last year. My closest competitor this year had six. I'm not being boastful, but my pool is small. Newfoundland is a small population compared to the rest of Canada."

Morrissey says it's hard work to recruit and you have to keep at it.

"Some of the people I talked to last year joined this year," she says, adding that she does pre-retirement seminars, but she rarely recruits anyone at those. "They really don't join until they retire."

When she was interviewed, she said she hadn't thought about what she'd do with her \$1,100 winnings, \$1,000 of which was for the top recruiter prize and \$100 was for having recruited at least five people. She has a friend in Cuba for whom she tops up her phone for \$40 a month so she might spend the money on that.

"There's no trouble to spend \$1,000," she says, laughing. ■

Jennifer Campbell is the editor of *Sage*.



Thank you for your referrals

We would like to sincerely thank everyone who submitted a referral in last year's Mega Recruitment Drive (MRD), which ended on Nov. 21, 2025. Our members continued to step up during this important campaign, which recruited more than 2,000 new members.

Congratulations to Shaffina Kassam, who won the grand prize. A member of the York branch, Kassam won a \$25,000 grand prize trip, courtesy of Collette, belairdirect and the National Association of Federal Retirees. Brian Rattray took home second prize, which was \$5,000 cash, courtesy of belairdirect. Look for a full summary of the 2025 MRD on page 44 of this edition of Sage.

A big thank you to our sponsors — belairdirect, Collette, IRIS Advantage, HearingLife and Red Wireless/Rogers — and to all participating members for making the 2025 Mega Recruitment Drive a success. Nothing helps the association grow more than word of mouth, so please continue to mention us to anyone in your network who is eligible to join. The more members we have, the stronger our collective voice becomes. **The Mega Recruitment Drive will return Sept. 1, 2026.**

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