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THE NATIONAL
ASSOCIATION OF
FEDERAL RETIREES

SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

5,000 Years to China
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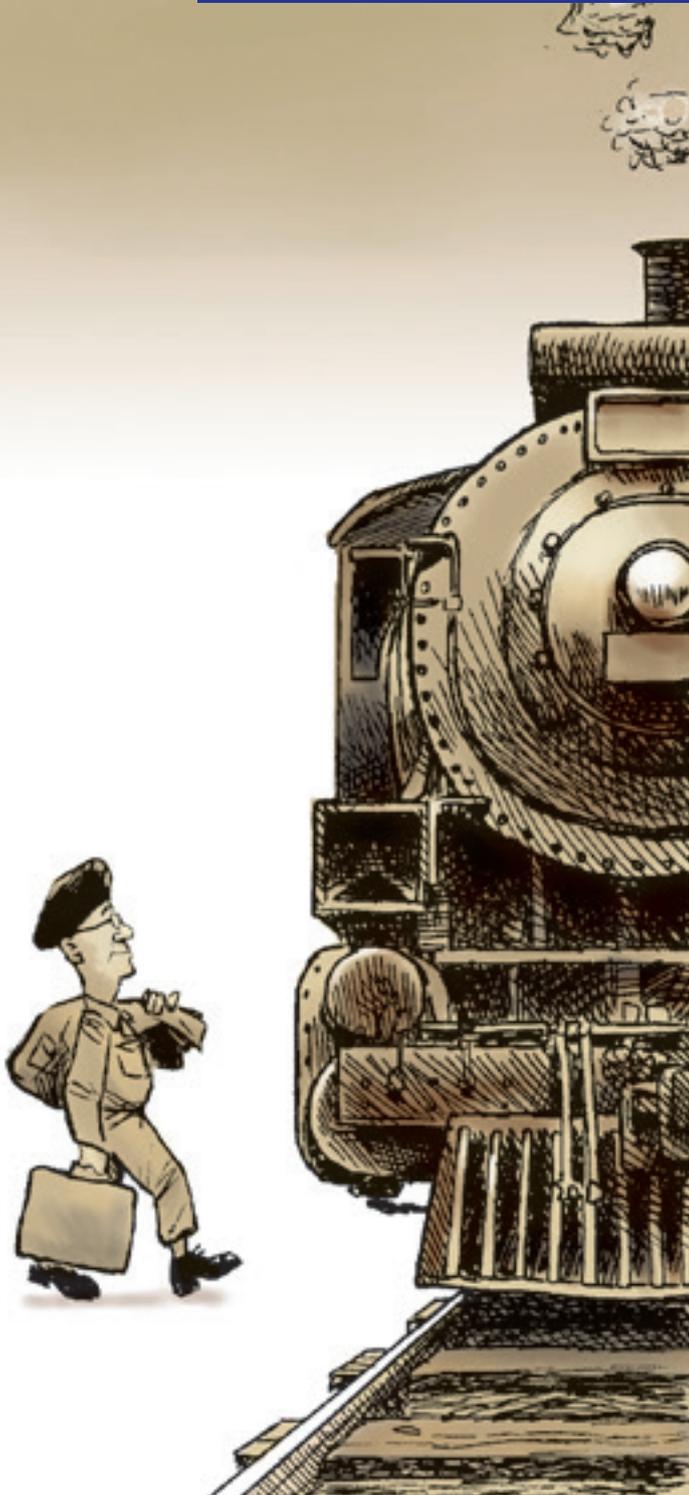
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SO LONG, FSNA.

WELCOME TO THE NATIONAL ASSOCIATION OF FEDERAL RETIREES

The Annual General Meeting (AGM) of a not-for-profit association like ours is a gathering of directors and voting delegates for the purpose of complying with legal requirements — such as the presentation and approval of the audited accounts, election of directors and the appointment of auditors for the new accounting term.

This year, our Association's AGM — held in Montreal on June 25, 26 and 27 — was also an opportunity to position ourselves for growth, new challenges and success for years to come. It may have been the most important AGM in the history of this Association.

This year, voting AGM delegates were tasked with ensuring the Association's new articles and by-laws moved forward. These two documents regulate how the organization operates; together they support the continuation of this Association by ensuring we comply with the new Canada Not-for-profit Corporations Act. Without by-laws and articles, the Association would cease to exist. Thanks to good fortune — and a lot of hard work by our members, volunteers and staff — the new articles and by-laws were resoundingly accepted by the voting delegates. There are going to be significant changes for the Association over the coming weeks, months and years. With the benefit of time and experience, we foresee the transition taking place seamlessly.

The AGM was, above all, an opportunity for the Association to renew itself, and we did that in a very visible way as AGM delegates voted on the Association's new name and brand. Results of the branding exercise we began with you in late 2013 were presented to our delegates, who voted for our new name and logo.

No longer are we to be known as the Federal Superannuates National Association, or FSNA. AGM delegates agreed our new official name will be the National Association of Federal Retirees. As requested by members

during the new brand consultations, we will no longer use an acronym, but we likely will refer to ourselves as the Association or Federal Retirees.

To accompany our new name and complete our new brand, AGM delegates were tasked also with deciding on our new logo. The logos presented to our AGM delegates were again the result of re-branding consultations we began with our members and volunteers in late 2013. In the end, delegates voted to retain the current logo, but with refreshed colours. The Board of Directors is now working with staff and a professional design firm to decide on a new colour scheme. This exciting transformation of the Association's branding will take time, but we will keep you informed on our website and in Sage magazine.

The 2014 AGM also saw the launch of the new Volunteer Recognition Program. Many volunteers in a variety of categories were honoured for their contributions to the betterment of the members; I invite you to read more about the Volunteer Recognition Program in the Association News section in this issue.

I extend my best wishes to our new vice-president, Marie Bergeron of Québec, who was elected by the AGM delegates. Also joining the Board of Directors team are District Directors Brian Strongman (B.C.), Roy Goodall (Prairies), Konrad von Finckenstein (Ottawa), Ian Gray and Ted Young (Ontario) and Jacques Lambert (Québec). On behalf of the Association, I wish each of them well in their new responsibilities during these exciting and challenging times.



Gary Oberg

A recurring theme for retirees these days is pension reform. It's one of the most significant challenges we face on the advocacy front. Earlier this year, the federal government began quietly consulting on what it has framed as a new, sustainable pension option for federally-regulated employers and Crown corporations — the target benefit pension plan, which blends elements of defined-benefit and defined-contribution pensions. New rules could allow these employers to convert existing defined benefit pension plans into new target benefit plans — a very risky prospect for working Canadians and retirees. Read more about why we all should be worried about target benefit plans in our "Advocacy in Action" section, and learn more about how to make sure your voice is heard on this issue on page 35.

As president, I remain committed to a fervent belief in this Association, in our volunteers, our staff and, most importantly, in you, our members. In our continuing journey together, there will be hurdles to pass. But with your expressions of support and engagement in all we do, we will meet and overcome those challenges, and bring new opportunities to the National Association of Federal Retirees.

GARY OBERG
National President



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SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

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TIME TO TURN UP THE HEAT

The next six months are going to set the terms of battle for the 2015 federal election.

TASHA KHEIRIDDIN

Parliament resumes September 15, and with it the countdown to next year's federal election. While the Canada Elections Act officially sets the election date at October 19, 2015, nothing prevents Prime Minister Stephen Harper from calling an earlier vote — or even a later one, if he amends the legislation.

The timing of that vote likely will be determined by events over the next six months, making this session the most high-stakes yet for the three party leaders and their caucuses.

So what's on the agenda? In the House of Commons, some 20 bills are wending their way through the legislative process. Of these, fully a quarter are justice bills — including the Conservatives' proposed changes to Canada's prostitution laws and sex offender registries, as well as a bill to draft a Victims' Bill of Rights. The Tories also are drafting a 'Common Sense Firearms Licensing Act', according to Public Safety Minister Stephen Blaney. Law and order issues play well with the Conservative base; voters can expect them to form a major theme of the next election.

The government also will keep an eye on other key Conservative constituencies — and those of its rivals. In the wake of

several nasty confrontations between angry veterans and Veterans' Affairs Minister Julian Fantino, the passage of a bill improving job prospects for veterans could help appease that part of the base.

On the energy file, the debate over the Northern Gateway and Trans Mountain oil pipelines promises to sharpen the policy divide between the Tories and the NDP. On the employment front, changes to the Temporary Foreign Workers' Program may affect government fortunes with small businesses. And sick leave negotiations between Treasury Board and federal public sector unions will see the NDP and Liberals competing for the role of labour's champion — and for its votes.

THE CANADIAN PRESS/Sean Kilpatrick



Prime Minister Stephen Harper shakes hands as he serves pancakes at a Stampede breakfast in Calgary, Saturday, July 5, 2014.

THE CANADIAN PRESS/Jeff McIntosh



Liberal Leader Justin Trudeau.

THE CANADIAN PRESS/Adrien Wiyd



NDP Leader Thomas Mulcair.

THE CANADIAN PRESS/Chris Young

But the main item of House business will be the lead-up to the 2015 federal budget. In an email, PMO Press Secretary Carl Vallée outlined the government's position: "Our Conservative government's top priorities remain the economy, balancing the budget, protecting Canadian families and championing free trade. This year's budget continues our work to help create jobs and growth, and bring the books back to balance. This fall, we will work to bring more of our Economic Action Plan 2014 into law, and continue to maintain and improve our strong record on the economy."

With an expected budget surplus in excess of \$6 billion in 2015, the big question is what the government will do with the money. The Conservatives have promised tax relief; the opposition parties have other ideas. The NDP will be advocating reinvestment, in the words of Karl Belanger, principal secretary to party leader Tom Mulcair, "to fix the damage done by Conservative austerity."

So the economy promises to be the dominant theme of the NDP's pre-budget — and pre-election — strategy. The party also vows to hammer the Tories on so-called "affordability files" such as gas prices and bank fees, and to take the government

to task for not acting on the consumer protection issues they promised to tackle last session — issues which traditionally have been a staple of NDP policy.

As for the Liberals, MP Ralph Goodale says they will have more to say as the fall unfolds. "Obviously we want to hear about what Canadians want to say about their priorities... This is not just a one-way conversation where political parties are saying, 'This is what should happen.'" That said, the Liberals have called for a "transformative investment in infrastructure" — something numerous authorities, including former Bank of Canada governor David Dodge, have cited as the most cost-effective way to stimulate jobs and growth.

But the fall won't be all about money; it'll be about scandal, too. The first appearance in the trial of disgraced senator Mike Duffy on 31 charges of fraud, breach of trust and bribery is scheduled for September 16, a day after Parliament resumes. It gives the opposition the perfect occasion to quiz the prime minister, once again, about the now-infamous \$90,000 cheque Duffy received from Harper's former chief of staff, Nigel Wright. According to Tim Powers, Conservative advisor and vice chairman of

Summa Strategies in Ottawa, the case has the potential to be "a constant ear-ache for the government, and (to) keep them off balance."

And the trial's impact goes far beyond question period: Its timing could determine the date of the election. Having the case in the news on a daily basis right before the vote — coupled with the risk that Prime Minister Harper himself might be called as a witness — would be the Tories' worst possible election scenario. If the trial is scheduled for next fall, "expect a spring writ drop," according to Adam Daifallah, conservative author and partner at Hatley Strategies in Montreal.

The case also intensifies speculation about whether Harper will stay on as Conservative leader into the next election. For the past year, the Tories have polled as much as ten points behind the Liberals. If the party's numbers don't improve enough by the end of the year, the PM will be under heavy pressure to step aside — and may prefer to leave on his own terms, especially if the tide of political fortune is running in favor of his Liberal rival. In the words of Scott Reid, former communications director to Prime Minister Paul Martin, "(for Harper) the only thing worse than walking away from a fight with a Trudeau is losing a fight with a Trudeau."

So how will the Tories try to move the dial? By playing the 'steady hand vs. inexperienced risk narrative', according to Daifallah. So far, and despite numerous

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 With an expected budget surplus in excess of \$6 billion in 2015, the big question is what the government will do with the money.

missteps, Justin Trudeau's Teflon remains unscratched; whether he can sustain that through the year is another question. For the Liberals, says Reid, "the key is striking a balance between reassuring people (and not making unforced errors."

For the NDP, "the big challenge is getting on the ground... For whatever reason, they have been overly focused on what goes on in Parliament," says Marcella Munro, a principal with Earncliffe's Vancouver office and a former NDP advisor.

Indeed, for all three parties, most of the action this fall will be happening off the Hill, as they shore up their electoral organizations. Redistribution has opened up new seats across the country, particularly in British Columbia and Ontario. The West presents a target market — especially for the Liberals, who saw significant vote growth in Manitoba and Alberta by-elections in the past year. Meanwhile, the Conservatives are hoping for at least ten seats in Québec, partly to offset

potential losses in B.C. and Atlantic Canada over the issues of energy and changes to Employment Insurance.

And while the parties have their best-laid plans, forces far outside their control will play out as well. Conflicts in the Ukraine and the Middle East sucked up much of the political oxygen this summer and could continue to do so in the fall. On the economic front, Harper still has to bring home the much-delayed Canada-EU trade pact; failing to do so would deal a severe blow to his trade strategy. And in the United States, President Barack Obama will not render a decision on the Keystone XL pipeline until after the November midterms and the hearing of a Nebraska lawsuit on the issue of eminent domain — potentially turning pipelines into pipe dreams for the Conservatives.

In short, Canadians should expect a noisy, no-holds-barred session in Parliament this fall. Autumn may bring cooler temperatures — but the political heat is set to soar. ■



THE CANADIAN PRESS/Fred Chartrand

Conservative Senator Mike Duffy leaves Parliament Hill, in Ottawa, in a June 6, 2013 photo.



THE CANADIAN PRESS/Fred Chartrand

Canadian Veterans Affairs Minister Julian Fantino (left) looks on as Canadian Korean War Veteran Bill Berry salutes during a ceremony marking the 61st anniversary of the Korean War Armistice in Ottawa, Sunday June 29, 2014.

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Anyone who is an active contributor under, or who is in receipt of a pension under one of the federal superannuation acts (Public Service Superannuation Act, Canadian Forces Superannuation Act, RCMP Superannuation Act) or the Judges Act, is eligible to join the National Association of Federal Retirees. Membership is under \$4.25 per month for couples or \$3.25 per month for singles.



PENSION TENSION

Everyone agrees: Too many Canadians face pension shortfalls in retirement. But everyone seems to have a different idea about how to solve the problem.

BERNARD SIMON

The Canadian government's adamant refusal to beef up the Canada Pension Plan (CPP) is spawning an array of alternative vehicles aimed at boosting Canadians' retirement savings.

Several provinces — notably Ontario, Québec and British Columbia — are rolling out new retirement savings schemes, even as they cut back on pension benefits for civil servants and allow private-sector employers to do the same. Even the federal government, unmoved by calls to enhance the mandatory CPP, is launching a new — but voluntary — savings scheme.

These moves reflect a sober reality: An aging population, precarious government finances and corporate belt-tightening are chipping away at the pension benefits that working Canadians have long counted on for a comfortable transition into old age.

CARP, formerly the Canadian Association of Retired Persons, has warned that with

no changes to the existing retirement savings system, the number of seniors living in poverty will double to 600,000 by 2031, with millions more "facing financial insecurity". CARP is among those in favour of expanding the CPP.

Not everyone takes quite so dire a view. Fred Vettese, chief actuary at Morneau Shepell, a Toronto-based consultancy, notes that, whatever the pension system's shortcomings, many Canadians have other resources to fall back on — an inheritance, equity in a home or business, rent from an investment property. What's more, the average retirement age is sure to rise in coming years, giving more time to build a nest egg.

"The group that isn't covered ends up being fairly small," Vettese says. "They will not be in dire, Dickensian-type poverty in retirement." Even so, Vettese adds, "they will probably be regretting some of their working-career decisions not to save more. It's difficult to imagine a future where people will do as well with their home investments in the next 25 years as they have in the past 25."

He notes that benefits under the federal Old Age Security (OAS) and Guaranteed Income Supplement are not keeping pace with wage inflation. Furthermore, private-sector pension benefits have been eroding for years as employers move from defined-benefit to defined-contribution plans. Outsourcing to non-union labour has dramatically reduced the pool of workers entitled to any kind of pension. Vettese estimates that just 21 per cent of private-sector employees are now covered by a pension plan.

Most recently, governments at all levels have been swinging the axe on public sector benefits. In Alberta, more than three-quarters of civil servants were covered by defined-benefit pension plans in 2011, yet just 9 per cent of private-sector workers had the same assurance.

Mark Prefontaine, assistant deputy minister at the Alberta Treasury Board, noted in a presentation earlier this year that the average cost of a civil-service pension equal to 60 per cent of salary has soared from \$162,000 in 1995 to \$475,000 in 2013.



Ontario Premier Kathleen Wynne and provincial Finance Minister Charles Sousa.

THE CANADIAN PRESS/Citrus Young



Susan Eng, CARP's vice-president for advocacy.

Fred Vettese, chief actuary at Morneau Shepell



Federal Finance Minister Joe Oliver has been openly critical of the Ontario government's stab at pension reform.

THE CANADIAN PRESS/Fred Chartrand

More than half of that increase is due to mediocre investment returns over the past two decades, caused by unusually low interest rates. Rising civil service salaries and retirees' growing longevity make up the rest.

Alberta is considering two bills that would authorize the government to change the rules for four public-sector plans, and allow private-sector plans to switch — even retroactively — from defined-benefit to target-benefit.

(Target-benefit plans provide for fixed or capped contributions and a set payout formula similar to defined-benefit plans — provided all goes well. But like defined-contribution plans, benefits can be cut or contributions raised if investment returns fail to meet expectations.)

Bill 9, which covers Alberta's public sector plans, includes a moratorium on benefit improvements until 2021, cuts in cost-of-living adjustments, tighter rules for unreduced pensions on early retirement, and a higher share of contributions from employees.

As of late July, a standing committee of the Alberta legislature was conducting public consultations on the two bills. It's due to report by the end of October.

Several other provinces already have tightened public-sector pension plans. Nova Scotia has cut benefits, including some already earned. New Brunswick has moved from a defined-benefit to a target-benefit plan. Prince Edward Island has ended guaranteed indexing and is raising civil servants' early-retirement age with unreduced benefits from 60 to 62.

The federal government launched public consultations in April on a proposal that would enable roughly 1,200 federally-regulated pension plans to move from defined-benefit to target benefit status.

The change would apply to employees of Crown corporations and federally-regulated industries such as banks and airlines, but not civil servants, the military or the RCMP. The government already has trimmed civil servants' benefits by moving to 50-50 cost sharing and raising the age for retirement with full benefits by five years for members hired after 2012.

The big question — and one that has grown into a divisive public-policy issue — is how best to make up for shrinking benefits in both the public and private sectors.

Almost two-thirds of respondents to an Ekos poll earlier this year said they favor higher CPP premiums and benefits. Only 5 per cent said they want to see a smaller CPP, or to eliminate it altogether. About 27 per cent prefer no change in the current rules.

Similarly, while 30 per cent of respondents said public-sector pension plans should be rolled back, more than double that number — 62 per cent — would prefer to see everyone's pensions strengthened, rather than focusing on public-sector austerity. (The poll was conducted for iPolitics.ca.)

But most politicians are moving in a direction that would compel retirees to rely more heavily on their own resources and less on company or government pensions.

The federal Tories have resisted expanding the CPP on the grounds that an extra compulsory contribution would amount to a new tax, and that government should keep its nose out of Canadians' private financial affairs.

Susan Eng, CARP's vice-president for advocacy, observes that "politicians need to have instant success, they want to have their voters feel the effects by the next election. In this case, the voters will feel pain without exception. No politician in office today anticipates being in office when the benefits come in."

As an alternative to an expanded mandatory CPP, Ottawa will allow employers to sign up voluntarily for its new Pooled Registered Pension Plan (PRPP) scheme. Employees of businesses with a PRPP will be enrolled automatically, but can opt out later.

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An aging population, precarious government finances and corporate belt-tightening are chipping away at the pension benefits that working Canadians have long counted on for a comfortable transition into old age.

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Nancy Campbell, assistant vice-president for small business product and marketing at Manulife Financial, one of the government-approved PRPP administrators, describes the government's approach as a "helpful nudging".

PRPP's are not pension plans — they are savings products, like RRSPs. Contributions are voluntary. Canadians have demonstrated already that voluntary retirement savings vehicles are under-used; as of 2011, 85 per cent of available RRSP contribution room was unused.

If all goes smoothly for Ottawa, PRPP sales could start early next year. Regulators are currently poring over detailed proposals submitted by the private-sector administrators, mostly banks and insurance companies.

Québec and B.C. are moving in a similar direction. Employer participation in B.C.'s Pooled Registered Pension Plans Act, tabled in February, will be voluntary. As with the federal scheme, employees of any business with a PRPP will be automatically enrolled, but can opt out if they prefer. Anyone in a workplace without a PRPP will be able to open their own account with a plan administrator, gaining access to the same benefits as group plan members.

Québec's Voluntary Retirement Savings Plan (VRSP), which took effect July 1, requires businesses to enroll in a private-sector savings plan. But individual workers can withdraw if they prefer not to participate.

Campbell says Manulife was "very pleasantly surprised" by a survey of 250 small Québec businesses showing that 85 per cent favor the province's plan, and that 28 per cent plan to enroll within the first six months.

Ontario, by contrast, has opted for a new mandatory scheme similar to the CPP. The proposed Ontario Retirement Pension Plan (ORPP), due to be rolled out in 2017, was a cornerstone of the campaign platform that swept the Liberals back to power with a majority government this summer.

Employers and employees will each contribute 1.9 per cent of earnings up to \$90,000 a year. The province estimates that the ORPP plus the CPP will provide an annual lifetime benefit of up to \$25,000, double the current maximum CPP benefit.

Ontario says it will work with other provinces to make the ORPP portable across the country. The Liberals are also open to integrating the Ontario plan into the CPP if a future government in Ottawa — of whatever stripe — decides to enhance the CPP.

Susan Eng at CARP acknowledges that a mandatory plan like the ORPP or CPP may initially cause contributors more pain than a voluntary savings scheme. But, she adds, as retirement nears with the prospect of guaranteed benefits, "you will understand why it's good for you." ■

ADVOCACY IN ACTION

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5,000 YEARS TO CHINA

ARTICLE & PHOTOS BY ROSEMARY PITFIELD

The National Association of Federal Retirees has partnered with an exciting new tour company providing unique China tour packages featuring deluxe

accommodations, fine dining, exceptional sightseeing tours and professional, customer-focused service at competitive prices. Nexus Holidays is backed by China

Travel Service, the largest tour operator in China, with offices and branches in all major Chinese cities and Canadian offices in Toronto and Vancouver.



The temple at the Forbidden City in Beijing.



One of the stone dragons guarding the entrance to the Forbidden City temple.

Travelling to China isn't for everybody — if you're looking to relax, you might want to consider another destination. But if it's on your bucket list, it's worth every penny. With almost 5,000 years of history behind it, China offers the adventurous traveller a chance to dive into the unique culture, archaeology and cuisine of one of the world's oldest civilizations.

As with any adventure, travelling in China takes patience. The country isn't quite ready yet to provide full service for tourists with mobility issues; many of the ancient sites have stairs and no wheelchair access. You can hire someone to push your wheelchair but you may not be able to get into all venues. Toilet

facilities can be awkward for women; many locations only have a hole in the ground and no support rails to grab on to while you squat. If you're thinking about a China tour, please talk to your travel agent about any mobility issues you may have to determine whether the tour can accommodate your needs.

With almost 5,000 years of history behind it, China offers the adventurous traveller a chance to dive into the unique culture, archaeology and cuisine of one of the world's oldest civilizations.

Nexus Travel programs depart from either Toronto or Vancouver. If you're travelling from another province, you might want to consider leaving a day earlier. The trip from Toronto's Pearson International Airport takes 13-and-a-half hours. All meals are complimentary on Hainan Airlines flights, but videos are limited — so bring your own, or bring a good book. When you arrive in Beijing, you'll have a fairly long walk to the luggage carousels. If you have mobility issues, arrange for a wheelchair to meet you at arrivals.

Going through customs is not difficult. By that point you'll have filled out a form that you'll present upon arrival with your passport; it's very important that you keep the stamped portion of your form for your return home. Tuck it away in a safe place.

Once you arrive at the baggage carousel, you'll be met by your national tour guide holding a Nexus flag and credentials. Once everyone has their luggage, your group will be taken by private bus to a very elegant, modern 5-star hotel.

Built between 1409 and 1420, the temple is one of Beijing's most beautiful and culturally significant structures — the place where China's emperors once communicated directly with Heaven.

You'll have free access to the Internet and a complimentary hot American-style breakfast. Located just on the outskirts of Beijing, the hotel is beautifully appointed and very comfortable.

(Word of warning: Please don't drink the water out of the taps in any hotel in China. You will be provided with complimentary bottled water. You may boil water in your room for tea or coffee. It's recommended that you double-boil it in Northern China.)

On the first morning of the tour, you'll be met by your national guide at your hotel and escorted back onto your private bus. At each location on the tour, a local guide will provide you with the rich history of all your destinations. These local guides offer a wealth of information — they can even help you haggle at the local shops and government stores.

Your first tour starts in Beijing's heart — Tiananmen Square, the scene for massive parades and gatherings, the fourth-largest city square in the world. This is where, in 1949, Mao Zedong proclaimed the establishment of the People's Republic of China. Tiananmen Square is bordered to the north by Tiananmen, the Gate of Heavenly Peace, the Great Hall of the People to the west, and by the National Museum of China on the east.



The Temple of Heaven in Beijing.

From Tiananmen Square, you'll walk to the Forbidden City — the secret face of ancient China and an ideal place for you to begin your discovery of Beijing. With more than 9,000 rooms and covering over 250 acres, this massive palace was built between 1406 and 1420. It burned down and was rebuilt, sacked and renovated four times, so most of the architecture you'll see today dates to the 18th century and the Qing Dynasty. Be sure to wear comfortable shoes; your tour will last about three hours and you'll be expected to walk the entire way — at least 10,000 paces. You'll get a chance to look into many of the different rooms and areas of the Forbidden City, but don't expect to see it all — it's too vast.

Once you've finished the tour, your bus will take you to a local restaurant for lunch — either local cuisine or the famous Beijing Duck, an exquisite dish that takes hours to prepare and is worth every minute of the wait.

During your stay in Beijing you'll get a chance to see the Temple of Heaven. Built between 1409 and 1420, the temple is one of Beijing's most beautiful and culturally significant structures — the place where China's emperors once communicated directly with Heaven. You'll also be given an opportunity to attend the Golden Mask Dynasty, an original, large-scale Chinese musical production that features traditional dances, acrobatics and costumes, dazzling lighting and amazing special effects.



Beijing National Stadium, otherwise known as the Bird's Nest, with the Olympic torch in the foreground.



Day two of your tour will take you to the Great Wall, one of the wonders of the world — over 6,000 kilometres of packed earth and stone, five to eight metres in height. It's sometimes described as the longest cemetery on Earth because an estimated million people died building it. There are eight sections of the Great Wall crossing the northern part of Beijing: Badaling, Juyongguan, Huanghuacheng, Jiankou, Mutianyu, Gubeikou, Jinshanling, and Simatai. Most of the Great Wall sections in Beijing are well preserved, with many relics dating from the Ming Dynasty.

On your way to the Great Wall you will be taken on a tour around many of the 2008 Olympic buildings — including the splendid Beijing National Stadium, known as the Bird's Nest, where the giant Olympic Torch can be seen.

Just before you arrive at the Great Wall you'll visit the government-owned jade factory where the 2008 Beijing Olympic medals were made. You'll see how jade

is carved and have an opportunity to purchase a variety of pieces, including large sculptures that can be shipped back to Canada for you. (You'll be expected to bargain for whatever you want to buy, but don't worry — your guide can help you get a good price.)

If you want to climb the steps to the Great Wall, be prepared for uneven terrain and varying heights on each step. The stone treads are well-worn and may be quite slippery, so wear sturdy hiking shoes. For hot weather, be sure to bring sunblock, sunglasses and water. For cold days, wear a hat and warm coat — the mountain winds can be quite sharp.

In the afternoon you'll be taken to a cloisonné factory where you'll see how beautiful works of art are built out of enamel, glass, gemstones and metal. Then you'll stop for lunch and get a chance to do a bit of shopping before the bus takes you back to the hotel.



Travellers trek along the Great Wall.



A view of the Great Wall from below.

Your third day starts with a flight to Xi'an, the first Chinese city to open its doors to the world during the Tang Dynasty, and the capital of 11 dynasties for more than 2,000 years. In Xi'an you will be met by a new local guide who will take you to the fascinating Shaanxi Provincial Museum, which houses a collection of more than 370,000 precious cultural objects.

Next stop after the museum is the 36-metre high Bell Tower in Xi'an, the largest and best-preserved tower in China. Dating back to the Ming Dynasty (1368-1644), when each Chinese city had a bell tower and a drum tower, the Xi'an Bell Tower stands in the centre of the city at a point from which four main avenues are laid out — East, West, South and North. You can wander for miles along the tower wall, or wait patiently for a glimpse of the pomp and pageantry of the afternoon changing-of-the-guard.

The following day is dedicated to one of the most amazing finds of the 20th

century — the Terracotta Warriors, a collection of clay sculptures depicting the armies of Qin Shi Huang, the first emperor of China. More than 8,000 soldiers were buried with the emperor in 210-209 BC to protect him in the afterlife. An early-morning bus ride takes you to a terracotta factory where you'll find life-size replicas of the warriors, their horses and chariots. Attached to the factory is a store offering a large selection of reproductions, with options to fit any budget.

From the factory you move on to the Terracotta Warriors and Horse Museum, housed in a series of airplane hangars and buildings. Be sure to have your camera ready when you walk in — the size and scope of the vast collection is breathtaking. You can walk through the museum's gardens (a hike of about a half-mile) or take a golf cart to the main square.

After the tour, you're off to a local restaurant nestled among many shops. In the evening you can stroll through

The Great Wall, one of the wonders of the world — over 6,000 kilometres of packed earth and stone, five to eight metres in height.

the lively Muslim Quarter, sampling the delights of the food markets, then attend a Tang Dynasty Dinner Show and enjoy a special Dumpling Banquet.

Next morning you're back on a plane, travelling this time to Shanghai and then to the beautiful waterside city of Suzhou — the "Venice of the East". Celebrated as an earthly paradise since ancient times, Suzhou is an extraordinarily elegant city built around the Grand Canal, the longest

canal in the world and a UNESCO World Heritage Site. While in Suzhou, don't miss your chance to visit the Garden of the Master of the Nets, one of the four greatest Chinese gardens.

After a boat cruise along the canal, you'll move on to the famous Silk Exhibition Center. Here you will see how silk is manufactured and have the opportunity to shop in the government store attached to the factory. You'll find exceptional deals on silk duvets, pillows and bedding and a vast array of silk garments, including

traditional Chinese jackets. (Good news: All products purchased at the silk factory are tax-exempt, so they're not included in your personal exemption limit upon your return to Canada.)

After a little shopping comes lunch, then everyone's back on the bus for Wuxi, one of the oldest cities in China, situated in the center of China's Yangtze Delta and home to the Grand Buddha at Ling Shan. One of the largest Buddha statues in the world, the bronze Grand Buddha stands 289 feet high and weighs more than 700 tons. You

can climb the 217 steps to the feet of the Buddha, where you can look back over the 74-acre Buddha wonderland.

One of the feature attractions at the park is a musical fountain reproducing the miraculous birth of Shakyamuni, the Buddha. The fountain is built around a round pool with a giant bronze lotus. When the music 'Birth of Buddha' plays, the lotus gently blooms and a 23.6-foot-tall gilded statue of Shakyamuni rises from its center. The nine dragons around the pool spout water to give Shakyamuni a bath, and the statue revolves 360 degrees. The lotus closes when the music fades out, and pure water comes out from the mouths of the eight phoenixes around the pool. It is said that you and your family will be blessed if you drink the water.

Across a greenbelt to the southeast of the Grand Buddha lies the Brahma Palace, another local landmark. With 70,000 sq. meters on its three floors, the majestic palace offers a classic expo on the profound Buddhist culture and the brilliant traditional art of China.

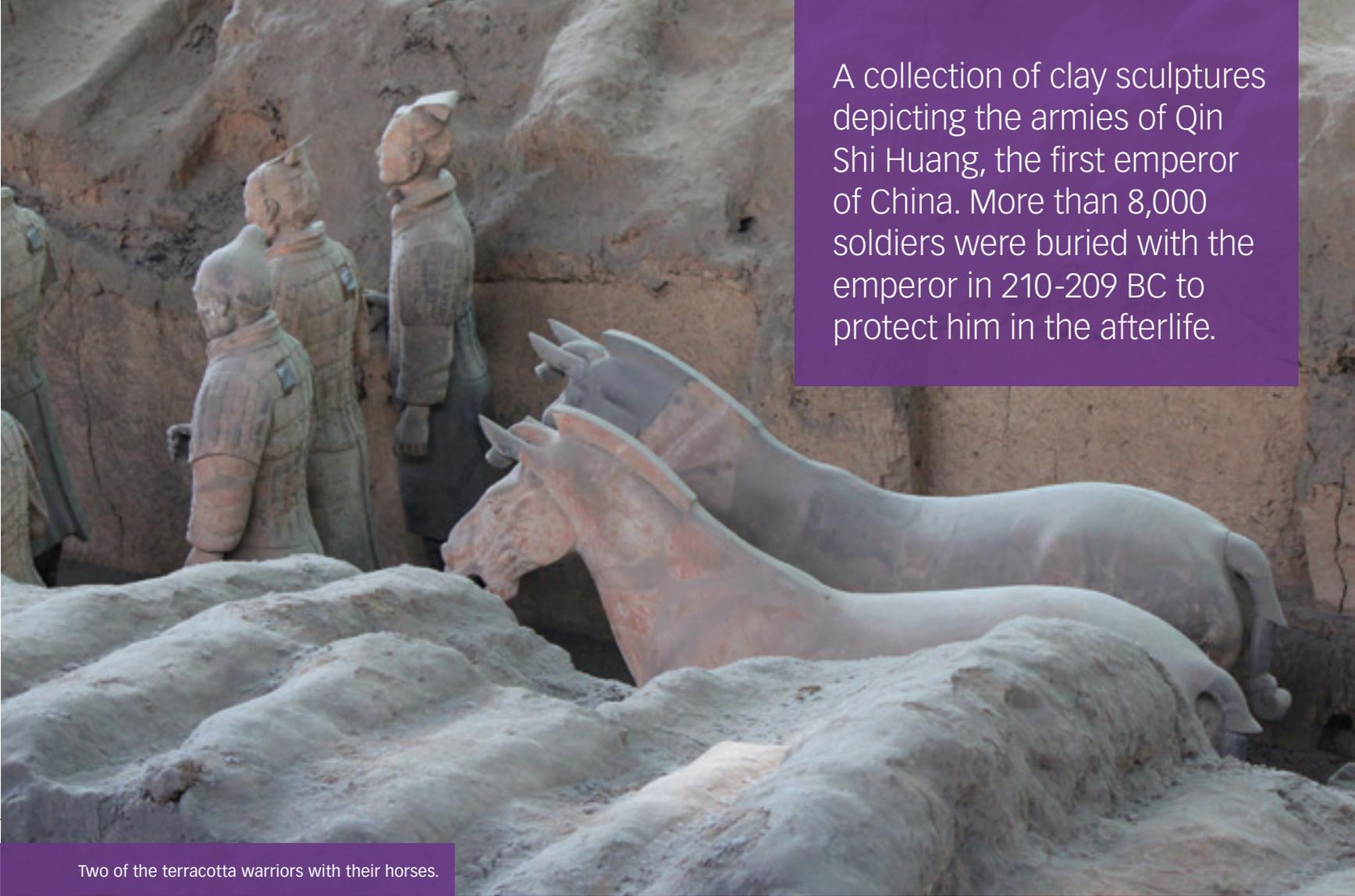
Dating back to the Ming Dynasty (1368-1644), when each Chinese city had a bell tower and a drum tower, the Xi'an Bell Tower stands in the centre of the city at a point from which four main avenues are laid out — East, West, South and North. You can wander for miles along the tower wall, or wait patiently for a glimpse of the pomp and pageantry of the afternoon changing-of-the-guard.



The Bell Tower in Xi'an.



The Grand Buddha at Ling Shan, Wuxi.



A collection of clay sculptures depicting the armies of Qin Shi Huang, the first emperor of China. More than 8,000 soldiers were buried with the emperor in 210-209 BC to protect him in the afterlife.

Two of the terracotta warriors with their horses.



A master sculptor works on custom-made heads for terracotta warriors.



Each of the terracotta warriors is a highly-detailed sculpture.



Just some of the 8,000-plus terracotta warriors buried with the emperor Qin Shi Huang.



The Grand Canal in Suzhou, the 'Venice of the East'.



Space-age architecture in Shanghai's Pudong district.

The symmetrical palace is built of stone, with grand halls, high pillars, wide girders and towering domes. The white jade elephant in the lobby is a sacred Buddhist symbol. The huge oil paintings on the wall along the corridor depict the development, communication and spread of Buddhism. The corridor and the interior tower hall are decorated with delicate Dongyang woodcarvings made from precious nanmu wood. All the girders and columns are carved with exquisite patterns or depictions of Buddhist stories. Stand in the tower hall and look up at the vault — you'll see an enormous mural painting called 'Celestial View'. The Golden Wheel Buddha sits in the center of the painting, surrounded by the sun, moon and seven major planets, as well as the zodiac. Twenty-eight ancient Chinese constellations are scattered among the circles. The whole painting, done in the Tang Dynasty style, shows an ethereal vision of heaven and exemplifies Buddhism's stunning religious art. The Brahma Palace also houses a splendid collection of refined relief, first-class lacquerware, cloisonné and porcelain. The most eye-catching item is the palace's treasure — a grand coloured glaze craftwork called 'Worlds in the Lotus'.

Your last two days in China will be spent in Shanghai, where you can enjoy a leisurely walk along the famous Bund, a mile-long district on the Huangpu River waterfront. The Bund features stunning architecture, spanning Gothic, Baroque, Romanesque, Classicism and Renaissance styles which stand in stark contrast to the modern cityscape of the Pudong district located on the east bank of the Huangpu River. The Pudong features some remarkable examples of 21st century commercial architecture and some of Shanghai's best-known modern buildings.

You can spend your afternoon shopping on the Nanjing Road, one of the world's longest, busiest and most famous shopping districts, 5.5 kilometres long. Later in the day, you'll visit another of the four greatest Chinese gardens —

the Ming Dynasty Yuyuan Garden, a serene space surrounded by an ancient wall, isolated from the bustle of nearby shops and markets.

In the evening, you will be treated to a banquet of Shanghai cuisine and an optional Huangpu River night cruise. Here, you can soak in the night lights of the Bund and the Pudong, and the marvellous, romantic contrast between new and old.

Your last day in Shanghai is all yours — spend it however you wish. You can tour the shopping district, or take a quick ride on the bullet train, which reaches a speed of 350 km/h. Or you can kick off your hiking shoes and enjoy the luxuries of your five-star accommodations — perhaps a well-earned session in the spa — before making your long journey back to Canada the next day. ■

Dear Sage magazine,

My most memorable travel story:

In the 1970s or 1980s when I was on vacation out west, I drove through parts of Wyoming in a 1966 Mercury pick-up truck with a radio/cassette player unit I had added. There was a huge blue sky, the air quality was pristine, it was so quiet it was amazing, the view over the high plains and distant mountains was fantastic, the wildlife was incredible (pronghorn antelope, rabbits, eagles, etc.). There was little traffic (state population only about 300,000+) and I sometimes stopped along the roadside and got out to take photos. I could stand in the middle of the highway for minutes at a time before any other vehicle approached.

As I was driving along in this glorious area, as if on cue, a local radio station played "Ghost Riders in the Sky" — the best version, the then-new instrumental version by the Ramrods. I was ecstatic, thought to myself, "Is Heaven like this?" Even now, just thinking back to it, I get a nostalgic psychological lift.

Other great travel memories: Waterton/Glacier International Peace Park "Going To The Sun" highway"; Beartooth Pass from Wyoming into Montana (spectacular); the Grand Canyon; Lake Tahoe (Nevada & California); the southern approach into the Okanagan region of B.C.; Lake Superior from Sault Ste. Marie to Thunder Bay; Alberta's Icefield Parkway from Banff to Jasper incl. Lake Louise and Peyto Lake; the huge, flat Manitoba prairie appearing fairly abruptly from the eastern Canadian Shield approach; North Dakota's fields of sunflower plants as far as the eye can see in all directions; Oktoberfest in Munich, Germany; the Cabot Trail in Cape Breton; P.E.I.; the West Edmonton Mall; Butchart Gardens in B.C.; Victoria, B.C.; cathedrals and old architecture in parts of Europe and the U.K.

Bon Voyage,

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Planes get you where you're going.
Trains show you where you are.

LARRY NEIS

When you get to a certain age, every step you take away from home seems to take you back in time. Normally, my wife Darlene and I travel to and from FSNA's annual general meetings by air. This year we decided that a change was needed and, taking advantage of VIA Rail's seniors' rate, we took the scenic route home to Edmonton from AGM 2014 after spending a few days in Québec City.

A couple of years ago, we took an overnight trip by rail from Edmonton to Vancouver, with upper and lower berths. The last time I'd climbed into an upper berth was when I was a teenager going home on leave from Vimy Barracks in Kingston; the bunk was a lot higher off the ground than I remembered. Wisely, we booked a cabin for our trip back from Montreal — this time, at least, the struggle to get into bed would happen in private.

There's something about trains. For weeks before we boarded in Québec City I thought back to my many, many voyages by rail. I recall in the early 1940s watching my oldest brother, newly enlisted, leaving by train for Halifax to catch a boat for England and the war. So many families

across Canada and around the world were saying goodbye that year. We didn't see my brother again until 1946.

My early memories of trains date from the late age of steam. In those days you could open the coach windows, stick your head outside and get a face full of smoke and cinders — and a stern talking-to from parents, angry passengers and the conductor as dust and fumes filled the cabin.

We're always looking for signals from the past. Before boarding in Montreal I scoured the city for the places familiar to me from my youth. The great grey Gothic pile of Windsor Station. Peel Street, trying to find my aunt's old apartment. So much has changed in Montreal but so many of the old sights and sounds remain.

At Central Station, helpful VIA staff got our luggage weighed and pointed us to the gate for Québec City. We pulled into Québec City on time, with three days ahead of us to explore one of the most beautiful cities in North America. Our departure time was very early — 5:35 in the morning — but we were too captivated by the scenery heading west to sleep.

Back to Montreal to change trains, then Toronto and points west. In Montreal, rail travel isn't just for tourists; the station was jammed with commuters taking the train to work. The ever-changing landscape made it easy to sit back and enjoy the view.

Back in the day, getting places took longer. Passenger trains were slow because they stopped at most villages and towns along the route to pick up passengers, freight and — most importantly — mail. Most families travelling any distance would pack a lunch basket to save the expense of buying food from the “newsie”. Nice to see that some things never fade away completely; on our trip west a young family across the aisle from us had brought a picnic with them — a moveable feast.

We had about six hours to spare after our arrival in Toronto. Passengers in VIA's sleeper class have access to its Business Lounge; staff there suggested we could check our luggage through to Edmonton and temporarily store our carry-on. What a relief to be able to move around without worrying about our bags. We took the opportunity to enjoy a leisurely dinner and take in Rogers Center, the CN Tower and the railway display, all within a short walk of Union Station.

Back at the Business Lounge: VIA staff confirmed our tickets and offered us our choice of seating for meals in the dining car. Once on board and settled in our cabin, it was up to the dome car to see something no visitor to Toronto should miss: the skyline of a city of 2.8 million people by night, from a moving train. The complementary glass of champagne only made a perfect day more so.

Off to bed (believe it or not, climbing into that upper berth was a lot easier than I remembered). Up early the next morning, I grabbed a coffee and headed back to the dome car. The day was dawning clear and sunny, the mist rising off the Vermilion River and the small lakes and ponds. A cow moose and her calf were wading across the river. Bright June greenery on all sides, white, yellow and orange wildflowers blooming along the tracks. Canada at its best.

There's something about trains and the people you meet on them. Up in the dome car I got to chatting with an elderly gentleman, a Second World War vet from Fort Nelson, B.C. Turned out he knew an old school mate of mine and an ex-military friend I served with in Kingston, Egypt and Calgary. I asked him to pass on my best wishes; he said he would.

As we sat and swapped memories we remarked on how rail travel had changed. Back in the 1940s and '50s, trains were how people got around; passenger trains always had the right-of-way when meeting a freight train. These days it's the other way around. The world moves on.

Northern Ontario is a landscape of contrasts: deep forest broken up by slabs of rock, small lakes and ponds, vast stretches of burnt-out woods touched by the green haze of new growth. Small towns and the occasional cabin offer the only signs of humanity. We made short stops in Foleyet and Hornepayne to stretch our legs and shop for necessities. Staff warned us not to dawdle; the next train wouldn't be coming through for two days.

In Winnipeg, a scheduled crew change gave us a few hours to walk through the Forks, a historical neighbourhood at the junction

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In those days you could open the coach windows, stick your head outside and get a face full of smoke and cinders — and a stern talking-to from parents, angry passengers and the conductor as dust and fumes filled the cabin.

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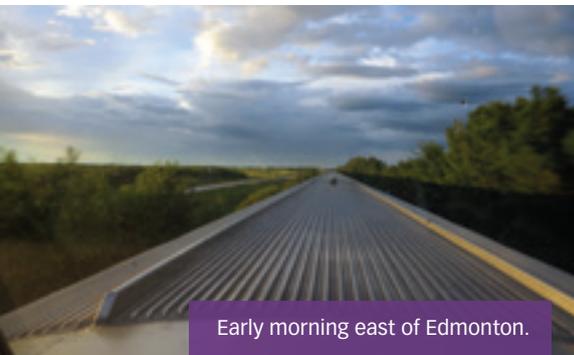
The author as a young soldier in Kingston in 1955.



The author at Union Station in Winnipeg.

of the Red and Assiniboine rivers. The river walks were closed; leaving Winnipeg, we saw the reason why. Vast stretches of farmland were underwater, the result of epic overland flooding. This grim sight followed us as we traced the Assiniboine Valley west for many miles.

(Walking through Winnipeg's Union Station reminded me of a trip home for Christmas leave in 1955, when we had to lay over for the night. We located a room a short walk away, across Main and Portage — the coldest and windiest intersection in Canada. Believe it. You don't understand winter until you've experienced it in Winnipeg.)



Early morning east of Edmonton.

Over dinner we were treated to views of the Saskatchewan flatlands reaching out to forever, with the headframes of potash mines rising in the far distance — quite a contrast with the scenes of just 24 hours earlier in Ontario. The next morning we were back in Alberta, with its rolling hills and familiar towns. You don't really know your home town until you see it from a train; watching our arrival in Edmonton from the dome car gave me a whole new perspective on the city, the hidden views and neighbourhoods you never see from the highway.

It was a wonderful trip — a true voyage — and through it all the service provided by VIA Rail was exceptional. Their website made it easy for us to book online in minutes. The VIA staff we encountered were all capable, friendly and professional: the station attendants helping with luggage and directions; the car attendants doing everything possible to make sure we were comfortable; the activity director who knew the route like his own back yard and drew our attention to points of interest; the dining car staff who work long hours

to make every meal something special.

Trains tied this country together. In a sense, they still do. Flying teaches you about airports but rail travel teaches you about the land — the way sea and lake and river shape it, the way rocks and forests in the East give way to the vast plains of the West. Planes get you where you're going... but trains show you where you are.

We had a wonderful time. Would we do it again? You bet. When do we leave? ■

.....

Larry Neis was born in Alberta. He left home at 16 to be a soldier. He served with the Egypt Peacekeeping Force, (UNEF) in 1956/57. He spent the rest of his career with the federal Department of Transport as a radio operator. He joined the Red Deer branch of the National Association of Federal Retirees in 1995. He was elected as the Association's national director for Alberta and NWT in 2012. Larry and Darlene live in Sylvan Lake, Alberta. They have four children and nine grandchildren.

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THE WORLD WIDE OPEN

A growing trend in access for the mobility-impaired is changing the face of tourism.

ELIZABETH THOMPSON



For years, Keith Spicer navigated the corridors of the federal government, as Canada's first Commissioner of Official Languages and later as chairman of the Canadian Radio-Television and Telecommunications Commission.

Now, Spicer, 80, is helping seniors safely navigate the streets of Paris — notorious for their uneven pavement, their nearly

invisible bumps and drivers who threaten to run over unwary pedestrians.

"You don't have to drink to look drunk in Paris," Spicer jokes in a video for his newest project, Paris for Seniors, launched with his daughter Geneviève. "You just have to fall into one of these traps."

Paris for Seniors, with its website, travel tips and growing trip-planning service, is part of a rapidly growing accessible travel sector, catering to seniors and those who have a disability or a medical condition — but still want to see the world.

David McCaig and Christine Chilton of the Association of Canadian Travel Agencies say accessible travel is on the rise and they're starting to get inquiries from travel agents interested in specializing in the sector.

A 2011 study by Kéroul — a Québec-based non-profit which promotes accessible tourism — found 800,000 people in Québec alone with some form of disability, a tourism market it values at \$1 billion a year. As the population ages, those numbers are increasing.

Statistics Canada estimates there are now 5.4 million Canadians over age 65 —

roughly 15.3 per cent of the population. As baby boomers start to hit retirement age, many have disposable income and more desire to travel than previous generations. However, the health challenges that can come with age — whether it's sleeping with a CPAP ventilator or living with a more serious mobility problem that requires a cane or a wheelchair — can be a deterrent.

"A lot of people are still just dreaming about it," says Isabelle Ducharme, chairman of the board at K roul.

"Once they start using a cane or once they find themselves in a wheelchair, they think that their travelling days are over," says Ducharme, who retired with a medical discharge from the Canadian Armed Forces after an automobile accident left her in a wheelchair.

However, travel is far more accessible than it was 10 to 20 years ago and many people don't realize just how much is possible, said Ducharme, whose own travels have taken her from Australia's Great Barrier Reef to China's Great Wall and Forbidden City.

"When I give my travel conferences, most people tell me after, 'You know what, you just put hopes and you put dreams in my head because I thought for sure I couldn't travel anymore now that I have a wheelchair or now that I need oxygen.'"

For 2000 years, visiting the Colosseum and the Acropolis would have been impossible for anyone in a wheelchair or unable to climb. Now, the Colosseum has an elevator and the Acropolis is wheelchair-accessible.

Specialized African safaris are available in wheelchair-accessible vehicles. Victoria-based travel agent Alex Yates of Expand Your World Travel once arranged for porters to bring a client to the top of the ancient Inca citadel of Machu Picchu in Peru.

James Glasbergen, director of accessible travel for Frederick Travel in Waterloo, Ontario, has travelled the world in his wheelchair, recounting his experiences in his World on Wheelz blog.

Glasbergen said the tourism industry — from hotels to cruise operators — is realizing there is a growing demand for accessible travel.

"Things are getting more accessible all the time but it's a long process."

While most destinations in North America are accessible, in part because of the U.S. Americans with Disabilities Act, Europe can sometimes be a challenge, says Glasbergen.

"Europe takes a lot more planning than a trip in North America takes. That's because Europe is so old."

Genevi ve Spicer agrees cities like Paris can take some planning.

"Paris may be the most beautiful city in the world but it is certainly not the most accessible."

Beyond the uneven pavement that can trip up the most agile pedestrians, there are staircases, practiced pickpockets and restaurant washrooms that require a vertigo-inducing climb down steep stairs to the basement.

However, Spicer said one of the biggest threats for seniors in Paris is the traffic — motorists and cyclists who threaten to mow down the unwary.

"Be hypervigilant when you are crossing the street — only the paranoid survive."

Both Frederick Travel and Expand Your World organize accessible travel tours for those with mobility problems. For example, Expand Your World has trips coming up to Europe and Hawaii.

Cruises are often a great way to see an area, says Ducharme.

"Cruises are amazing for anybody that is worried about travelling. You have medical staff on board, you have multi-language staff and the accessibility is right in the centre of their preoccupations."

If you want to go ashore and mobility is a problem, choose cruises scheduled to arrive in ports.

"Travel is far more accessible than it was 10 to 20 years ago and many people don't realize just how much is possible."

Looking for cities that have hosted Olympic Games or Paralympics is another way to find accessible destinations, says Ducharme.

"Go to the cities where there was Paralympics because then you know they had to become accessible."

Mexico has been a problem in the past but there is now a company in Cancun that offers wheelchair-accessible transportation and accessible tours, and can rent medical equipment.

In Qu bec, K roul has put together the Accessible Road project, which lists accessible tourist attractions throughout the province and provides details of the accommodations available and challenges that travellers might face.

When it comes to accessible travel, experts are unanimous: You should book early. While travelling with mobility or health problems is easier than in the past, the number of accessible hotel rooms or cruise cabins tends to be limited.

Isabelle Ducharme leaves her wheelchair behind to float in a freefall simulator at Skyventure in Laval, Qu bec.

Credit Cynthia M nster



Ducharme says booking early is even more important if travelling by bus or train; many trains only have space to accommodate one wheelchair.

Booking ahead can also save standing in long lines for popular tourist attractions, adds Geneviève Spicer.

Dealing with a travel agent who is trained in accessible travel — who knows what questions to ask and how to accommodate special needs — is also a good idea.

Travel agents also can make arrangements discreetly, says Yates — everything from having Depends delivered ahead of time to a hotel room or cruise ship cabin (so that they don't fill up your suitcase or have to go through airport security) to arranging for Hoyer lifts or specialized medical equipment such as oxygen tanks.

If you have to travel with special equipment, airlines aren't supposed to charge you extra, says Ducharme.

"Anything that you have to carry with you on the flight and that is due to your medical condition, they can't charge you for the extra baggage."

Glasbergen's World on Wheelz blog offers extensive advice on how to travel with a motorized wheelchair and minimize the risk it will be damaged by airline or airport staff.

Hiring caregivers at your destination can reduce the cost of companion travel. Local chambers of commerce and organizations that advocate for accessible tourism can provide names of reliable local caregivers, says Ducharme.

In the end, though, sometimes the biggest hurdle for those with health conditions is accepting the need for accessible travel in the first place, says Ottawa-based travel agent Janet Lavern of Expand Your World Travel.

"Once you embrace it a little bit you can get much better service and a much better travel experience." ■

Looking for an accessible holiday? Here are a few websites to get you started:

Kéroul's Accessible Road

English:

<http://www.larouteaccessible.com/en/>

French:

<http://www.larouteaccessible.com/fr/>

Paris for Seniors

<http://parisforseniors.com/>

World on Wheelz

<http://www.worldonwheelz.com/>

Jaccede — Accessibility guide for hotels, restaurants and sites in France

English:

<http://jaccede.com/en>

French:

<http://jaccede.com/fr>

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RENTING A CAR ON VACATION

Should you get car insurance?

Check your own policy first.

So you're going on vacation and you want to rent a vehicle. The rental company offers optional insurance that covers physical damage to the rental vehicle. What do you do?

Before you spend money on physical damage coverage, you should:

- Check to see if your automobile insurance policy covers your own vehicle for collision and comprehensive or 'all perils' coverage. In order to extend physical damage coverage to a rental vehicle, you must first carry that coverage on your own vehicle.
- Ask your insurer about the OPCF/SEF 27, which provides legal liability coverage for damage to non-owned, private passenger vehicles rented in Canada and the U.S. Most insurance companies offer this

endorsement. It extends coverage to you, your spouse and all drivers listed on your policy, up to a specific dollar limit stated in the form or displayed on your auto certificate. The rental vehicle must be used with the owner's consent and you must comply with all the terms and conditions of the rental agreement.

- Your credit card company may provide car rental insurance if you pay for the entire rental with their card. You should check with your credit card provider and ask:
 - when the coverage is available;
 - what coverage is provided (collision and/or comprehensive);
 - who is covered (you, your spouse and/or any listed drivers); and
 - to whom would you report a claim

So before you rent a vehicle, you should review your existing automobile policy and any coverage that your credit card may offer before you decide to purchase physical damage coverage from a rental agency. Usually, the cost of purchasing an endorsement from your automobile insurer to extend coverage to the rental vehicle is less than the cost of purchasing physical damage coverage from the rental agency.

Remember, if you have an at-fault accident with a rented vehicle — regardless of whether coverage for physical damage is extended from your own automobile policy, your credit card carrier or the car rental agency — it will affect your driving record. ■

Article courtesy of Johnson Insurance

TAKING TECHNOLOGY ON THE ROAD



Looking for adventure?
There's an app for that.

PETER ATKINSON

One of the areas where modern communications technology has had a huge impact is travel; a little know-how, along with a few apps, websites and gadgets, can make your trip a lot smoother. Here are some tips to keep you connected while you travel.

First, contact your cell phone service before you go anywhere and ask them about any special service plans for when you're travelling, called 'roaming' plans. Though Canada has some of the most expensive cell phone service in the world, our phone companies still make a ton of money from trusting travellers who don't understand that their unlimited texting and family plans don't apply as soon as they leave the country, and that there are much higher fees — sometimes much, *much* higher — for texts, data and phone calls once you leave Canada.

If your travel plans include campfires, the BioLite campstove and the Power Pot use something called the Peltier Effect to make anything that you can charge with a USB plug — including a phone or tablet — usable

in the wild. At \$150 plus they're not exactly cheap, but convenience always has a price.

For those who prefer tiki torches poolside, I think the best site for finding accommodation and destination information has to be TripAdvisor (TripAdvisor.com). It uses reviews from real people that go well beyond the brochure to give you an honest idea of what you can expect. The reviews can be sorted by categories (such as Family, Couples or Solo), and I always check the date to see whether a resort is getting better or worse.

For booking a hotel online, I like Hotels.com, partly because their reward program gives you a free night for every tenth night you stay. But I also like the fact that their toll-free phone line gets answered by a real live human who can help me if I need to make a change to a reservation. That person-to-person service is the reason that travel agents will never completely disappear, despite what the tech mavens tell us. There's also an app that allows you to make hotel bookings from anywhere you can get a signal.

Speaking of apps, there are enough great ones out there to make a smartphone or tablet an essential travel tool.

There are currency converters — too many to name. A good wi-fi network finder is essential; data sent by wi-fi is free (barring any charges to connect to a given wi-fi network), as opposed to data sent via cell phone signal, which racks up those roaming charges I mentioned earlier. And I highly recommend that you and your home team sign up for Skype. With wi-fi and Skype accounts, you can make free phone or video calls with the folks back home.

Connecting to a wi-fi network also means that you can upload photos to online cloud storage services like Box, Dropbox or the

super-secure Spider Oak. All have free plans — you can have a free account at each one if you want — and are a great way to safely store your photos, free up space on your camera and even share photos before you get home.

Panorama 360 and Microsoft's PhotoSynth app allow you to take beautiful panoramic shots that might finally do justice to that view. Google's Translate will let you translate spoken words, and Google Maps can give you walking or driving directions in most cities around the world. HelpCall is only for the iPhone/iPad, but it gives you one-touch access to emergency services in over 70 countries. Like trip insurance, you might never need it — but if you do, you'll be very, very glad you have it.

If you're planning a long flight, try SeatGuru.com. You'll find more information than you knew existed to help you choose the best seat on the plane.

If part of the fun of travelling for you is sampling the local cuisine, the Yelp website and app will show you what's available nearby, with reviews to help you find the best local gems. The OpenTable app is another great tool for foodies, helping you find nearby restaurants and make reservations within North America and in select international locations.

And let's finish up with one of my favourites. If you're heading to a place where you don't speak the language, check out a free app called World Lens. Just fire up the app, point your device's camera at a sign or menu and be amazed as the words are translated on the screen before your eyes. I am not making this up. Languages supported include French, Spanish, German, Italian and Portuguese.

Happy trails! ■

LOVE IN THE DUNES



Planning a couples-only romantic beach getaway? This year, leave the swimsuit at home.

SUE MCGARVIE

I teach a course with my husband titled, 'What's new in sex'. It could well be subtitled, 'How to keep your relationship sexy and interesting without screwing it up'.

We call it the 'Ethical Hedonist' course. You might expect a class like that to be filled with sexually adventurous 20-somethings looking to hang from chandeliers. In fact, almost all the participants are north of 45 years old; many are 60-plus.

It's the Baby Boomers who have both the time and the money to dip their toes into the wide world of sensuous exploration. It's the couples who have been together for a while who want to take steps to make sure their relationship doesn't sink into monotony. In our course we talk about sensuous massage and tantric sex, and discuss the new romance products out there that require batteries.

But what really gets participants sitting up in their seats is when we start outlining what happens at the nudist and adults-only resorts throughout North America and the Caribbean.

I am a strong advocate of sex on the beach. Many women associate the shore with spontaneity and happy vacation memories. The smell of salt water and coconut tanning lotion can trigger some of our earliest sensuous memories — which is one of the top reasons why beaches are primary travel destinations for women.

So what is it about frolicking in out-of-the-ordinary places that seems so enticing? An unusual location allows women to be carried away by the moment. Both men and women tell me that they have the best sex when they can be truly uninhibited. You aren't likely to bump into your neighbours on holidays, so vacationers are less concerned about encountering someone who might cause them embarrassment in the future. The fear of getting caught appeals to some people's exhibitionist tendencies, while the knowledge that "what happens on vacation, stays on vacation" helps to ease apprehension.

If finding a private stretch of beach to roll around on is too out-there for your partner, then consider one of the topless or clothing-optional resorts. Cypress Cove, just outside of Orlando, is the largest nudist resort in the U.S. and has five hotels, two pools, tennis courts, a 9-hole pitch-and-putt golf course and two restaurants. And you can do all of these activities buck-naked — though it's not required (except in the pools). So pack a *lot* of sunblock.

What most newcomers to a naturist resort

worry about is being judged on their bodies. But from November to April, Cypress Cove and other clothing-optional destinations are filled with Canadian and northern American snowbirds, singles and couples, 65-plus. And *nobody* is body beautiful.

Learning how to proudly show off a lifetime of living allows you to be truly comfortable in your own skin. And you never have to deal with wet, sandy bathing suits. There are reviews of most of the big nudist and sensuous resorts for Canadians at www.playfulcoconuts.com.

So this winter, find a nude beach. Get an all-over tan. Be playful. And rekindle some romance without worrying about somebody's kids splashing you in the pool. ■



Sue McGarvie has been a clinical sex and relationship therapist since the early 1990s. She is founder of the Ottawa Sex Therapy and Libido Clinic. She was the host of *Sunday Night Sex with Sue* on Astral Media in various markets across Canada for over a decade. She now hosts a radio feature called *The Three Minute Therapist*. Find her waxing poetic on her blog at www.sexwithsue.com.

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MAKE THIS A FLU-FREE WINTER



Long nights, cold mornings... you know what that means. Flu season is approaching fast. You've likely had the flu before, but keep in mind that it can become a very complicated infection — and can be avoided. Here's what you need to know:

What is it?

Influenza is a highly contagious respiratory infection. Symptoms include aches, chills, sweats, headache, cough, fatigue, weakness, nasal congestion and a fever over 38°C. Flu season runs from November to April.

How does the flu spread?

The flu is transmitted through coughing, talking and sneezing, which can send the virus flying as far as six feet away. It can survive on hard surfaces such as doorknobs for up to two days, and it spreads quickly from person to person. It's contagious — even when symptoms aren't present.

How can I prevent the flu?

In addition to maintaining a healthy lifestyle, "the best way to prevent the flu is to get the flu vaccine," says Kathryn Djordjevic, pharmacist and director of clinical excellence and physician relations at Shoppers Drug Mart. "Other ways include frequently washing your hands, sanitizing surfaces and avoiding touching your face."

Who needs the flu shot?

Every Canadian adult — especially those over 65 years of age, and people with chronic health conditions or compromised immune



systems — should get the flu shot annually. In fact, seniors are strongly encouraged to get the flu shot because they are at a higher risk of flu complications, such as pneumonia. A 2013 study of seniors in Ontario found that those who received the flu shot had a lower risk of hospitalization and death from the flu.

The best way to avoid getting the virus is to get vaccinated in late fall, according to the Public Health Agency of Canada. Those dealing with a serious acute illness, infection or fever should postpone the vaccination until they're in better health.

I'm healthy. Why should I get vaccinated?

"Pretty much everyone should get the flu shot annually, particularly seniors," says Djordjevic. If you get the flu, you can spread it — which is dangerous to high-risk

populations. While most people recover from the flu in about a week, vulnerable adults (and even healthy people) can experience serious complications. Influenza can also worsen conditions such as asthma, congestive heart failure and diabetes. Each flu season, approximately 20,000 Canadians are hospitalized with the flu and its complications, and as many as 8,000 Canadians — mostly seniors — die from pneumonia and other serious complications.

Get vaccinated *before* flu season strikes. It's your best defense against the flu. Soon the vaccine will be available at some Shoppers Drug Mart pharmacies, where you can get your shot administered by an injection-certified pharmacist — no appointment necessary. ■

ASK THE HEALTH OFFICER

How can I trust the health information I read online?



QUESTION: I'm using the Internet to research personal health questions such as my health condition, medications and alternative health treatments. I realize that it's important to be aware of the potential risks of the health information found on the Internet. How can I be sure the health information I'm getting online is accurate?

ANSWER: Although we can never be 100 per cent sure that the health information we access online is accurate — and that it will remain accurate — there are some indicators that can help us tell which websites are more reliable than others.

Health Information on the Net (www.hon.ch) is a non-profit, non-government organization that promotes useful and reliable online health information. HON can provide guidance for evaluating the accuracy of health information on a website. The site features a search engine which can hunt for HON-accredited Internet health sites by topic.

Another website that can help you verify health claims is **SNOPEs (www.snopes.com)**, otherwise known as the San Fernando Valley Folklore Society's Urban Legends Reference Pages. SNOPEs boasts one of the largest collections of urban legends and hoaxes on the Internet; its mission is to bring out the truth behind some of the most widely-circulated rumours and fads found on the 'net. The hoaxes and legends on SNOPEs' pages are coded with coloured dots to indicate whether the topic is true, false, undetermined or of indeterminate origin.

As with all things health-related, use common sense and your own good judgement when reading health information online. The Internet is filled with incredible health claims — 'cures' for cancer, arthritis and multiple sclerosis, to name just a few — that should immediately raise red flags. There are as yet no cures for these conditions, only treatments — and it's safe to say that a cure for any of these conditions would have made headlines. Such claims are usually the bait in a marketing strategy to sell 'alternative' natural health products.

Here are some tips to keep in mind when you are looking for health information online.

- Does the website say who is responsible for the information and how you can contact them? Look for links that say 'About Us', 'About this site' or 'Contact us'. If a website won't tell you who's running it, be suspicious.
- Is the purpose of the website to offer information, or to sell you something? Commercial websites might be giving out only the information that supports what they're selling. They may not provide a balanced view.
- Is the site asking you to provide your name and contact information? Be cautious. Establish that this is a trustworthy site before you provide any information; some websites collect and sell your personal data to other organizations. While reputable sites may ask you to sign up so they can provide information updates, they should also be clear about how they intend to use your information and how you can opt out.
- You can usually get reliable health information from non-profit educational or medical organizations and government agencies. Health information should be unbiased and balanced, based on solid medical evidence and not just someone's opinion.
- The most trustworthy health information is based on medical research. Does the website give references to articles in medical journals or other sources to back up its health claims?
- Health information for the public should be easy to understand. Technical or unfamiliar terms should be clearly explained. Websites also should tell you when the information was prepared and updated.
- Ask a doctor or another health professional about the health information you find online. You might want to bring a copy of the information with you.

Health is a complex topic, and what may work for one person can be harmful to another. Each of us has a different health history — a different set of conditions, medications and needs. Health advice should be taken only in consultation with a health care provider who is familiar with your personal health history. ■

ASK THE PENSION OFFICER

For military spouses, does time spent on overseas bases affect OAS?

QUESTION: My wife is completing the forms required for Old Age Security and we've run into a problem. We're looking at the OAS forms and we've found that my wife has to provide a history of her residence inside and outside Canada — time she spent outside Canada could reduce her OAS. I served in Germany when I was in the military and my wife and kids lived there with me for several years. I've heard that the years she lived overseas with me on my Forces posting can be considered time spent in Canada, which would not reduce her OAS pension. Is this true? How do we prove it?

ANSWER: Entitlement to Old Age Security (OAS) is largely based on the years an individual lived in Canada after age 18. While there are a number of factors that determine the OAS pension, the general concept is that more years of residence in Canada are likely to lead to a greater OAS pension (subject to variables such as your income and the maximum amounts payable under the OAS program).

Of course, members and veterans of the Canadian military, along with diplomats — and their families — may spend time overseas in the nation's service. OAS has special provisions to ensure Canadian military members and veterans, diplomats and their families are not penalized for the years they served overseas, when it comes to Old Age Security. Canadians who have worked outside Canada for certain Canadian employers — such as the Armed Forces or on a diplomatic mission — may have their time working abroad counted as residence in Canada. Under certain conditions, spouses, common-law partners and dependents may also count the time spent abroad with their serving spouse as residence in Canada. Proving that your spouse accompanied you while you were posted overseas can help maximize OAS entitlement.

In order for your spouse to prove the time she spent outside Canada was to accompany you while you were in military service, contact Library and Archives Canada in order to obtain your military records if you served between 1919 and 1997. More information on how to request your records

is available at <http://www.collectionscanada.gc.ca/022/022-909.007-e.html>, including contact information, the steps to follow and the forms needed to make the request. Note that it may take several months for your request to be processed and for you to receive the necessary records.

If you were released from military service after Jan. 1, 1998, write to the director, Access to Information and Privacy (DAIP) at the Department of National Defence at the address provided below to request a copy of your record.

Your spouse may be required to provide a marriage certificate or other legal documents, such as certified copies of passports or customs declarations, to confirm exit and return dates. These documents, along with a certified photocopy of your service record and the completed OAS application, should be submitted to Service Canada.

Of course, everyone has a unique set of circumstances. There may be specific factors that apply to your spouse's personal situation, so it's always best to reach out to the right resources — such as Service Canada — to ensure you and your spouse have everything you need and that your spouse's OAS application is complete. To find the nearest Service Canada Centre, please visit www.servicecanada.gc.ca and click on "Find a Service Canada office", or call 1-800-277-9914 to speak to a Service Canada representative over the phone. ■

For service records if released after January 1, 1998, write to:
Department of National Defence
Director, Access to Information and Privacy (DAIP)
Ottawa, ON K1Z 0K2



ASK THE VETERANS OFFICER

What is 'Vacations for Vets' and where do I apply?



QUESTION: A veteran friend of mine recently travelled to Hawaii with his family and the accommodation was provided free for one week. He said he applied under the Vacation for Vets program, available under the Director General Morale and Welfare Services with the Canadian Forces. Can you provide more information on this program and how to apply?

ANSWER: Vacation for Vets provides veterans with serious illnesses or injuries with the welcome opportunity to take a vacation with their families. The program, presented by Shell Vacations Club Canada and the Director General Morale and Welfare Services, is designed to offer an affordable

getaway and a meaningful thank-you to those who have served.

"We are thrilled to offer the Vacation for Vets program to Canadian Forces members and veterans," says Nancy Branco, corporate outreach manager at the Director General Morale and Welfare Services. "Through Vacations for Veterans, certain veterans and their families can have access to one week of free accommodation at one of Shell Vacations Club's 24 properties throughout North America."

With travel options ranging from a ski trip in Whistler to a beachside getaway in Puerto Vallarta, Shell Vacations Club offers a variety of opportunities for a relaxing holiday.

Since its launch in 2012, Vacation for Vets has arranged many holidays. The feedback on the program has been overwhelmingly positive and travel has been arranged for both current military members and veterans. The program also has provided participants with a unique

opportunity to travel with their spouses, children and even extended family members.

Travel requests must be accompanied by a Veterans Affairs Canada confirmation letter stating that the veteran is in receipt of a benefit for an illness or injury attributable to military service in a Special Duty Area/Special Duty Operation. This includes all Second World War and Korean War veterans with disability benefits related to their war service. Veterans can either submit their entitlement decision letter or contact Veterans Affairs Canada directly at their toll-free numbers — 1-866-522-2122 for English or 1-866-522-2022 for French — for a confirmation letter which does not include any benefit details.

Then, visit www.cfmws.com/en/SupportOurTroops/Programs/Pages/Vacations-for-Vets.aspx for more information and to download a Reservation Request Form. The form also includes a list of available Shell Vacation Club properties, which can be viewed by visiting www.shellvacationsclub.com. Applicants can then complete, scan and email the application form and their Veterans Affairs Canada confirmation letter to vacationsforvets@cfmws.com.

Note that eligible participants are responsible for the cost of travel to and from their destination, as well as meals, activities, taxes and security deposits. Vacation for Vets only covers the cost of lodging at Shell Vacation Club properties. Requests must be made at least five months prior to the desired travel date, and eligible members are limited to one vacation every two years.

Once your application has been approved, a Shell Vacations Club representative will contact you to schedule your stay. Note that property availability and blackout dates may apply. ■

Advocacy in action

TARGET BENEFIT PLANS — WHAT YOU NEED TO KNOW

On April 24, 2014, the federal government quietly announced the launch of consultations on a new framework for voluntary target benefit plans (TBPs). The proposed new pension model would change the federal Pension Benefits Standards Act and could mean a big shift in the pension options available to federally-regulated employers, such as banks, communications and transportation companies, and Crown corporations like Canada Post.

The new rules would allow those employers — those that now sponsor a defined-contribution (DC) or defined-benefit (DB) plan — to convert those existing plans into target benefit plans. The goal of the federal government's initiative is to promote pension plan sustainability and improve overall pension coverage and adequacy for Canadians — but target benefits will not achieve those goals.

Target benefit plans are a relatively new pension model on the Canadian pension landscape; they've developed largely as a result of the bad rap defined-benefit pension plans have gotten over the past several years.

Several factors have been putting pressure on defined-benefit plans since the 2008 financial crisis. Pension plans are maturing, which means an increasing number of retirees and fewer contributors; in many cases the ratio was once 2:1 or better, and is now 1:1.

Sustained low interest rates lead to lower-than-expected returns on plan investments, and lower investment returns require higher contributions in order to pay the same level of benefits to retirees. And life expectancy is increasing; today's retirees will live on average four years longer than those who retired a generation ago, which means pensions are paid over longer periods of time and cost more.

Pension plan sponsors responded to this new environment by taking measures to protect themselves from the risk now involved in DB pension plans. Some, for example, have stepped away from defined-benefit pension coverage by closing their DB plans to new hires. And now, the federal government and some provinces (such as New Brunswick) are working to make it easier for employers to step away from their pension commitments by enacting legislation to allow a new type of plan: the target benefit pension plan.

Simply put, target benefit plans blend elements of DB and DC plans to provide a base monthly pension at retirement with limited or conditional indexation. But there are no guarantees. If a target benefit pension fund performs poorly, the level of earned pension benefits can be decreased — even for those already retired and receiving their pensions — and pension indexing is put at risk. Employee and employer contribution rates are fixed for the most part — but if plan funding declines, contribution rates can increase, too.

Traditionally, if a defined-benefit pension plan requires more funding to cover the benefits promised, the only way to obtain those funds is through higher contributions from employers and active employees. But target benefit plans shift a lot of the financial risk to retirees. If the plan's fund runs into trouble, base pension

amounts can be cut and pension indexing can be eliminated until plan funding returns to adequate levels. In short, there are no guarantees with target benefit plans — not for employees and not for those already retired.

On the surface, target benefit plans can sound reasonable. They blend aspects of defined benefits (the ultimate in retirement income security) with options that pose less risk to pension plan sponsors and employers — such as defined contributions, or at least the flexibility to share the funding risk among all those involved.

But pensions are based on legally-binding promises. If a pension promise is made, the employer must keep it; if it is broken, the courts must ensure the promise is kept.

THE CANADIAN PRESS/Adrian Wylie



Minister of State (Finance) Kevin Sorenson said in June the federal government would move on target benefit pension plans for federally-regulated employers.

But pensions are based on legally-binding promises. If a pension promise is made, the employer must keep it; if it is broken, the courts must ensure the promise is kept. Accrued, or earned, pension benefits have been sacred up to now. Target benefit plans offer employers the opportunity to renege on their pension promises. They will place the retirement income security of many Canadians at risk — including those who have already retired. Employers simply should not be allowed to reduce the pensions for which their retirees have already worked.

Ultimately, target benefit plans will not address the real retirement income security issues facing Canadians today.

Creating a new type of retirement savings plan will not help more Canadians save for retirement. Under target benefit plans, active workers and retirees could see their promised pensions at risk of being cut when pension funds go through a downturn during a market swing. That's not retirement income security.

Target benefit plans will not increase pension coverage for the more than 12 million Canadians who do not have any form of retirement savings plan. And pension experts agree it's unlikely that the federally-regulated employers who do not already offer retirement savings schemes will leap to embrace target benefit plans. Nor are employers with defined-contribution plans likely to take on the burden of converting to a target benefit plan.

What is likely is that many federally-regulated employers who currently offer defined-benefit plans will leap to target benefit plans. That's not retirement income security.

And following recent federal consultations for TBPs, we still don't know whether participation is mandatory in their proposed target benefit plan framework. When an employer's retirement savings plan is not mandatory, people are less likely to save. That's not retirement income security.

The federal government's move to target benefit plans is aimed at federally-regulated employers and Crown corporations — for now. But the stage is set for significant pension reform in Canada, across all sectors and orders of government. The doors are wide open now; target benefits could become a trend that could soon mean big changes for federal employees and retirees as well — particularly given the current government's goal of eroding federal public sector pensions and benefits and its lack of commitment to building retirement income security for all Canadians.

There are other ways to help Canadians achieve retirement income security. The federal government could focus on encouraging employers to join large-scale, multi-employer pension plans (MEPPs) or jointly-sponsored pension plans (JSPPs) which pool assets and risks, are governed jointly and offer benefit security. MEPPs and JSPPs are effective pension tools that actually would improve retirement income security for Canadians. Provisions for MEPPs already exist under federal pension legislation.

And let's not forget the one pension plan that covers all Canadians: the Canada Pension Plan (CPP), which is mandatory and provides a minimal level of retirement income security. The Chief Actuary of Canada reports that the



CPP is expected to meet its obligations and remain financially sustainable over the long term — for the next 75 years, in fact. Many experts and organizations have called for moderate CPP expansion that would deliver better retirement income security in the future. The federal government has resisted CPP expansion, even though EKOS Research polling indicates that most Canadians — 63 per cent — want to see CPP improvements, and provincial premiers in Ontario, Manitoba and Prince Edward Island continue to demonstrate their support for it.

Target benefit pension plans will not make retirement more secure, but there are other ways all orders of government, corporate Canada and Canadians can work together to build better retirement income security. And the National Association of Federal Retirees will continue to call for better retirement income security for all Canadians. ■

SPEAK UP FOR RETIREMENT INCOME SECURITY

It has become clear that the federal government wants to move forward with implementing target benefit pension plans for federally-regulated and Crown corporation employers. Target benefit pension plans are set to become the new normal — and this won't help Canadians build retirement income security.

It's easy to voice your concerns about what target benefit pension plans could mean.

Visit www.forallcanadians.com to download a letter to tell your MP that there are better ways to help Canadians build secure retirements. While you're there, use your postal code to look up your MP and how to contact them; you can print the letter

and mail it to your MP, or copy-and-paste to send it in an email. And remember — if you decide to mail your letter, postage is free year-round if you send a letter to your MP at his or her House of Commons address.

Speak up for retirement income security. Speak up about the risks of target benefit pension plans.

FEDERAL RETIREES NEWS

An exciting addition to Sage — Branch Announcements

This issue of Sage has a new Branch Announcements section to make it easier for you to find your local branch information. Flip to page 39 to find out more about what your branch has planned for the coming months. You'll find regular meeting announcements, calls for volunteers and nominations for your branch executive, and memorial notices.

Our new name and branding

The Association began a re-branding exercise in late 2013. There were several reasons for that. In October 2014, when the organization applies for status under the new Not-for-profit Act, we will be required to register our organization's name. We commonly use an acronym — FSNA — that doesn't correspond to our operating name, the National Association of Federal Retirees. And feedback from potential members who don't understand what "superannuate" means indicated a need to adjust our name and brand in order to make the Association even more meaningful to members and potential members.

The name and logo options approved by the National Board of Directors for presentation to the delegates at the 2014 Annual General meeting received considerable debate and discussion. We are pleased to announce that delegates selected the name most supported by our members: National Association of Federal Retirees. The logos presented based on our membership and volunteer preferences were not selected by the delegates, who preferred to keep the old logo and re-colour it to make it more vibrant and modern. Work is underway to develop the new look and feel of the Association, using the new logo.

As we move forward, the Association's new name and brand will help ensure the organization projects a positive and lasting image to engage new and existing members, volunteers, stakeholders and partners. Members can expect updates to the Association's website, communications and overall image over the coming months, as the National Association of Federal Retirees fully transitions to its new name and brand. To ensure we are fiscally responsible and conscious of the environment, the transition to the new look and feel of the Association will be gradual over the next six months.

Recognizing our volunteers

At the National Association of Federal Retirees, volunteers are our lifeblood. Over 1,000 volunteers work at the branch, regional and national levels, providing leadership, delivering member services and advocating on behalf of our members. Each of those volunteers is driven to make a difference and has a story to tell.

At the Association's Recognition Dinner at this year's Annual General Meeting in June, some of those stories were shared and celebrated as we launched our new Volunteer Recognition Program. The program's three individual awards — the Innovation Award, the Leadership Award and the Volunteer Award — recognize exceptional volunteers for their commitment to the Association, its members and its overall mission and vision, as well as to their communities. In 2014, five extraordinary volunteers were honoured for their dedication and contributions.

The Innovation Award recipients were Doug Raynor, Michelle Luchia and Jette Finsborg, all from the Calgary and District Branch. This team was recognized for its partnership in successfully developing and launching an innovative outreach program which broadened Calgary's membership base.

After months of research, Doug, Michelle and Jette found that there was enough committed interest and membership to organize satellite operations to deliver services to members in specific areas. Using local facilities, the team coordinated space and times to suit their members, and presented on topics such as

our affinity offerings, veterans' issues, estate planning and health.

As a result of the team's work, Calgary has increased member engagement and broadened their active membership base.

The Leadership Award was presented to Nicole Hébert from the Mauricie Branch, who championed the implementation of changes to the provincial and federal tax slips so that the Public Service Health Care Plan and the Pensioners' Dental Services Plan premium contributions are clearly identified and can be easily claimed as non-refundable tax credits for public service retirees.

At tax time, now and in the future, thousands of members will benefit from Nicole's willingness to step up and take a leadership role for the benefit of our members.

Her vision, passion and perseverance make her a truly deserving recipient of this year's Leadership Award.

The Volunteer Award was presented to Irene Gallant, a member of the Charlottetown Branch in Prince Edward Island.

Irene was recognized for her outstanding devotion to community service through all of her volunteer activities. Over and above Irene's volunteer work with the National Association of Federal Retirees, she devotes her time to five different community organizations, including the Seniors' Active Living Centre, St Pius X Parish, the Catholic Women's League, the Imperial Order Daughters of the Empire and the Royal Canadian Legion.

But one organization in particular has benefited from Irene's generous donation of time and energy. At the Girl Guides of Canada, Irene may just be the longest-serving volunteer to date — she has volunteered with the Girl Guides for the past 50 years! She has mentored girls and young women through those years and was recognized for her special efforts on many occasions.

Irene truly demonstrates that our members continue to serve Canadians, even in retirement.

The Association's Recognition Program continues to expand. A series of awards to recognize Branch achievements in the areas of Advocacy, Volunteer Recruitment and Engagement, Member Education, Member Recruitment and Growth,

and Innovation will be presented at the 2015 Annual Members' Meeting in Ottawa next June.

Members who would like to explore volunteer opportunities with the Association are encouraged to contact their local branches or contact Gail Curran, Volunteer Engagement Officer, at the National Office — by phone at 613-745-2559 Ext 235 or by e-mail at gcurran@fsna.com.

New travel partner for members: Nexus Holidays

Nexus Holidays (<http://www.nexusholidays.ca/>) is a tour company that operates around the world with a focus on Asia. Members will receive five per cent off selected land tour and city short-stay packages to places such as China, Thailand, Singapore, Malaysia, Kuala Lumpur, South Vietnam, Russia and Argentina. For a limited time, two Chinese tours are being offered exclusively to Association members: a 12 day trip that includes Beijing, Xi'an and Shanghai; and a 16 day tour that adds a four-day river cruise down the Yangtze River. The tours include airfare from Canada, five-star hotel accommodations, most meals, all local transfers, tour guides in either English or French, and attraction admission fees. Prices, including taxes, start at under \$3,000 per person based on a minimum of 14 participants. For more details, visit <http://www.fsna.com/affinity-list.htm#nexus> or contact Nexus toll-free at 1-866-553-8989.

(Please note that not all tour participants have to be members of the Association as long as they are travelling with a member in good standing.)

Sign up for Sage's electronic edition

Starting in November, Association members will be able to receive Sage magazine electronically. The same high-quality, engaging content and news you find in the printed magazine will be at your fingertips — easily downloaded to your smartphone or tablet and available to you at home and on the go.

The electronic magazine is a great option for travellers. Don't miss an issue — email

info@fsna.com to subscribe to Sage's electronic edition today. Simply let us know your membership number, and whether you would prefer to receive only the electronic edition, or the electronic edition along with your printed copy of Sage.

Your email address matters

Do you use email? FSNA has email addresses for less than half of our members. Many members have told us that they like, even prefer, using email, so we would like to do better.

FSNA will always respect the wishes of our members who want paper copies of our information. We know that some members don't use email, or that some members may not want to give us their email addresses.

We always respect our members' privacy; we never share our members' contact information with any other organizations — not even with our affinity partners. And we limit email through the year to make sure that what we do send is useful and relevant to our members.

Email is very immediate. It can be used to inform our members of a breaking advocacy issue, a last-minute meeting change, a quick poll, or a dues reminder. And it can be accessed from anywhere, meaning our snowbirds can stay in touch year-round and don't have to miss out on the latest news and branch events.

We like email because there are just some things that it does very well. Plus, Canada Post's latest postage increases affect us as well, and with concerns about future increases to come, email lets us stay in touch without incurring any postage costs.

Our thanks go out to all Association members who have provided their email addresses. It's never too late to update your record with us, so please call, email or write to us to make sure that your contact information is up to date — including, hopefully, your email address.

2015 Elections

We're holding elections for three director positions in 2015, three-year terms. Nominations close March 30:

- Prairie and NWT (Alberta, Saskatchewan, Manitoba and NWT)
- Ontario (except Ottawa)
- Ottawa and Nunavut

The position of vice-president is also up for election. If you are interested or want more information, email at elections@fsna.com.

Corrections

Clarification on VIA Rail discount available to Association members

Please note the following correction to the discount available to Association members from VIA Rail.

The Association's eight per cent discount is applied to the lowest available fare by passenger type and cannot be combined with other discounts, such as the 25 per cent discount available to Canadian Forces members and veterans.

The discount available to Association members can be applied to the lowest fares that are available to seniors, adults, youth and children.

To book your trip with VIA Rail today, call 1-888-VIA-RAIL (1-888-842-7245) or visit <http://www.viarail.ca/en/fsna> and quote business rate code 810962.

Correction regarding information on the PSHCP booklet in Sage Summer 2014 — "Ask the Health Officer"

In the last issue of Sage, our "Ask the Health Officer" article advised members to contact Treasury Board to request a printed copy of the Public Service Health Care Plan (PSHCP) booklet if they did not have access to a computer or if they required a printed copy. The article led members to understand that a newly-updated, more recent PSHCP booklet is available upon request from the Treasury Board. Unfortunately, that is not the case.

The 2006 PSHCP member booklet, as it relates to coverage, is accurate. However, at this time, no new PSHCP plan booklet has been published, and Treasury Board is no longer printing copies of the 2006 member booklet. Treasury Board has confirmed also that they will not provide any copies (including photocopies) of the 2006 booklet.

BRANCH ANNOUNCEMENTS

BRANCH EVENTS

ALBERTA

Calgary (AB16)

Luncheon on Sept 19, 2014, 10:30 AM to 1:00 PM at Fort Calgary, 750 9th Ave SE, Calgary, AB. Shelley Wark-Martyn from Chartwell Retirement Residences will talk about the range of senior living options available from Chartwell. For more information, contact Lois Fisch at 403-288-7560 or lfisch.vitalvisions@shaw.ca.

Coffee Session on Oct 1, 2014 at 9:00 AM at Okotoks Seniors Club, 204 Community Way, Okotoks, AB. Michelle Luchia will talk about planning your final arrangements. For more information, contact Michelle Luchia at 403-938-7397 or gmluchia@shaw.ca.

Luncheon on Nov 21, 2014, 10:30 AM to 1:00 PM at Fort Calgary, 750 9th Ave SE, Calgary, AB. L. Tex Leugner will speak on the plight of our wounded warriors. For more information, contact Lois Fisch at 403-288-7560 or lfisch.vitalvisions@shaw.ca.

Lethbridge (AB18)

Our Fall Membership Supper will be held Oct 2, 2014, at the Country Kitchen Restaurant (lower area of the KEG). Cocktails at 6:00 PM, dining at 6:30 PM. RSVP by calling 403-328-0801 or 403-328-2292. Meeting will follow along with the Nomination/Election of Executive for 2015. Volunteers are urgently needed; please consider contributing to your branch.

Battle River (AB21)

General Meeting on Sept 17, 2014 at 10:30 AM at the Royal Canadian Legion, 5003-52 Ave, Wetaskiwin, AB. For more information, contact Gerry Ennis at 780-312-0717 or gennis@telusplanet.net.

General Meeting on Oct 21, 2014 at 10:30 AM at the Happy Chopstix Restaurant, 6110-48 Ave, Camrose, AB. For more information, contact Gerry Ennis at 780-312-0717 or gennis@telusplanet.net.

BRITISH COLUMBIA

Duncan (BC03)

Quarterly meeting on Oct 16, 2014, at the Travelodge, 140 Trans Canada Hwy. Meet and Greet at 10:30 AM, business meeting at 11:00 AM, followed by a light lunch of soup, salads and sandwiches at noon. Workshop presented by COSCO B.C. on mature driver assessment procedures. Members \$10, guests \$16. Invitations will be sent soon by email or phone.

The Duncan branch will hold nominations and elections for branch executive positions in January 2015. Please contact Karin Laurie at 250-748-3749 or check our website at <http://www.fsnacoastal.com/duncan.html>.

Nanaimo & Area (BC05)

General meeting, Sept 25, 2014 at Tigh Na Mara, Parksville. Doors open at 10:00 AM, business meeting at 11:00 AM with guest speaker followed by a luncheon. No charge for the business meeting. Luncheon: Members \$22 and guests \$24. Contact Rick Roberts, program director, at 250-248-7171, or email at rick.roberts@shaw.ca.

General meeting, Nov 27, 2014, at Tigh Na Mara, Parksville. Doors open at 10:00 AM, business meeting at 11:00 AM with guest speaker followed by a luncheon. No charge for the business meeting. Luncheon: Members \$23 and guests \$25. Contact Rick Roberts, program director, at 250-248-7171, or email at rick.roberts@shaw.ca.

Vancouver (BC08)

Christmas Turkey Buffet Luncheon, Dec 11, 2014 at 11:30 AM at Broadway Church, 2700 E. Broadway. Cost \$10 per person, pay at door. Limited to first 125. Register at office by calling 604-481-4742 by Dec 5, 2014, or e-mail fsnavan@shaw.ca.

Victoria Fred Whitehouse (BC09)

General meetings will be held on Sept 9, 2014 at 10:00 AM and on Oct 14, 2014 at 10:00 AM at the Trafalgar/Pro Patria Branch #292, Royal Canadian Legion, 411 Gorge Road East, Victoria, B.C. For more information, call 250-385-3393 and leave a message.

Christmas Luncheon on Dec 9, 2014 at 10:00 AM at the Trafalgar/Pro Patria Branch #292, Royal Canadian Legion, 411 Gorge Road East, Victoria, B.C. For more information, call 250-385-3393 and leave a message.

To receive the Victoria-Fred Whitehouse newsletter, please share your email address with us. Call 250-385-3393 and leave a message with your name and email address — or send an email to any of our directors or let us know at our next meeting. Reach the branch at our mailing address: c/o Ross Place, 2638 Ross Lane Victoria, B.C., V8T 5L5.

South Okanagan (BC10)

Healthy topic/Healthy lunch, Oct 17, 2014, 10:30 AM, Sandman Hotel, 939 Burnaby Ave W, Penticton, B.C. Coffee at 10:00 AM; lunch at 12:00 PM. Member cost for lunch \$8, inc. tax and gratuity. Call 250-493-6799 or email fsnabc10@telus.net to RSVP by Oct 15, 2014. Visit www.fsnasouthokanagan.ca for more details.

Christmas Lunch preceded by Annual General Meeting and Election of Officers, Dec 9, 2014 at 10:00 AM, Sandman Hotel, 939 Burnaby Ave W, Penticton, B.C. Coffee at 9:30 AM; lunch at 12 PM. Member cost for lunch \$15 inc. tax and gratuity. Call 250-493-6799 or email fsnabc10@telus.net to RSVP by Dec 3. Visit www.fsnasouthokanagan.ca for more details.

Kamloops (BC12)

Lunch and general meeting, Sept 24, 2014, at North Shore Community Center, 730 Cottonwood Ave, Kamloops. Coffee is on at 11:00 AM. Lunch costs \$10. RSVP by Sept 19, 2014, to kamloopsoffice@gmail.com or leave your voice message or ask a question at 250-571-5007.

Lunch and open meeting, Oct 3, 2014, at the Seniors' Centre, 501 Cedar Ave, 100 Mile House. RSVP and registration cost \$5 by cheque to PO Box 1397, Kamloops B.C. V2C 6L7, on or before Sept 24. B.C. Securities Commission presents InvestRight — Be Fraud Aware seminar. All members, potential

members and friends are welcome at this information event. To ask a question, contact us by email at kamloopsoffice@gmail.com or leave a voice message at 250-571-5007 and we will respond within 24 hours.

Lunch and general meeting, Nov 19, 2014, at North Shore Community Center, 730 Cottonwood Ave, Kamloops. Coffee is on at 11:00 AM. Lunch costs \$10. Guest speakers from Chartwell — Kamloops and Ridgepoint at Pineview. RSVP by Nov 14, 2014, to kamloopsoffice@gmail.com or leave a voice message or ask a question at 250-571-5007.

Christmas party — Dec 10, 2014, at North Shore Community Center, 730 Cottonwood Ave, Kamloops. Door opens at 11:30 AM and full dinner with wine is served at noon followed by entertainment and a gift exchange for those who choose to participate. Red wrap for girls, green for boys! RSVP and ticket purchase \$30 each, by cheque to Kamloops Branch, PO Box 1397, Kamloops, B.C., V2C 6L7, on or before Dec 4, 2014. All members, family and friends are welcome. Participate in gifting non-perishable items to the Kamloops Food Bank. You may leave a voice message or ask a question at 250-571-5007 and we will respond within 24 hours. The best of seasons' greetings and wishes for a wonderful, healthy, happy New Year to EVERYONE!

MANITOBA

Winnipeg & District (MB31)

A general meeting and lunch will be held Nov 20 at the St. James Legion. Members must register by calling Lil at 204-832-6056 no later than Nov 13. Lunch is at noon followed by the meeting and a guest speaker.

In October we will, once again, have a volunteer from our branch participate in the Manitoba Seniors and Elders Day. We'll also be seeking members to assist with staffing our booth at the 55+ Living Show in October. Call Jim Jarrett at (204) 832-8642 if you're interested.

Lakehead (MB48)

Fall luncheon meeting on Oct 21, 2014 at the Victoria Inn. Doors open at 11:30 AM. Cost is \$7.50 for members. For more information or to RSVP, contact Bill Merchel at 807-475-5711 or fsnathunderbay@shaw.ca.

Spring Annual General Meeting, April 21, 2015 at the Victoria Inn. Doors open at 11:30 AM. Cost

is \$7.50 for members. For more information or to RSVP, contact Bill Merchel at 807-475-5711 or fsnathunderbay@shaw.ca.

Eastern Manitoba (MB91)

The Autumn general meeting is set for Thurs, Oct 23, 2014, at the Pinawa Alliance Church, Burrows and Bessborough, Pinawa, Man. There will be a complimentary lunch at 12:00 noon for those attending the general meeting (\$10 for guests); general meeting starts at 1:00 PM. Contact Chuck Vandergraaf at tteiv@mts.net.

NEW BRUNSWICK

Fredericton and District (NB62)

Fall Dinner and General Meeting, Oct 28, 2014. Doors open at 5:00 PM, meeting begins at 5:30 PM at St. Francis of Assisi, Lincoln Road. Guest speaker is Ron Steeves, Atlantic Canada Director of Canadian Snowbirds Association, who will talk about cross-border issues of interest to anyone travelling outside Canada, including health care, customs, border security and insurance. Cost for members \$12 (note new price). Register at 506-451-2111 or by e-mail to fsna2.fred@nb.aibn.com

Information session on elder abuse, Nov 12, 2014, 10:00 AM at Days Inn Oromocto, 60 Brayson Blvd, Oromocto, N.B. Registration begins at 9:30 AM. Staff from the New Brunswick Department of Social Development will talk about what elder abuse is and how to deal with it. No cost for this session. Register at 506-451-2111 or by e-mail to fsna2.fred@nb.aibn.com.

Southeast New Brunswick (NB64)

Meeting on Sept 26, 2014, 10:00 AM at the Royal Canadian Legion Branch 6, 100 Veterans Ave, Moncton, NB. Guest speaker Wade Hamilton will discuss wills and estate planning. For more information, call 506-855-8349 or email fsnaenb64@gmail.com.

Management Meeting on Oct 20, 2014 at 10:00 AM at the Royal Canadian Legion Branch 026, 15 Lorne St, Sackville, NB. Members from the area are invited to attend. For more information, call 506-855-8349 or email fsnaenb64@gmail.com.

Meeting on Nov 28, 2014, 10:00 AM at the Royal Canadian Legion Branch 6, 100 Veterans Ave, Moncton, NB. Luncheon available for \$8 per member. Tickets available at the September

meeting. For more information, call 506-855-8349 or email fsnaenb64@gmail.com.

Annual General Meeting on Feb 27, 2014, 10:00 AM at the Royal Canadian Legion Branch 6, 100 Veterans Ave, Moncton, NB. Luncheon available for \$8 per member. Tickets available at the September and November meetings. For more information, call 506-855-8349 or email fsnaenb64@gmail.com.

Saint John (NB65)

The fall dinner will be held on Oct 9, 2014 at St. Marks Church, Pettingill Road, Quispamsis, NB. Meeting to start at 4:00 PM, dinner to follow at 5:00 PM. Cost is \$13 per person; cheques payable by Sept 20, 2014 to FSNA Branch 65, PO Box 935, Saint John, NB, E2L 4V3. A guest speaker is to be announced. The caterer has advised that the cost of dinner will increase in 2015 to \$15 per person. For more information, email fsna65@gmail.com or call Lorraine Scott at 902-849-2430.

NEWFOUNDLAND & LABRADOR

Western Newfoundland (NL85)

The General Meeting will be held in Deer Lake on Oct 30, 2014 at 12:30 PM at Pizza Delight. For more info please contact John or Ruby Wellon at 709-635-2729.

The Executive Meeting will be held at Sobey's Community Room on Oct 21, 2014 at 2:00 PM. Contact Winston Childs at wdchilds@nl.rogers.com or call 709-394-0101.

The General Meeting will be held at Jennifer's in Corner Brook on Nov 12, 2014 at 12:30 PM. Luncheon will be served. Contact Jean Sceviour at 709-632-5404.

The Executive Meeting will be held at Hotel Corner Brook on Dec 9, 2014. Contact Winston at wdchilds@nl.rogers.com or call 709-394-0101.

NOVA SCOTIA

South Shore (NS71)

Annual fall general meeting, Thurs, Oct 23, 2014, at Oakhill Fire Hall, 2104 Highway 325, Oakhill, N.S. Roast turkey and dessert. Meet and greet at 11:30 AM; meeting at 12:00 PM, meal to follow. Meals must be reserved and paid in advance by cheque (\$8 per person) by Oct 17, 2014. Mail to FSNA, 450 Lahave St., Box 17, Suite 214, Bridgewater, N.S., B4V 4A3, or contact Joanne Meisner at 902-530-2483.

Annapolis Valley (NS75)

General meeting, Oct 28, 2014, at the Royal Canadian Legion, Bridgetown, N.S. Lunch of roast pork, vegetables and dessert. Meeting at 11:30 AM followed by lunch at 12:15 PM. Cost \$7 for members, \$10 for guests. Cash bar will be available. Members will be contacted by our phone committee. If you are not contacted, please call Bill Sproul at 902-765-8590 or email fsnakingston@eastlink.ca.

Shelburne-Yarmouth-Clare (NS76)

General Membership Meeting and Pot-Luck Lunch. Dec 12, 2014, Royal Canadian Legion Branch 61, 75 Parade St, Yarmouth, N.S. at 12:00 PM. Contact Les Silver at 902-742-9401.

Cumberland (NS78)

General meeting and dinner on Oct 17, 2014 at 12:00 PM at the Legion Hall, Parrsboro, NS. Cost is \$10 at the door. Guest speaker Leonard Leblanc, District Director for the Association. For more information or to RSVP, call 902-667-1524 or 902-661-0596.

Rex Guy — Orchard Valley (NS79)

Fall General Luncheon Meeting, Oct 30, 2014, 11:30 AM with lunch at 12:00 PM sharp. Wolfville Lions Hall, 36 Elm St., Wolfville, N.S. Join us for a full turkey meal for \$8 per person or \$15 per couple. Call Dallas Moore at 902-365-2189 to RSVP by October 26, 2014.

ONTARIO**Peel-Halton (ON34)**

Our 20th Branch Anniversary membership meeting will be held Oct 15, 2014 at 10:00 AM at the Mississauga Grand Banquet Hall, 35 Brunel Rd. Branch directors will speak to issues affecting possible changes to members' benefits and pensions in preparation for the 2015 federal election and will table an area 905 action plan. Entertainment includes a handwriting specialist, a cake, an excellent buffet and door prizes. Shoppers Drug Mart and Chartwell Retirement Residences may attend with independent information. The cost to members wishing to stay for lunch is \$10 per member in advance, or \$23 at the door (\$25 for non-members). You should have already received more information from your branch; feel free to contact your board of directors at 905-599-6151 or at telecom@fsnapeelhalton.org for details.

Kingston & District (ON38)

Branch Luncheon, Westport Autumn Outreach, Oct 21, 2014, 11:30 AM. Returning to the scenic shores of Upper Rideau Lake at The Cove Country Inn Resort, 2 Bedford-on-the-Water, Westport. The price is \$10 (includes taxes and gratuities). Preregistration required. Please call Bonnie Lee at 613-634-1916 before Oct 14.

Christmas Luncheon — Holly Jolly Outreach, Dec 9, 2014, 11:30 AM. Come gather with us for this tree-mendous holiday delight at 416 Wing, 200 Hampton Gray Gate, Kingston (Norman Rogers Airport). The cost is \$15 (includes taxes and gratuities). Need a sleigh ride (transportation)? Just let us know. Preregistration required. Please call Bonnie Lee at 613-634-1916 before Dec 1.

CSC Reunion — Retirees Social Afternoon, Oct 15, 2014, 1:00 PM to 5:00 pm at the Royal Canadian Legion (Branch 560), 734 Montreal Street, Kingston. For more information, contact Erin at cscretirees@gmail.com.

Niagara Peninsula (ON41)

Luncheon Meeting: Oct 15, 2014. Holiday Inn at 327 Ontario Street in St. Catharines, starting at 11:00 AM. Adjournment at 1:30 p.m. The guest speaker will talk about the 'snowbirds'. There will be nominations for the 2015 executive. Cost is \$15 per member, \$18 per non-member. RSVP with Minda Reyes at 905-937-2982. Email aareyes1931@gmail.com to receive reminders and information.

Annual General Meeting: Nov 19, 2014. Holiday Inn at 327 Ontario Street in St. Catharines starting at 11:00 AM. Adjournment at 1:30 PM. Each executive member will present a report. There will be elections for the 2015 executive. Special guest will be Ted Young, the new national director for the Ontario District. Cost is \$15 per member, \$18 per non-member. RSVP with Minda Reyes at 905-937-2982. Email aareyes1931@gmail.com to receive reminders and information.

Christmas Luncheon: Dec 17, 2014. Holiday Inn at 327 Ontario Street in St. Catharines starting at 11:00 AM. Adjournment at 1:30 PM. There will be Christmas entertainments. Cost is \$18 per person. RSVP with Minda Reyes at 905-937-2982. Email aareyes1931@gmail.com to receive reminders and information.

Peterborough (ON44)

The Fall General Luncheon Meeting will be held Oct 15, 2014 at 12:00 PM at the Royal Canadian Legion, 1550 Lansdowne St., Peterborough, ON. RSVP with Shirley at 705-639-5057 or Lois at 905-372-6449. A Christmas Dinner with entertainment and dancing is set for Nov 19, 2014. Meet and greet at 11:00 AM followed by lunch. Royal Canadian Legion, 1559 Lansdowne St., Peterborough, ON. RSVP with Shirley at 705-639-5057 or Lois at 905-372-6449.

Quinte (ON45)

Nov 5, 2014: Branch shopping trip to Vaughn Mills Outlet Mall, with over 200 outlet stores and services, and dinner at the Mandarin Restaurant. Cost \$42, includes bus, dinner, taxes and gratuities. RSVP by leaving a message with the Quinte branch office at 613-968-7212. We will contact you once details are final.

Quinte Branch Christmas Dinner. Wed, Dec 3, 2014 at the Banquet Centre, 1 Alhambra Square, Belleville, ON. Meet and greet at 4:30 PM, followed by traditional turkey dinner at 5:30 PM and entertainment at 6:30 PM. Door prizes, 50-50 draw and cash bar. Cost \$25 per member, \$30 per non-member or guest. RSVP by calling the branch at 613-968-7212 or emailing fsnaon45@gmail.com by Nov 19, 2014. Return taxi rides for Belleville residents available; contact Bluebird Taxi to arrange your ride and advise that you are an Association member.

Email outreach: Please ensure we have your current e-mail address so that we can more easily tell you about our upcoming events. If you have not been receiving e-mails from us, or your e-mail address has changed, please contact us at fsnaon45@gmail.com with your info.

Quintrent (ON46)

Fall general meeting, Tues, Oct 21, 2014, at Royal Canadian Legion Branch 110, 20 Quinte St, Trenton, Ont. Free lunch at 12:30 PM followed by meeting at 1:15 PM.

Christmas luncheon, Fri, Dec 5, 2014, at Royal Canadian Legion Branch 110, 20 Quinte St., Trenton, Ont. Meet & Greet at noon followed by lunch at 1:00 PM. Cost is \$10 for members and \$15 for guests. 160 tickets are available for purchase until Nov 27, 2014.

Toronto and Area (ON47)

General meeting and luncheon, Mon Oct 20, 2014, St. Andrews United Church, Central Westminster Room, 117 Bloor St East, Toronto ON. Registration 11.30 AM, luncheon 12 noon.

Windsor (ON49)

Annual Members Meeting Oct 15, 2014 at 12:30 PM. Royal Canadian Legion Branch 143, Marentette Ave. Guest Speakers National Director Ted Young and Chartwell Retirement Homes. RSVP by Oct 7, 2014 to Wanda Dickie at 519-948-4247.

Christmas Luncheon Dec 10, 2014 at 12:30 PM. Royal Canadian Legion Branch 143, Marentette Ave. Full Turkey dinner with all the trimmings. No meeting, just a social gathering and lunch. Please contact Sharon McGovern at 519-972-1448 or email mcgovensharon@rocketmail.com. to RSVP.

York (ON55)

All are encouraged to gather for the Fall membership meeting on Tues, Oct 21 at the Richvale Community Centre, 160 Avenue Rd, Richmond Hill, ON. Coffee at 10:30 AM, meeting at 10:50 AM with a hot lunch following the meeting. For more information, call Louis Vigneault at 905 770-7831 or email him at tomso@rogers.com

Algoma (ON52)

Fall Luncheon/General Membership Meeting, Wed, Oct 29, 2014 at the Seniors Centre, 615 Bay St., Sault Ste. Marie, ON. Doors open at 11:30 AM, lunch at noon. Guest speaker (TBA) and meeting to follow. Contact: Lise Hotchkiss at hotchkiss@shaw.ca or 705-942-1489.

QUÉBEC**Québec (QC57)**

Annual information meeting: Oct 17, 2014, 10:00 AM at the Patro Roc-Amadour, located at 2301, 1 Avenue, Québec, Père Raymond Bernier Room. Speakers will be MEDAC President Daniel Thouin and kinesiologist Jacques Mercier. For information call 418-661-4896 or 1-866-661-4896 Monday to Thursday, from 1:30 PM to 4:30 PM.

Our monthly breakfasts are held on the first Wednesday of each month at 9:30 AM at Normandin Restaurant at 5146, Wilfrid-Hamel Blvd, Québec.

The bowling league resumed its activities on Sept 2, 2014, at Mgr Marcoux Center, at 1885 de la Canardière Road, Québec. For information call René Andrews at 418-634-5197 or Louise Mager at 418-527-0668.

Bas St-Laurent Gaspésie sub-section

Breakfasts will be held at the Café aux Délices at 109, St-Jean Street, Matane, at 9:00 AM on the following dates: Nov 3, 2014, Feb 3, 2015, April 6, 2015 and June 1, 2015. Please contact Suzanne Gauthier at 418-562-4840.

Saguenay/Lac St-Jean sub-section

Breakfasts:
On Sept 10, 2014 at 9:00 AM at Chez Roberto Restaurant, 1378 St-Paul Blvd, Chicoutimi. For reservations call Michel St-Hilaire at 418-543-4395.

Other breakfasts will be held at Le Coq Rôti, 430 Sacré Cœur St W, Alma at 8:30 AM on Sept 24, Oct 29 and Nov 26 in 2014, and on Jan 28, Feb 25, March 25, April 29 and May 27 in 2015.

Montréal (QC58)

Members are invited to the Christmas dinner on Dec 3, 2014 at 11:30 AM. The dinner will take place in the reception hall Le Rizz, 6630 Jarry Street East, St-Leonard, QC (Langelier Metro, Bus number 33 heading north, exit at Jarry). The price is \$35 per person for members. RSVP by contacting the office at 514-381-8824.

Québec: Eastern Townships (QC59)

Monthly breakfasts held at 9:00 AM on the second Monday of each month at Restaurant Eggsquis, 3143 Portland Blvd., Sherbrooke, Que.

Christmas activity on Dec 18 at 10:15 AM at Hôtel Le Président in Sherbrooke, Que. An informal meeting will be followed by happy hour and a holiday season buffet. Cost: \$15 for members or \$20 for non-member spouses. Reservation and payment required before Dec 12, 2014. Call 819-829-1403 for information.

Outaouais (QC60)

Starting October 14, tickets for our 2014 Christmas dinner-dance will be on sale at the cost of \$45 for members and \$65 for non-members. The reception will take place Friday, Dec 12 starting at 5:00 PM. at the Double Tree by Hilton Gatineau Hotel.

The office is open Mon to Fri from 9:00 AM. to noon and 1:00 to 3:00 PM. Seating capacity being limited, tickets will be sold on a first-come, first-served basis.

For more information call 819-776-4128 or 1-888-776-4128.

SASKATCHEWAN**Regina & Area (SK24)**

Annual General Meeting and election of officers, Nov 4, 2014 at 12:00 PM at All Saints Anglican Church, 142 Massey Road, Regina, Sask. Lunch at noon followed by the meeting. Free for members, \$10 for guests. RSVP by Oct 24, 2014 by calling 306-359-3762 or email fsna@sasktel.net.

Saskatoon and Area (SK25)

General luncheon, Wed, Sept 10, 2014. Member's Corn Boil at 12:00 PM at Floral Community Centre, Floral Road, Saskatoon, Sask. This event is free to members. RSVP to Anne Ashcroft at 306-242-4835 or Don Dymond at 306-373-7191.

General dinner, Wed, Oct 22, 2014. Fall Turkey Supper at 5:30 PM at Smiley's Buffet on Circle Drive. A speaker or entertainment will be available. Cost is \$10.00 per member (\$20 for guests). RSVP to Anne Ashcroft at 306-242-4835 or Don Dymond at 306-373-7191.

Swift Current (SK29)

The membership meeting is set for 12:00 PM, Sept 11, 2014, at Ali Caters Cafe, 170 19th Ave. NE, Swift Current, Sask. The executive meeting will be held at the same location prior to the regular meeting, starting at 11:30 AM. Agendas will be emailed to those who have provided an email address; copies will be available at the meetings. Contact President Albert (Al) Kildaw at al.kildaw@gmail.com or call 306-784-3475 for details.

The Annual General Meeting is set for noon, Nov 13, 2014, at Ali Caters Cafe, 170 19th Ave NE, Swift Current, Sask. The executive meeting will be held at the same location prior to the regular meeting, starting at 11:30 AM. Contact President Albert (Al) Kildaw at al.kildaw@gmail.com or call 306-784-3475 for details.

CALLS FOR NOMINATIONS AND VOLUNTEER RECRUITMENT

BRITISH COLUMBIA

Nanaimo & Area (BC05)

The Nanaimo branch needs of volunteers to phone our members about upcoming events. Please consider helping us out. Contact Rick Roberts, program director, at 250-248-7171, or email at rick.roberts@shaw.ca.

Vancouver (BC08)

The Vancouver branch is seeking someone to undertake training, beginning in October, for the position of Membership Director. Initially, the trainee will attend our office 2 to 3 days per week and then 4 days per week in mid-November as membership renewals increase. The trainee must be willing to be nominated for Membership Director in April 2015. If interested please contact Ron Quick at 604-681-4742.

South Okanagan (BC10)

The South Okanagan Branch will seek nominations for positions on the board of directors at the AGM in December. If you are interested in standing for election for these or for any other position, or if you know someone who would be interested, please contact Lynn488@shaw.ca or call 778-515-4550. Volunteers are always welcome.

Kamloops (BC12)

At our Nov 19 meeting, the Kamloops branch will seek nominations for the positions of Health Benefits Officer, back-ups for our Membership Officer and Secretary and two directors-at large for our board. If you are interested in standing for election or learning more about these positions, or if you know someone who would be interested, please contact President Jo Ann Hall at 250-372-7709 or joannrhall@gmail.com.

MANITOBA

Winnipeg & District (MB31)

We are seeking a member willing to work with our Health Benefits Officer. Please call Penny Wright at 204-896-8043 to learn more. We are also seeking volunteers willing to assist our Telephone Committee in welcoming new members. Other teams are being formed to assist with updating our branch procedures, events planning, etc. If you can help, contact Pat Jarrett at 204-832-8642.

Eastern Manitoba (MB91)

The Eastern Manitoba branch is seeking nominations for second vice-president and for

volunteers on the phoning committee to cover the Beausejour and Lac du Bonnet regions. Contact Chuck Vandergraaf at tteiv@mts.net.

NOVA SCOTIA

Shelburne-Yarmouth-Clare (NS76)

The branch is in urgent need of someone interested in standing for election as branch president at the branch AGM in March, 2015. There has been no vice-president for some time, and the serving president will not be re-offering. If you're interested, or if you know someone is, please contact Les Silver at 902-742-9401. This is a serious situation and must be addressed in order for the branch to survive.

Rex Guy — Orchard Valley (NS79)

The branch is seeking volunteers to join the branch's executive. At six meetings per year, the time commitment is minimal. If you are passionate about advocacy and helping fellow members, please contact Vivian Willmets at 902-678-6373 or at vivsteve@eastlink.ca for more information.

ONTARIO

Peel-Halton (ON34)

The Peel-Halton branch needs volunteers to help organize and carry out anticipated area 905 advocacy initiatives and information sessions for the 2015 federal election. You should have already received more information from your branch; feel free to contact your board of directors at 905-599-6151 or at telecom@fsnapeelhalton.org.

Kingston & District (ON38)

The Kingston and District branch is seeking telephone volunteers. If you are interested, please call either 1-866-729-3762 (toll free) or Marilyn Quick at 613-634-1652.

Loyal readers of OLLIE'S "Around the Water Bowl", his popular pithy canine column, will still be able to find him — along with more detailed branch information — on our website at www.kingstonfsna.ca.

Niagara Peninsula (ON41)

Niagara Peninsula Branch will seek nominations for members of the executive at the luncheon meeting in October and will hold elections at the AGM in November. If you are willing to serve on the executive, or if you know someone who would be interested, please contact John Bennett at 905-734-6640.

Quintrent (ON46)

The Quintrent Branch will seek nominations and hold an election at the Fall general meeting, Oct 21, 2014, at the Royal Canadian Legion, 20 Quinte St, Trenton, ON. We need volunteers to stand for all the elective positions, especially vice president, directors of entertainment and telephone committee, as these positions will be vacant next year.

Toronto and Area (ON47)

FSNA urgently requires several volunteers to assist us with our new web-based membership management system and our webpage maintenance procedures. Some knowledge of computers would be an asset. Training will be provided. If interested, please contact us at 416-463-4384 and leave a voice mail or email D. Capalbo, president, at fsna@on.aibn.com.

Windsor (ON49)

Volunteers are needed to join the Windsor Branch's board. If interested, please contact Sharon McGovern, president, at 519-972-1448 or by email at mcgovernsharon@rocketmail.com, or connect with any other board member. Please remember, this is your branch and without volunteers we can't function properly.

QUÉBEC

Outaouais (QC60)

The Outaouais Branch is looking for three members who would like to act as a director on the board of the branch. If you are interested, please contact us by e-mail at admin@anrf-fsnaoutaouais.qc.ca or by phone at 819-776-4128. Thank you for your interest in your Association.

Congratulations to Marie Bergeron, who has been elected as the national vice-president. On behalf of Outaouais Branch members, many thanks for all the services performed.

At a special board meeting held in July, André Lapierre was appointed branch president and Jean Vinet was named treasurer.

SASKATCHEWAN

Swift Current (SK29)

The executive is researching required nominations for the AGM in November. Contact President Albert (Al) Kildaw at al.kildaw@gmail.com or call 306-784-3475 if you are interested in volunteering with the SK29 branch.

MEMORIAM NOTICES

BRITISH COLUMBIA

Duncan (BC03)

The Duncan branch extends its most sincere sympathies to the families, friends and loved ones of members who have recently passed away, including: George Tawse-Smith, John Gowler and Ken Strandberg.

Vancouver (BC08)

The Vancouver branch extends its most sincere sympathies to the families, friends and loved ones of members who have recently passed away, including: Gloria Breault, Robert Brown, William Cass, Ivor Cawker, Donald Creighton, Shirley Czypull, Bruce Danielson, Mary Ebert, George Ewing, Ken MacDonald, David MacLean, William Markham, Joyce Menzies, Hans Milis, Robert Morris, Nicholas Neufeld, Barbara Palmer, Lynda Prosky, Carole Rapp, Jean Smith, Douglas Stead, Reg Vose and Nickolas Wiksyk.

Victoria Fred Whitehouse (BC09)

The Victoria-Fred Whitehouse Branch extends its most sincere sympathies to the families, friends and loved ones of members who have recently passed away, including: Ronald Verral, Elaine Leppard, Shirley Green, Eddie Flack, Rita Plewes, William Johnstone, Archibald Chanin, Robert Gibbons, William Black, Dorothea Joy, Ian Rankin, William Stitt, Joseph Poirier, Lily Walls, George Johnson, John Harper, James Musgrove, Maurice Arntson, Rodmond Wilson, Kenneth Neal, Edith Plante, George Lundy and Hugh Davidson.

Kamloops (BC12)

The Kamloops branch extends its most sincere sympathies to the families, friends and loved ones of members who recently passed away, including George Huber (RCAF).

MANITOBA

Winnipeg & District (MB31)

The Winnipeg & District Branch wishes to offer its condolences to the families, friends and loved ones of members who have recently passed away, including: Richard D. Reynolds, June Wilson, J. Duan, Garry Watson, Melvel Johnson, Elizabeth Peddie, James Pugh, George Feher and Clara Hoes.

Eastern Manitoba (MB91)

The Eastern Manitoba branch extends its condolences to the families, friends and loved ones of the following members who have recently passed away: Allan Campbell, Nathan Fenton, Marilyn Berry and Margaret MacLean.

NEW BRUNSWICK

Southeast New Brunswick (NB64)

The Southeast New Brunswick branch extends sincere sympathies to the families, friends and loved ones of members who recently passed away, including Michael Lute, Berthe Lowe and John F. Zirpolo.

NEWFOUNDLAND & LABRADOR

Western Newfoundland (NL85)

The Western Newfoundland Branch extends its most sincere condolences to the family and friends of Alfred Patrick Wilson of Pasadena.

NOVA SCOTIA

Rex Guy — Orchard Valley (NS79)

The branch extends its most sincere sympathies to the families, friends and loved ones of recently deceased members, including Ernest McMurrer of Aylesford, Edward Peck of Kentville, Hattie Woolf of Grand Pre, Joan Hall of Wolfville and Richard V. Burgess of Coldbrook.

ONTARIO

Kingston & District (ON38)

The Kingston and District extends its heartfelt and deepest condolences to the families, friends and loved one of members who have recently passed away: Fern Aldridge, Frank Barber, Bryan Berryman, A. Blute, John (Jack) Green, Beatrice L. Harrison, Sally Joyce, Jane L'Abbe, James Morrison, Cecil Servage, John Simms, Dieter Viola and Keith Wilde.

Niagara Peninsula (ON41)

Niagara Peninsula Branch would like to extend its most sincere sympathies to the families, friends and loved ones of the members who have recently passed away,

including: J. V. Gallucci, William Heywood, Virginia Kalagian, Diann Krieger, Jorgen Winholt and Robert Zimmer.

Quintrent (ON46)

It is with deep regret that we learned of the passing of the following members. The heartfelt sympathy of the branch is extended to the families and friends of Roy Duval, Donald J. Ricard and Donald Casselman.

Toronto and Area (ON47)

The Toronto branch extends its most sincere sympathies to the families, friends and loved ones of members who have recently passed away, including: Sheldon O'Gorman, Adi Dastur, Dorothy MacLeod, Marjorie Smith, James Marvin, Ruth Lyness, Helen Fraser, Rita Bartley, Denis Dean, Thomas Masdin, Margaret Helliker, Maria Sachryn, Betty McLean, Lidia Kuzma, John Coffey, T. Stewart and Walter Rose.

QUÉBEC

Québec Branch (QC57)

The Québec Section offers its most sincere condolences to the families and friends of recently deceased members, including: Marc Walsh, Léo Guénette, Lorenzo Doucet, Louise Rossignol, Huguette DeLaunière, Brian Pickford, Thérèse Charbonneau and Marie-Anne Tremblay.

SASKATCHEWAN

Saskatoon and Area (SK25)

The Saskatoon and Area Branch extends its sincerest condolences to the family, friends and loved ones of our members who have recently passed away, particularly former Regional Director for the Association, Peter Kaweski.

Swift Current (SK29)

The Swift Current branch extends its most sincere sympathies to the families, friends and loved ones of members who have passed away, including Arve Bredahl, Jim Rhodes, David Cole and Elaine Isabelle.

THE BOARD OF DIRECTORS WELCOMES SEVEN NEW MEMBERS

The National Association of Federal Retirees is very pleased to welcome seven new members to the Board of Directors. Vice-President Marie Bergeron and District Directors Roy Goodall, Ian Gray, Jacques Lambert, Brian Strongman, Konrad von Finckenstein and D.E. Ted Young joined the Board of Directors at the conclusion of the Association's Annual General Meeting held in June 2014. The Board of Directors is responsible for managing or overseeing the management of the Association, per the Corporations Act. Activities include national and regional Association advocacy, strategic planning, policy development and financial oversight, and ensuring FSNA follows a steady course.

Again, welcome to our new Vice-President and District Directors, and welcome to our returning board members President Gary Oberg, Gérald Denis, Al Heinrich, Peter Kerr, Leonard Leblanc, Joe Sanderson and Jean-Guy Soulière.

Marie Bergeron, Vice-President

A member since 2010, Marie Bergeron has served as Director and President of the Outaouais Branch since 2013. She was instrumental in gaining extensive French media coverage in the Gatineau-Ottawa area before and at the tabling of the parliamentary petition, which was integral to the Honour Your Promise advocacy campaign. A committed Association volunteer, Marie has served on the national Branch Coordination Committee, the Québec Presidents' Group and on a number of working groups, and her contributions to the recent by-law review and affinity partnerships have been invaluable.

Roy Goodall, CD2, ICD.D, District Director

Roy Goodall served in the Canadian Forces for 38 years, retiring with the rank of Major. He brings comprehensive financial, personnel and project management know-how, in both national and international settings.

Since joining the Calgary and District branch board in 2005, Roy has served as a director, Treasurer, First Vice-President, President and Past President (current). Roy was a key player in authoring the organization's national by-laws and led the team that completed the branch incorporation process. Roy is also committed to advocacy, having served as the Provincial Advocacy Officer for Alberta since 2012.

Ian Gray, District Director

Ian Gray served in the public service for 31 years in the Canadian Forces, including time in the Navy and Army, retiring with the rank of Colonel. With a cumulative 30 years of board experience, Ian has served on nine not-for-profit boards as director and/or officer, including as Vice-President of the Association's Quintrent branch since 2009. He also holds extensive experience in strategic and business planning, policy development, strategic planning, governance in the not-for-profit sphere, and nominations.

Jacques Lambert, District Director

A member since his retirement in 2009, Jacques Lambert served in the public service for 41 years with several departments, including Veterans Affairs Canada and the Ministry of Employment and Immigration (later Employment and Social Development Canada). For more than 15 years, Jacques has been actively involved in national committees and on management boards. Jacques was elected to the board of the Montreal branch in 2009 and most recently served as branch president. He was a key contributor on the Association's by-law review process, and worked diligently on the Honour Your Promise campaign within the Montreal region.

Brian Strongman, District Director

Brian Strongman is a retired peace officer with over 38 years of experience at all levels of management. Throughout his career, he acquired extensive skills and experience in personnel administration, career planning, conflict resolution and crisis management while employed with the RCMP and the United Nations. Brian has served the Association as a Regional Services Officer in British Columbia. During his years as an Association volunteer, Brian has also served as Health Benefits Officer, secretary/treasurer and president of the Kootenay branch.

Konrad von Finckenstein, District Director

As a public servant for 35 years, Konrad occupied senior roles with the Departments of Justice, Industry and External Affairs. He has served as a Federal Judge, the head of Canada's Competition Bureau and most recently as the Chairman of the Canadian Radio-Television and Telecommunications Commission, and brings a great deal of strategic experience to the Association. Konrad was the founding chairman of the International Competition Network, an effective policy body in the world of international competition, and he is a committed volunteer with the Martin Luther Evangelical German Church of Ottawa.

D. E. Ted Young, District Director

A member since his retirement in 2000, D.E. Ted Young served in the public service for over 37 years, with careers in the departments of Agriculture and Agri-Food Canada, the Canadian Food Inspection Agency and Farm Credit Canada. Ted brings a wealth of leadership and management experience in finance, negotiations, contracts, customer service, communications, training with government and industry. Ted served as a director on the Kitchener-Waterloo branch board.

WHO'S WHO AT THE NATIONAL ASSOCIATION OF FEDERAL RETIREES

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President

Marie Bergeron
Vice-President

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Léonard LeBlanc

Québec:
Gérald Denis
Jacques Lambert

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Konrad von Finckenstein
Jean-Guy Soulière

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Ian Gray
Ted Young

Prairies and Northwest Territories:

Roy Goodall
Joe Sanderson

British Columbia and Yukon:

Al Heinrich
Brian Strongman

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