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SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

THE **TECHNOLOGY** ISSUE

Tech-friendly homes
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The future
of retirement
PAGE 12

Love in the
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SAGE

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Change is **GOOD**



National Association of Federal Retirees
President Jean-Guy Soulière.

JEAN-GUY SOULIÈRE

I am very proud to introduce myself as your new national president.

I was elected to this role at last June's Annual Members Meeting after a career spent in the federal government, followed by a 13-year period as director general of the Association beginning in 1994. I also served on the board of directors from 2013 to 2016.

I come to this role in a time of change. We hired a new CEO — Simon Coakeley — and the response from our members has been very encouraging. We launched a new website that responds far better to your needs and expectations while helping us increase our profile, further supporting our advocacy efforts and attracting new Preferred Partners.

.....

"If you always consider problems from the same perspective, you'll always come up with the same answers. That's not innovation — that's stagnation."

.....

We also adopted a new strategic plan — approved at last June’s AMM — that will guide our efforts over the next two years and keep our focus on improving overall efficiencies.

Actually, the word “change” probably doesn’t quite cut it. “Innovation” seems more apt. It’s clearly the buzzword of the era. As you read through this special technology-themed issue of *Sage*, you’ll marvel again at the pace of innovation we’re experiencing as a culture. Your Association is by no means immune to that process. We’re not only accepting this call to innovate — we’re embracing it. (For example, many of our board meetings are now conducted entirely online.)

Many factors drive the rapid pace of innovation today. Chief among those, most would agree, is a commitment to diversity. The inclusion of diverse ideas, perspectives and experiences has been shown to drastically increase institutional effectiveness and prompt faster and better solutions to problems.

If you always consider problems from the same perspective, you’ll always come up with the same answers. That’s not innovation — that’s stagnation.

That’s why one of our key objectives for moving forward involves a commitment to diversifying our board of directors. Right now, we have only three women on our board — and that needs to change. We want to broaden our perspective, our voice and our reach, to truly reflect our members and ensure our continued success.

So please ... think about how *you* can contribute.

We may no longer be part of the workforce but we are — to cite our Association motto



National Association of Federal Retirees
CEO Simon Coakeley addresses the 2016
Volunteer Recognition Awards Dinner.



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The word “change” probably doesn’t quite cut it. “Innovation” seems more apt. It’s clearly the buzzword of the era.

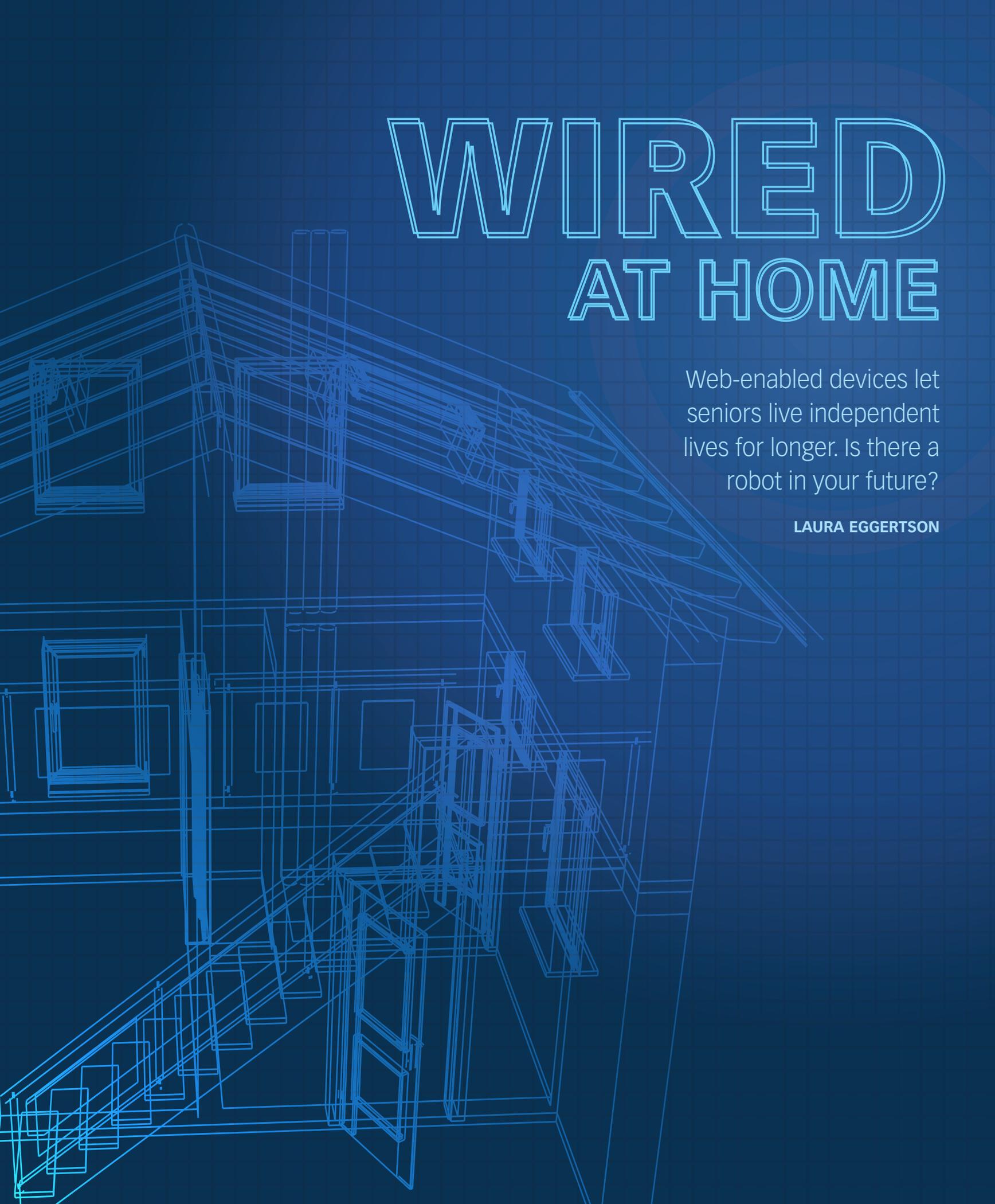
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— “still a force”. There is so much more we can achieve together — including our contribution to an important discussion on a national seniors’ strategy. Help us make sure that discussion is truly representative and effective.

In closing, I want to welcome Anne Ashcroft, Dyane Dufresne and Michael Fine to our board of directors and tell you what an honour it is for me to represent our 185,000 members. I look forward to working with our National Office and

all branches to ensure that our pensions and health benefits are protected. We have made great strides already, and you can look to our website to see the results. We also continue to fight on your behalf with a court challenge to declare illegal the federal government’s unilateral decision to change the health care plan cost-sharing ratio.

These are promising times. Together, let’s make the most of them. ■



WIRED AT HOME

Web-enabled devices let seniors live independent lives for longer. Is there a robot in your future?

LAURA EGGERTSON

When the phone rang in the middle of the night, Jennifer Haire knew instantly that something was amiss 900 kilometres away. An electronic monitoring system installed in her 93-year-old mother’s home in St. George, N.B. was telling her that the bungalow’s back door had been opened.

Haire didn’t have to wonder long whether her mother, Margaret — a former nurse with a mild cognitive impairment — was awake and wandering outside. Within seconds she was scanning a log on her computer linked to door, window and motion sensors in her mother’s house. The logs indicated no movement and an alarm on Margaret Haire’s bed had not been triggered. A quick scan of the feed from video cameras installed in the house told her that that her mom was in bed and no one else appeared to be snooping around.

One quick phone call later and Margaret was checking the door (the wind had blown it open). Twenty minutes later, everyone was sleeping peacefully again — Jennifer in Chelsea, Que., and her mother in the home she’d owned for nearly 40 years.

“It’s a wonderful system,” Jennifer Haire, a university librarian, says of CareLink Advantage, the wireless monitoring system that’s the brainchild of a Sudbury, Ont., businessman who was trying to keep his own parent safe at home. CareLink, she says, was “key” to allowing Margaret Haire to stay in her own home until she turned 96 and finally had to enter an assisted living facility. “We used it for about three years, and it was really, really, good.”

For years now we’ve been hearing about the “internet of things” — web-enabled

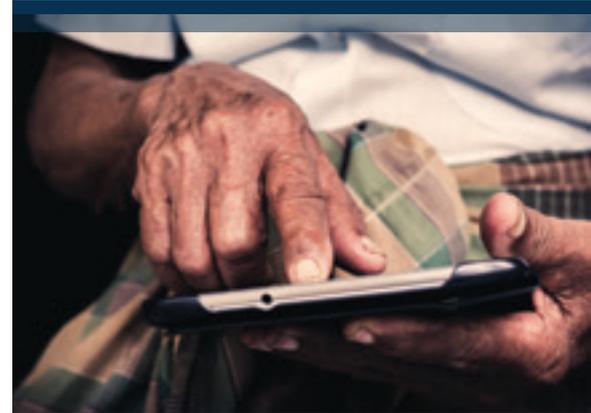
appliances and interlinked devices that can communicate with one another. It turns out the technology has much more to offer than a refrigerator that can tell you when you’re out of milk; web-enabled devices can make it easier and safer for the elderly to live at home for longer, with little or no outside care.

Floor tiles that monitor heart rate and blood pressure. Pressure-sensitive mats and bed alarms designed to prevent or detect falls. Smart phone apps to manage chronic illnesses. Intelligent scooters, power wheelchairs that detect and avoid obstacles — even robots that prompt seniors to carry out daily tasks. All of these technologies, and more, are gradually moving from the laboratory to the marketplace.

“There’s a huge investment in research that’s using various apps, tablets, and all sorts of computer-enabled technologies to aid older adults in maintaining independence at home,” says Dr. Ross Upshur of the University of Toronto. He’s a family doctor and the scientific director of Bridgepoint, a U of T-affiliated rehabilitation and complex care hospital in Toronto. He describes himself as “relatively technologically friendly” and is cautiously optimistic about the potential of assistive technology to help seniors stay healthy and independent for longer.

Upshur is working on a project that uses tablets and apps to help seniors identify and articulate their health goals — such as being pain-free or improving their moods or mobility — and communicate those goals to health care professionals. He also sees enormous potential in video-conferencing technology — which can limit the need for seniors to travel to hospitals — and remote monitoring devices that can alert health care professionals to a pending health crisis and send a doctor or nurse to a senior’s home.

But he warns against relying on shiny new gadgets in order to avoid a deeper



Web-enabled devices can make it easier and safer for the elderly to live at home for longer, with little or no outside care.

debate about the urgent need to reform our health care system — to make it more patient-centred and better able to serve the most vulnerable seniors by bringing health services to them, rather than forcing them to adapt to a health care professional’s schedule.

“What this patient population needs is security, more than anything else,” says Upshur. “This is not a group that is embracing disruptive innovation. They ought not to be beta-testers. The technologies that we use need to be absolutely reliable, consistently supported and easy to navigate.”

Still, investment in assistive technologies is likely to outpace the substantive health care reform that Upshur believes should go hand-in-hand with innovation. In January of 2015, for example, the federal government announced an investment of \$36.6 million over five years in the AGE-WELL Network of Centres of Excellence, anchored by the Toronto Rehabilitation Institute and Simon Fraser University.



University of Toronto researcher Rosalie Wang takes a cue from Ed, a robot prototype, at the Toronto Rehabilitation Institute lab.

Source: Mark Blinch

Since its inception, the network has attracted another \$22 million in cash and in-kind commitments from more than 115 industry and community partners — all of them betting on technology to solve the problems posed by the demographic shift that will see almost a quarter of Canadians identify as seniors by 2036, according to Statistics Canada.

Almost all of those seniors will want to stay put. The overwhelming majority of senior citizens polled by the Canada Mortgage and Housing Corporation in 2008 — 85 per cent — indicated that they want to remain in their current homes for as long as possible, even as their health

declines. And since the burden of seniors' care is also expected to weigh down Canada's aging public health care system, governments are slowly turning their focus to the need to find solutions that will reduce long-term care expenses.

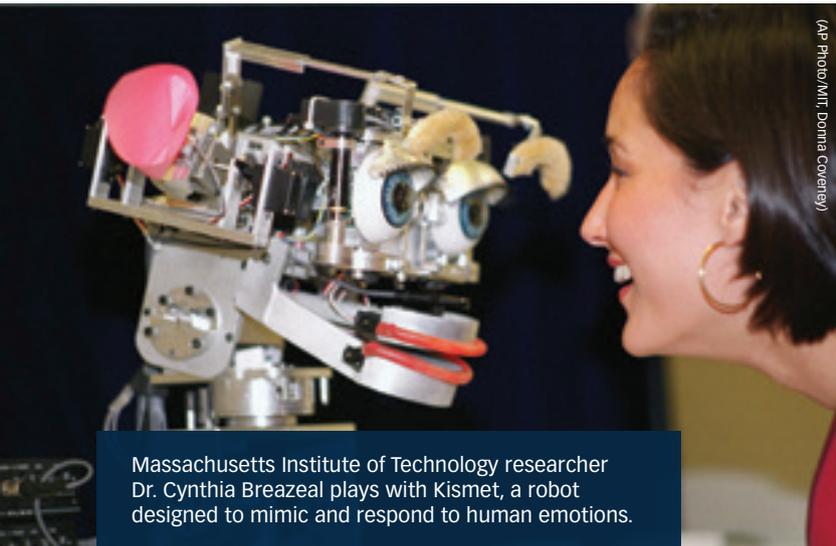
The health care system is slowly reorienting its spending away from acute care towards targeting prevention and management of chronic conditions such as diabetes, heart disease and even cancer. That's why many of the assistive technologies being developed now are designed to remotely deliver information about a senior's health status, or facilitate online video consultations with nurses and doctors.

Pairing remote monitoring with robotics has resulted in some dazzling prototypes — like Ed, for example. Ed hangs out at the Toronto Rehabilitation Institute, one of Canada's leading facilities in the field of assistive technology. The five-foot-tall robot consists of a monitor screen and speakers perched atop a commercially available Roomba vacuum cleaner (sold by iRobot). By hacking into the system and creating their own platform, Toronto Rehab researchers programmed Ed to talk seniors with dementia through the steps involved in basic tasks — washing their hands, for instance, or making a cup of tea.



(CP PHOTO/HO - Georges Pimentel)

Alex Mihailidis, a scientist at Toronto Rehab, demonstrates a rehab robotic device for stroke patients.



(AP Photo/MIT, Donna Coveney)

Massachusetts Institute of Technology researcher Dr. Cynthia Breazeal plays with Kismet, a robot designed to mimic and respond to human emotions.

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The overwhelming majority of senior citizens polled by the Canada Mortgage and Housing Corporation in 2008 — 85 per cent — indicated that they want to remain in their current homes for as long as possible, even as their health declines.

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out these tasks. Ed’s cameras pinpointed any difficulties the seniors had, such as remembering where the tea cups were stored, or the location of a garbage can in which to discard a used teabag. By moving about the room to indicate locations, Ed also helped to orient the seniors, who followed him quite naturally.

“Overall, using Ed to understand how older adults with dementia interacted with a robot was a positive experience,” says Alex Mihailidis, a senior scientist at Toronto Rehab and the scientific director of the AGE-WELL Networks of Centres of Excellence.

“The seniors followed the prompts, they interacted with the robot. Several of our subjects in the study actually started to personalize the robot — they started to build a relationship with the device.” Even seniors with dementia recognize that a robot is a machine, not a person — which means robots don’t have to be designed to look more-or-less human (a more expensive proposition) to help older adults complete tasks without a caregiver’s supervision.

Ed and robots like him are probably at least three to five years away from commercial availability, says Mihailidis. But simple robots such as the Jibo, created by MIT researcher Cynthia Breazeal, are poised to enter the marketplace as early as late 2016. Breazeal is marketing Jibo as “the world’s first social robot.” The tabletop device (which looks like a smaller, sleeker version of R2D2) is being marketed as a personal assistant with the ability to relay messages and provide reminders of things like appointments and family visits. The robot is relatively affordable — the pre-order price is US\$749 — and could be helpful in reducing seniors’ isolation. It also has the ability to provide video-enabled phone calls, remote monitoring through cameras and networked control of lights and thermostats in a home.

Making homes smarter and better equipped to evolve with their owners as they age is another one of Toronto Rehab’s research goals. Mihailidis, an engineer, envisions homes with sensors and artificial intelligence systems embedded seamlessly throughout the structure — a home that can actually *anticipate*

If his human hosts forget a step, Ed can show them a video explaining how to complete any activity.

Take something as basic as boiling water in an electric kettle. Ed can run through three separate levels of prompts to help a patient who’s forgotten what to do next.

“We started off with a suggestive verbal prompt: ‘Try pressing the button to boil the water,’” says Rosalie Wang, an affiliate scientist at Toronto Rehab and an assistant professor of occupational science and occupational therapy at the University of Toronto. “If that didn’t work, it would be a more specific prompt that used the person’s name: ‘Bob, press the button to boil the water.’ And if that didn’t work, there was a video.”

During experiments in Toronto Rehab’s HomeLab — a one-bedroom, single-storey apartment created to invent and test assistive technology — Ed shadowed seniors as they carried

what its residents want and need to do. It could use voice prompts in the bathroom to remind residents to take their medication or brush their teeth, track motion sensors to detect falls — even call for medical help if someone is unresponsive. Ideally, these smart homes would adapt to their residents' changing needs — using algorithms, for example, to measure gait and movement patterns and predict changes in health status, such as the onset of dementia.

Mihailidis believes that as these technologies advance it will become easier to retrofit existing homes, rather than building them from scratch.

He and his team already have designed 'smart' building materials — such as floor tiles embedded with sensors that can be installed in front of a sink or toilet to measure blood pressure and heart rate. They've even designed sofa cushions with sensors that measure the heart's electrical activity — a home electrocardiogram.

"As I'm sitting there watching TV, it is taking my heart rate, my blood pressure, automatically, without me having to put anything on myself," Mihailidis explains. He's also working with Toronto-based Myant, a wearable technology company that designs smart textiles, to create shirts and

other articles of clothing that can read and transmit the wearer's health data.

Many of these wearable devices are intended to provide health data to their wearers, to help them take care of their own chronic conditions. But that information — blood pressure, heart rate, blood sugar levels — also could be sent to caregivers or health care practitioners.

The availability of all that personal health data, and the need to store and access it, raise both privacy and usability issues, says Neil Charness, an expatriate Canadian psychology professor who is the director of the Institute for Successful Longevity at Florida State University in Tallahassee. Charness has studied how well seniors accept assistive technology. The key, he says, is to make sure the technology is simple, affordable, secure and reliable, and that seniors have access to good tech support.

"The underlying core issue for almost all of telehealth technology ... is the technology needs to be both useful as well as usable by the people who are going to be interacting with it," he says. "Abandonment for assistive devices is very high when you don't have adequate support for them."

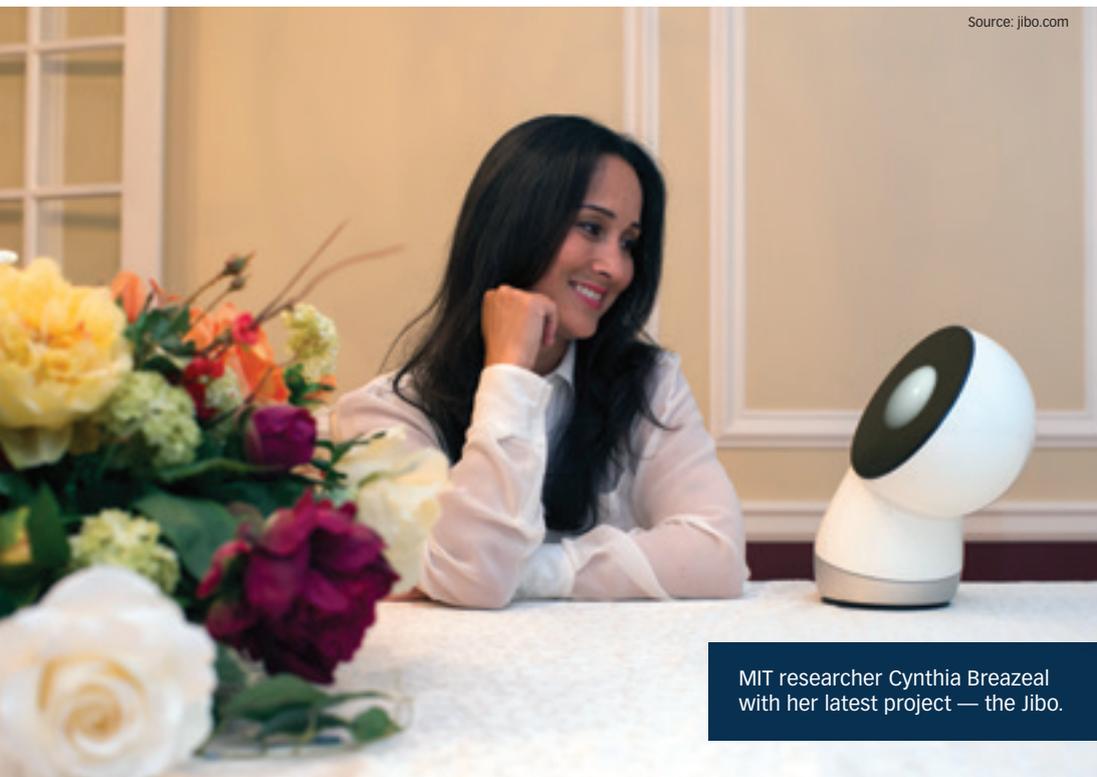
Providing good tech support is a challenge for the companies that make ordinary household electronics; the standard for potentially life-saving medical monitoring devices must be higher. Upshur says maintaining virus-free, functional, reliable assistive technology "has to be as close to failsafe as nuclear codes."

After all, a robot responsible for monitoring the health status of a frail senior, and alerting health care professionals when something goes wrong, is a far more critical piece of kit than any smartphone or tablet — and everyone knows how often smartphones fail.

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Providing good tech support is a challenge for the companies that make ordinary household electronics; the standard for potentially life-saving medical monitoring devices must be higher.

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MIT researcher Cynthia Breazeal with her latest project — the Jibo.

"I'll be all for robots when I am completely persuaded that they have the failsafe provisions that I articulated earlier," says Upshur. "Tech developers and innovators are accustomed to failure. But the question is, who's bearing the burden of the failure? It ought not to be on the backs of the old, or even the young/old."

Still, while they may not be completely failsafe, remote monitoring and alarm systems like the one Margaret Haire used to maintain her independence do try to anticipate problems. They use battery packs that kick in during power outages to reduce the potential impact of life-threatening power outages, for example. And researchers at the forefront of developing assistive technologies are sensitive to the privacy and confidentiality concerns that are top-of-mind for many consumers.

"It really has to make sense for people to want something like this, considering that it could potentially be a privacy breach,"

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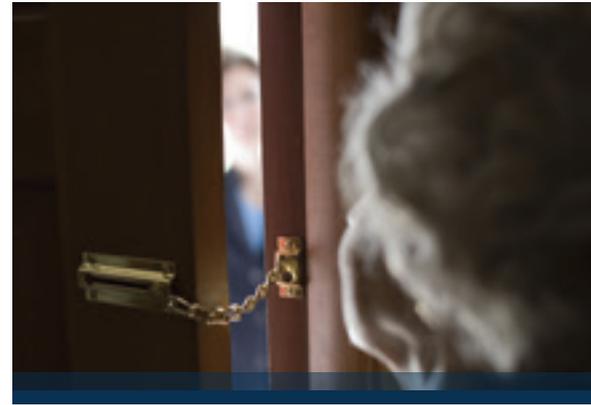
Making homes smarter and better equipped to evolve with their owners as they age is another one of Toronto Rehab's research goals.

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acknowledges Wang. "It really has to be useful, because somebody is getting a lot of your health information."

For Jennifer and Margaret Haire, the independence Margaret retained outweighed any privacy concerns arising from living in a home wired with cameras and sensors.

"The privacy thing didn't bother her, perhaps because of her memory loss,



and also because she liked the idea that I could check up on her," Jennifer says. "I knew what was going on, and she was safe."

That, to the Haires, was a trade-off they could live with. ■

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the **NEW RETIREMENT**

No bosses, no offices: Information tech is transforming the world after work.

KIM COVERT



Since the earliest days of automation, technology has held out the promise of making our lives easier by giving us more time to do the things we truly enjoy doing. For the most part, those things did *not* include working for a living.

And yet, whether the technology in question is running a household appliance or an entire workplace, it seems that — far from creating more leisure — new information technologies only create more opportunities to work. For public service retirees who find they're not quite done yet, that's turning out to have certain benefits.

Len St-Aubin's cellphone has an Ottawa area code — but when it rings he's just as likely to answer it at the family cottage on Prince Edward Island. St-Aubin was director-general of telecom policy at Industry Canada when he retired seven years ago at age 56. He says that when he and his wife, who still works full-time, ran their numbers past a financial planner, he was in a position to retire comfortably. But while he had the money, he didn't have a retirement 'plan' — something to fill the days.

"I thought I might do some volunteer stuff. I thought I might do a little bit of contract work. But I didn't really plan for it. I just figured it was time for me to go," he says.

"To be fair, the first year after I retired I did no work at all. My job was always pretty hectic and the last couple of years that I was in the job under the Conservative government there was a lot going on. I needed a break."

He started dipping his toes in a year or so after his retirement with a couple of contracts from his former department. Then, about five years ago, an opportunity came his way that he found too intriguing to turn down: an offer to provide policy and regulatory advice for an international

media company looking to move into the Canadian market.

These days he splits his time between Ottawa and P.E.I., using his laptop and smartphone to stay connected; the internet helps keep him current with what's going on in his field. "To a large extent (the work is) self-starting. It's keeping an eye on things in Canada and advising my clients on policy and regulatory matters that will be of interest to them and that they might want to think about. If they decide to engage, I work with them to develop a strategy and what they want to say."

Diane Lacelle, a former director-general of human resources, knew she'd continue to work following her retirement in 2012. But she'd put her 35 years in and it felt right to her to leave the public service.

"We look forward to that retirement after 35 years, and at a certain point it was time to do something else — to rest," she says. Still, this vibrant 60-year-old hardly skipped a beat between public service and private employment. The first thing she did after retiring was buy an iPhone; it and her laptop are now her constant companions.

She set up her company, Dimension Coaching, in 2014, offering employment coaching and human resources support. Her work is split 50/50 between non-profit

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"When you leave you don't realize how rich your experience is. And when you start offering your services and you see the need, that's where you say, 'Hey, I can help so much,' and one thing leads to another."

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Alan Bent and a co-worker in his home office. 'I feel much more in control of how I do it and when I do it.'

Source: Lois Siegel



Diane Lacelle catching up on work at home. 'You can't watch TV all year round.'

Source: Lois Siegel

organizations and the federal government, building on the network she established while in the public service.

She got her first real understanding of the skills she had to offer the private sector while volunteering with the Canadian Executive Service Organization, which took her to Nunavut to help the government there work out its management protocols.

"When you leave you don't realize how rich your experience is. And when you

start offering your services and you see the need, that's where you say, 'Hey, I can help so much,' and one thing leads to another."

We have Germany to thank for the idea of a set age for retirement; Otto von Bismarck introduced the notion in the late 19th century that "those who are disabled from work by age and invalidity have a well-grounded claim to care from the state." In 1889 the retirement age was set at 70 — not coincidentally, the average

life expectancy at the time. It was lowered to 65 another 27 years later.

In Canada the average life expectancy is 81, but with advances in medical technology — coupled with social programs and public education creating a healthier population living longer, fuller lives — people who reached out and grabbed their freedom at 55 now sometimes find themselves in the position of spending more years in retirement than they did working.

And for some people — particularly those who are part of the knowledge economy, where the most strenuous thing they'll have to do all day is sit at a computer — the idea of working *after* work has a certain appeal.

St-Aubin, for example, is happy to work. Consulting takes just a few hours out of his average day, and wireless tech lets him do the work from virtually anywhere. That leaves him time for other projects; when his P.E.I. cottage burned to the ground a few years ago, he and his wife designed a new one — then he hired a contractor and stayed on-site working as part of the crew.

"I don't really understand the worry that some people have about being bored in retirement," he says. "I think of retirement as just another stage of life, with lots of other things to do."

Lacelle laughs when asked if she works full-time. "No," she says. "Just three days and four nights a week."

That's a Type-A personality's idea of work-life balance. She used to be *busy*.

She says she can see herself cutting back on work eventually — but she might take some convincing.

"Those who are different types, what do they do all day? You've got to spend your day. You can't travel all year round, you can't watch TV all year round, you can't knit all year round," she says. "I have time to read, I watch movies, I love the theatre — it's so much fun because you get a variety of activities, a variety of involvement.



Source: Lois Siegel

Len St-Aubin enjoying some downtime. 'I don't really understand people who worry about being bored in retirement.'

"In coaching we try to have awareness of body, mind and soul balance. And that's what I'm working toward. The mind, the work looks after. The heart is the soul. And the body ... I have to take more care of it. It's sending signals."

Alan Bent is one of the many public servants who have returned to government as consultants. He went through pre-retirement transition for six months, retired on a Friday and went back to work the next Monday on a contract. The former finance manager has worked himself into a second career as a human resource consultant for finance officers, running job competitions for various government departments.

Bent, who just turned 64, had been with government for 32 years when he retired seven years ago. Working post-retirement appeals to him because he gets to pick his contracts and set the rules; he works just three days a week. (The day he spoke to Sage, he had just finished a contract with DND and was planning to take the summer off.)

He's sitting in the catbird seat, and for that reason he counts himself among the 15 per cent of Canadians who, according to a 2015 HSBC survey, say they don't know if they'll ever really retire.

Every so often, he says — while he's mulling over whether to take on a new contract — his wife will look at him and ask, "Well, what else are you doing?" The extra money always comes in handy for a trip abroad or an impulse purchase. But when he wants a break, he takes it.

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"There's always the sense of validation, the sense that the knowledge and expertise that you developed in your career is being put to use and is valued," says St-Aubin.

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"In the public service I had nine or 10 people working for me and I had an ADM who was kind of a boss, and I had another DG Finance who was my boss as well. So I had all these people to keep happy and I was skimming the surface of a hundred different issues," he says. "Now I have one boss — the person who hired me — and I only have one thing to do, so it's quite different. I feel much more in control of how I do it and when I do it."

It's the specialized knowledge that St-Aubin, Lacelle and Bent all built up in the course of their careers that makes them attractive to potential employers now. It's also a big part of the reason they're still working — the need to use that knowledge, to "give back," as Lacelle puts it.

"There's always the sense of validation, the sense that the knowledge and expertise that you developed in your career is being put to use and is valued," says St-Aubin.

"It also is good mentally to keep yourself occupied that way in an area that you're familiar with. A lot of the stuff that you can do when you retire, well, in my case it's physical activity, gardening, house projects, cycling, skiing ... It's nice to be able to put to good use a body of knowledge that you've acquired over time." ■

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Online dating doesn't have to be scary.
Take some tips from the professionals.

KELSEY JOHNSON

In the few short decades since the internet grew out of a handful of closed campus networks to span the globe, it's changed almost every aspect of human life — how we work, how we play, how we govern ourselves ... and how we hook up.

More and more Canadians are moving online to find someone special. A 2011 Leger Marketing survey found a quarter of Canadians, including 36 per cent of those aged 18 to 34,

participating in online dating. Just two years earlier, the online dating scene was considered so insignificant that one pollster dismissed it as "a drop in the bucket."

In North America today, seniors are living longer, are better educated and financially better off than members of any previous generation. "Living longer means a continuation with life — every facet of it," writes Dr. Deborah A. Forrest in an online article for the B.C. Psychological Association. "This includes dating again after a divorce or the death of a spouse."



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“You want to find someone who’s as much like you as possible. The notion of opposites attracting is just this old, debunked, foolish bromide that just isn’t true. It doesn’t work.”

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And yet, says Forrest, not many people in the helping professions take time to talk to seniors about dating and sex — preferring instead to focus on medical conditions, leaving seniors to work their way through the wilderness of the online dating scene alone.

“While one might think such conversations take place with family, friends, within a doctor’s office or with a therapist, they do not,” she writes.

So let’s say you’re safely past retirement and you’re cautiously dipping a toe into the online dating world. What should you expect?

First, the numbers: In 2015, Statistics Canada reported more than 14.2 million

Canadians were single, while another 3.6 million identified themselves as widowed or divorced. Nearly two-thirds of those divorced or widowed Canadians were women. It’s a pattern that carries into the online dating world.

“Women are at a terrible disadvantage because there are way more women online than men,” says Ken Solin, 71, a San Francisco-based dating coach and author of *The Boomer Guide to Finding True Love Online*. Most of his clients are divorcees.

“So naturally, men are in a much more powerful position and unfortunately that doesn’t always play well for women. In fact, it normally doesn’t.”

Many women struggle with anxiety and self-doubt when first getting into online dating, he says. “Most of these people are not rookies to relationships, but a lot of them have never really had a *good* relationship. A lot of (women) feel that this is the last shot because they can’t imagine doing this (dating) again.”

Men, oddly enough, seldom display the same kind of nervousness about online dating, says Solin — which also can put women at a disadvantage.

“Men don’t try very hard. If you look at online dating sites, if you look at the women’s profile, the written profile, they usually write a fair amount about themselves. Men, sometimes it’s a sentence or two.

“It’s a total crapshoot and it’s completely unfair to women because they’re just guessing.”

Still, Solin insists that if you’re over the age of 55 and looking for a partner, casual or long-term, online dating is still your best bet. “I don’t know any seniors who haven’t tried it at least.

“If you want to meet somebody, you’re never going to meet people — or have the potential to meet people — in anywhere near the numbers you are if you go online.”

So there you are, nerves steady and ready to date. What comes first?

For dating coach Lisa Copeland, a former social worker from the mid-western U.S. who now runs a website offering women over the age of 50 tips on finding a partner (findaqualityman.com), step one is an attractive profile picture.

“Men are very visual,” she says. “That’s how they decide whether they’re attracted to you. Some of them don’t even read your profile, so you need to have really good pictures.”

Selfies should be avoided at all costs, she says; it’s far better to get your pictures taken by a professional, or by a friend “who at least knows what they’re doing.” (And use a camera with a flash, she says. “It really fills in and brightens your face.”)

Solin tends to downplay the photo: It's important, he says, but the written profile is critical because it gives a prospective partner a glimpse of who you really are. The key is to avoid boring your audience.

"Be original. I always tell people, 'Don't write that you like to take walks on the beach and have a glass of wine by the fireplace in the winter.' Everybody writes that. Everybody likes that."

It's advice Solin says has helped him in his own love life. He met his current partner of four years online after writing a short story about his favourite city — Paris.

"When I wrote my profile, I wrote this whole story about walking the Left Bank with my lover on a sunny, warm morning, looking at the stalls along the way... a lunch at an outdoor cafe, walk back to the hotel, make love, take a nap, wake up and go out for drinks at a really great cafe and then dinner at a neighbourhood restaurant," he says.

"Well, I got great responses! Especially from people who have been to Paris." His girlfriend was among the ladies who replied. "She liked Paris, too."

How should you approach browsing the profiles of prospective partners? Seek out what you want, says Solin — and don't be afraid to be picky.

"You want to find someone who's as much like you as possible. The notion of opposites attracting is just this old, debunked, foolish bromide that just isn't true. It doesn't work.

"There's a lot of negotiation that goes on in relationships, but you don't want to be negotiating everything. If you're a very religious person, you don't want to be with an atheist. If you're a very active person, you don't want to be with a couch potato. The trick is to really find someone who is absolutely like you as much as possible."

There are about 1,500 online dating websites out there now. Some — like match.com, eHarmony and OurTime — require members to pay a monthly fee. Others, like OKCupid and Plenty of Fish, are free.

For those just getting started, Copeland suggests having a profile on both a paid site and a free site. "It gives you a broader spectrum."

Solin says your choice of dating site depends in part on your personal preferences — for instance, some sites specialize in profiling people with particular professional, academic or religious backgrounds. The bigger sites, like match.com and OKCupid, tend to work better for the people using them simply because of volume — more profiles, more chances to find someone you like.

"In the end, that's the most important aspect of any dating site — who has the members. It doesn't matter what the gadgets are."

Still, he insists that online dating isn't strictly a "numbers game."

"Forget about dozens of dates. If you do this right you may only have two or three dates, but that's enough ... because (if) they're the right dates, you don't have to kiss a lot of frogs."

Both Copeland and Solin suggest that your first date with someone you've met online should be a coffee date, one that puts you in a pressure-free setting that gives you a chance to strike up a conversation.

"Men need to understand women don't want to get swept off their feet anymore," Solin says. "So if it's a first date, don't invite someone to a romantic restaurant. Make it a coffee date — the noisier the place, the better — so you'll have a lot of privacy that way."

Coffee dates, Solin says, are also easier to end politely if the connection simply isn't there — saving you the agony of being stuck in an awkward dinner date that drags on for hours.

There are risks, of course. The things that make the internet such a powerful medium — its vast reach and its prospects for anonymity — also make it a playground for creeps and scoundrels. So keep your wits about you, says Copeland, and remember: "If they look too good to be true, they probably are."



Lisa Copeland: "If they look too good to be true, they probably are."

Lisa Copeland's six warning signs of a possible scam artist:

1. If the profile picture looks too good to be true, it probably is.
2. Listen to your instincts: If a potential partner seems a little *too* amorous and engaged at first, watch out.
3. Scammers will try to get you off the dating site and over to personal emails or private phone calls very quickly.
4. Scammers may also balk at in-person meetings, claiming (for example) that they're out of the country.
5. Anyone looking to rip you off will be trying to find your emotional weak spot — such as a recent divorce — and use it as a wedge to win your trust.
6. Be on the alert for hard-luck stories. If a potential partner starts telling you about a golden business opportunity that can double your capital in a week, run a mile in the other direction.



Ken Solin: "You want to find someone who's as much like you as possible."

Fraud artists have been known to target women online by zeroing in on certain phrases or aspects of their dating profiles that offer openings for hard-luck stories — a tactic Copeland says has cost some women small fortunes.

"They know people are lonely and they prey on that," she says.

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 "Forget about dozens of dates. If you do this right you may only have two or three dates, but that's enough ... because (if) they're the right dates, you don't have to kiss a lot of frogs."

To avoid the low-life types, Solin suggests that people taking part in online dating for the first time — especially women — look for people with strong social networks.

"Women should be very wary of a guy who has no friends. Because a guy who's a loner ... there's a reason for it, and usually it's about trust. If somebody is a

loner and you're with that person, you're going to be their entire universe, and that's not good. Couples need to have their own individual lives."

Married people do post profiles on dating sites — although Copeland says most of them are honest enough to report their status up front.

In the end, it all comes down to using common sense, says Copeland. Do that, and you'll find online dating to be a happy — even uplifting — experience, one that can bring you together with someone you might never have met offline, even as you retain your independence. "My clients end up having fun dating, which most women don't. (Most women) *hate* dating," she says, laughing.

"You have choices. You can have men as friends, you can have them as lovers, you can have them as companions, you can have them in marriage. We don't have to box men in. It can be fun." ■



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CANADA — BY THE — GLASS

Our wine industry is
branching out into some
unexpected places.

HATTIE KLOTZ

Over the last 20 years, Canada's wine industry has matured better than a good bottle of Bordeaux. Only a few pioneering wineries were doing battle with the elements in the 1990s; today there are more than 700 licensed operations growing from coast-to-coast.

Canadian wineries offer great value for the 'staycation' traveller. Many welcome visitors daily to taste their wines, take vineyard tours, enjoy a bite to eat, do a little yoga, take part in a painting workshop or take in a concert. Some even offer the chance to help bring in the harvest.

Here are five unique Canadian wine properties:

Dirty Laundry Vineyard, Summerland, B.C.

This Canadian winemaker with the slightly risqué branding can be found nestled in the rolling hills of the Okanagan Valley. The name comes from a Chinese settler named Sam Siu, who came to work on the Pacific Railway but branched out into laundry, liquor and ladies. (He offered the "dirty" upstairs and the "laundry" downstairs.)

Now, the vineyard — owned by four partners originally from the Fort McMurray oil patch — offers playful wine tastings inside and out, which are always free. You can book a lobster lunch every Friday throughout the summer, or you can pack your own picnic basket from the on-site deli and enjoy it on the expansive patio. Dirty Laundry also offers live music on most summer weekends.

You can book a vineyard tour, take a 90-minute ride on the Kettle Valley steam train that winds along Okanagan Lake and passes through the property, or stay overnight in the Dirty Laundry holiday rental called 'The Bordello,' which sleeps eight.

The Grange, Prince Edward County, Ontario

As you wind along the quiet country lanes threading through the green fields of Prince Edward County, you still get the feeling that this is *pioneer* wine country. While the industry has been flourishing here for close to 15 years, vineyards visits are still intimate encounters.

A day spent at The Grange is a day well spent. The tasting room for the 60-acre property is located in a huge, restored livestock barn, suffused with light and layered with atmosphere.



The patio at Dirty Laundry on a perfect day.



The tasting room at The Grange is located in a beautifully restored former livestock barn.

You can pre-order a picnic lunch, made daily on-site and featuring mouth-watering cold cuts, fresh bread, fruit, cheese and sandwiches all packed up in a basket. Just throw in your favourite bottle of wine and stroll out to the terrace, or find a quiet corner of the vineyard to enjoy your bounty.

If you prefer to get your hands dirty, sign up for one of the vineyard's Thanksgiving Harvest days. You'll be given breakfast, a pair of clippers, a brief introduction on the growing season and a quick tutorial. Then it's off to work you go, to harvest tirelessly before a hearty one-hour lunch, followed by more work until about three in the afternoon. After this, guests are welcome to linger and watch the winemakers at work, putting the grapes through their first pressing.

Luckett Vineyards, Wolfville, N.S.

With a small annual output from 30 on-site acres, Luckett Vineyards is truly a boutique winery. Founded in 2010, it offers a beautiful tasting centre and the Crush Pad Bistro — serving fresh, local food accompanied by stunning patio views out over Blomidon and the Minas Basin.

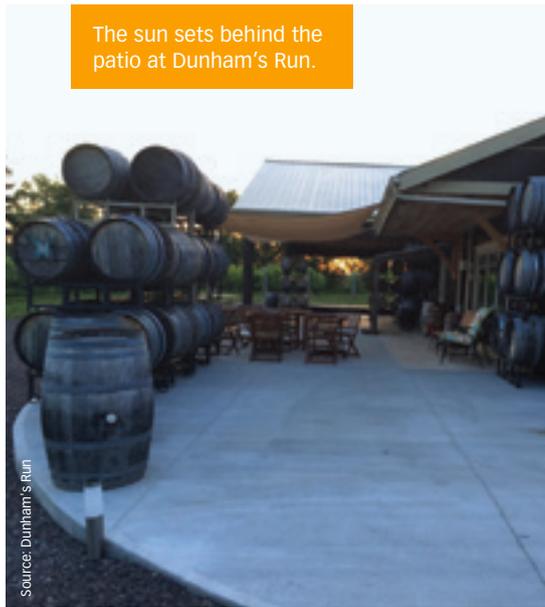


Lunch at the
Crush Pad Bistro.

Source: Luckett Vineyards

Owners Pete and Sue Luckett recently bought another 27 acres and buy-in grapes from local producers to make 12 different wines. They also produce several varieties of fruit wine. A bright red British telephone box in the middle of one of the vineyards (Pete is originally from the U.K.) sets the theme for the winery's product, with bottles labelled Phone Box Fizz, Black Cab Red and Phone Box White.

The sun sets behind the
patio at Dunham's Run.



Source: Dunham's Run

The winery offers several special events over the summer: yoga among the vines, contemporary music concerts, special vintage wine dinners and a swing band concert, for those longing to get out their dancing shoes.

Dunham's Run, Kingston, N.B.

Named after one of the boundary roads leading to the vineyard — and the owner's dog, who had free run of the land — the 20 acres of Dunham's Run offer beautiful views of the St. John River and 14 different alcoholic beverages to choose from.

The winery, which has been open for five years now, produces eight traditional wines made from grapes, including a brut and a rosé champagne-style wine, as well as award-winning cider, mead made from local honey and a cyser (a sort of mead-cider hybrid).

Visitors are welcome for tastings on Saturday and Sunday afternoons and at any other time by appointment or by chance. These tastings can happen anywhere, depending on the number of people taking part — in the barrel room, on the crush pad, in the actual winery or even in tents in the vineyards. Every second Thursday Dunham's Run opens for a 'date night' — a stroll around the vineyard with a glass in hand, a comedy show and the chance to buy dinner from a gourmet poutine truck.

If you're looking for food at other times, the folks at the vineyard will happily organize a picnic for you if you order ahead of time. If painting's your thing (or even if it's not — and maybe that's the point) the winery offers painting workshops called 'Paint and Pour.' Could a glass in hand stoke your creative fires? Hey, it worked for Picasso.

Vignoble Ste-Pétronille from the air.



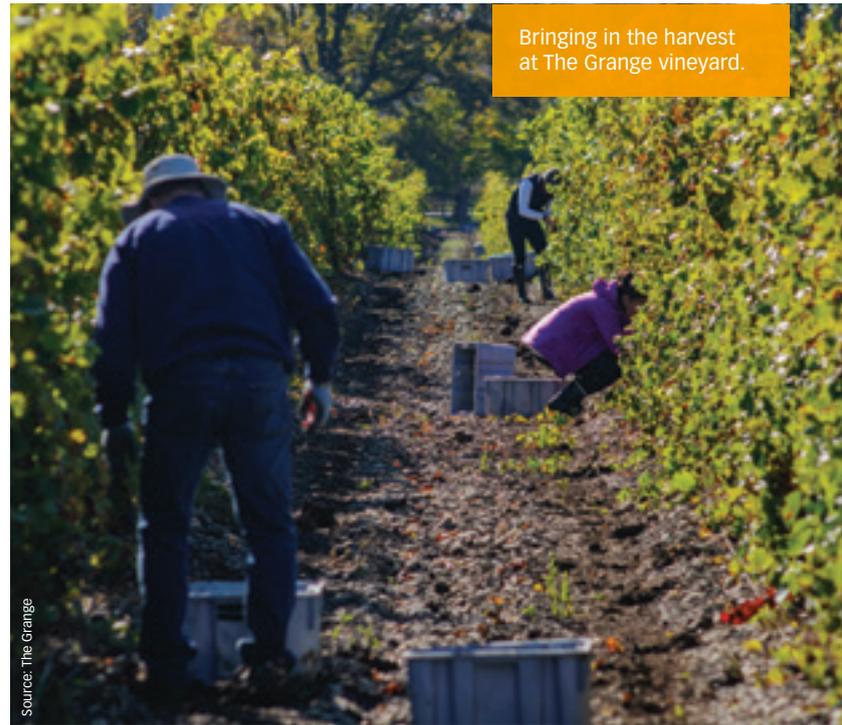
Source: Vignoble Ste-Pétronille

Vignoble Ste-Pétronille, île d'Orléans, Q.C.

Just 15 minutes from downtown Quebec City, Vignoble Ste-Pétronille enjoys sublime views of the St. Lawrence from the île d'Orléans. This 18.5-acre winery produced 39,000 bottles of wine in 2014, most of it white, from grapes such as Acadie, Chardonnay, Frontenac blanc, Pinot gris, Riesling, Vandal-Cliché and Vidal.

You can amble around the vineyards on your own, or take an hour-long guided tour of the property to learn more about the winemaking process, oak-barrel aging and the individual characteristics of the wines. End your visit in the tasting room — a magnificent oak-beamed salon with a long bar, perfect for lining up the glasses to taste some or all of the nine wines made on-site.

For the hungry gourmand, Ste-Pétronille offers an outpost of the famed Panache restaurant from the Auberge Saint-Antoine in Quebec City. 'Panache Mobile' offers chic fast food such as duck confit poutine, lobster rolls with avocado, French fries with truffle mayonnaise and a gourmet burger. Throw in a bottle of wine from the property and you won't feel any need at all to rush back to town. ■



Source: The Grange

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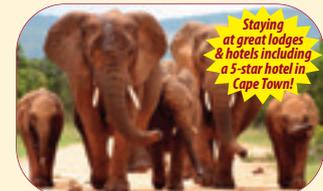
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The world WIRED OPEN

New technologies are changing the nature of aging.

DR. CHRISTOPHER FRANK



I have been a family physician for almost 25 years, and I've seen a lot of changes in care and treatments — but even more changes in the people I treat and the society in which they live. The only time I was ever quoted in the *Globe and Mail* (much to my mother-in-law's delight) was to say that the era of the unengaged older patient is ending. Compared to the over-65 patients we saw 25 years ago, older patients today have little interest in being told what to do by their doctors, or in drifting away from their interests and connections.

This is good news.

As with any new skill, mastering new technologies takes us longer as we get older. But it still surprises some of us in the profession when we hear a geriatric rehabilitation unit patient asking for the wi-fi password, or mentioning that he's keeping the grandkids in New Zealand up to date on his condition via Skype.

Seniors struggle with isolation and disengagement. The current generation of seniors is fighting back with technology. Social media keeps them in touch with friends, family and interests. A lot of Silicon Valley firms are pushing resources into designing social media apps for seniors; one hopes they're talking to seniors themselves about what works for them.

As a parent of two teenagers, I see the benefits of social media — and some of the drawbacks. Although online bullying is less likely to be an issue for seniors, I'd hate to see anyone turned off social media because of a bad experience. I'd also hate to see seniors retreat into the online sphere, away from in-person contact with real people. A phone app can't take the place of friends getting together over coffee, or the supports provided by a seniors' centre. We can't live without personal contact.

As you've read elsewhere in this issue of *Sage*, online technology holds the promise of allowing people with disabilities or dementia to stay at home and live independently as long as possible. That's no small thing in a vast country like Canada, where children and grandchildren may be living thousands of miles away. We're still a long way from actual robot caregivers, but strides are being made elsewhere. Remote monitoring of medical conditions, including vital signs and blood sugar measurements, can help avoid hospitalization or allow earlier discharge. Videoconferencing can cut out long commutes for medical appointments — particularly helpful in isolated areas with limited access to health staff. Someday we'll be living in 'smart' homes with embedded sensors and artificial intelligence, able to track the movements of older residents and keep them safe, or remind them to take their medication.

Most people with dementia will have to stop driving at some point — a loss of independence that can contribute to deep feelings of social isolation and depression. Autonomous or 'self-driving' cars, like the ones being worked on by major tech firms like Google, could transform their lives. The technology is still on the horizon, so we don't know yet how people with dementia might be able to use them or how much they might reduce the risks involved in driving. But this is definitely a technology to watch.

As our population ages, the private sector is waking up to the vast opportunities available to them in the over-65 market. Seniors themselves are getting much more comfortable with using the latest information technology. Clinicians like myself need to learn how to help vulnerable patients access these tools. Technology has led to unimaginable changes in healthcare in the past 20 years — and from here on out, things are only going to speed up. ■

Dr. Chris Frank is a Care of the Elderly Physician in Kingston, Ont., and past-president of the Canadian Geriatric Society.

ASK THE PHARMACIST

STAYING ON-TRACK WITH YOUR PRESCRIPTIONS

You've been prescribed a new medication. You go to the pharmacy to pick it up, your pharmacist advises you on how to take it properly — along with any other necessary information — and off you go.

Seems straightforward, right? But you might be surprised to know how many patients aren't taking their medication correctly — and how many aren't taking it at all.

Studies show that this is a common problem: 50 per cent of Canadians with chronic conditions don't take their medications as

directed. A recent Canadian study showed that 1 in 3 prescriptions go unfilled.

Given the demands of our day-to-day lives, it's not surprising that many of us forget to take a pill or put off refilling a prescription for a week or two. Many people stop taking their medication because they think it has done its job, or is causing unpleasant side effects. What they often don't realize is that these decisions could lead to serious complications. Their conditions could worsen, leading to hospitalization. This isn't a scare tactic — it's reality.

Understanding how and when to take your medication is extremely important — and this is where your pharmacist can help. Pharmacists do a lot more than just fill

prescriptions. We can help assess whether your medication is effective. If you're experiencing unpleasant side effects, we can — in cooperation with your physician — recommend a change in your therapy.

Here are some other services pharmacists offer to keep patients on track with their medication:

Medication reviews: This is a one-on-one consultation to ensure all the medications you take, including the over-the-counter ones, are being used safely and effectively.

Patient follow-up calls: This includes new-prescription call-backs, where a pharmacist follows up with patients who have been prescribed a new medication to ensure it's working properly, and to address any concerns. Pharmacists also provide refill reminders. For chronic medication prescriptions, which you take for longer periods of time, we can give you a call at home to remind you to refill the prescription before it runs out. This helps ensure there are no gaps in your therapy.

Compliance packs: If appropriate, we can package your medication in easy-to-use weekly blister packs. This is particularly helpful for those on multiple treatments because it helps ensure you're taking the right medication at the right time.

If you think you may not be taking your medication correctly, talk to your local pharmacist. There's a lot we can do to keep you on track and healthy. ■

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ASK THE HEALTH OFFICER



QUESTION: What are mobile health apps and what do they do?

ANSWER: Mobile applications (apps) are software programs that run on smartphones and other mobile communication devices. They also can be accessories (wearable technology) that attach to a smartphone or some other mobile communication device, or a combination of accessory and software. Consumers and health care providers can use mobile health apps to meet diverse health care needs; the data gained by

tracking all of this can prompt users to make better choices about their health.

According to industry estimates, 500 million smartphone users worldwide — health professionals, consumers and patients — were using a health care app in 2015. It's estimated that by 2018, half of the more than 3.4 billion smartphone and tablet users will have downloaded some sort of mobile health app.

Two very popular mobile brands, Apple and Samsung, have developed health apps that come pre-installed with most of their devices. Apple Health (Apple) and S Health

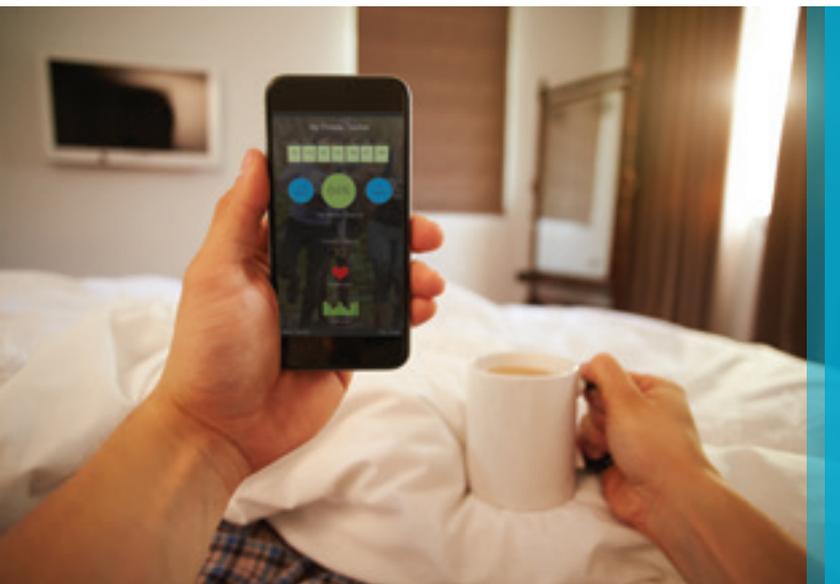
(Samsung) allow users to monitor such things as their food intake, sleep cycle, heart rate and activity levels (usually by counting steps), all with or without the aid of a wearable tracker such as an Apple Watch or Samsung Gear.

Other companies are introducing services that compete — or, in some cases, integrate — with Apple Health, S Health and other apps. These include popular online sites like MyFitnessPal (MFP for short), where users can track their activity and their food and water intake. MFP users are able to access the service through either the full website or a mobile app. Ask health nuts about MFP and you're almost certain to get a crash course on how easy it is to achieve your health goals by tracking your food intake with your smartphone.

On the wearable tech side, there's a vast selection of fitness trackers out there to choose from, along with some advanced versions for amateur athletes. We mentioned Apple Watch and Samsung Gear; Fitbit and Garmin are also very popular products. Some of these devices even integrate with your smartphone to deliver alerts when you receive a text message.

And medical devices are gaining a foothold in the fitness market. There are now wireless blood glucose monitoring systems, blood pressure monitors, heart monitors, scales and thermometers that work with your mobile device. Many of them deliver a vast amount of information to the user.

There's even a market for wearable health tech for *pets*.



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According to industry estimates, 500 million smartphone users worldwide — health professionals, consumers and patients — were using a health care app in 2015.

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Medical technology can be useful in pursuing fitness goals — but it's important to remember that there are still a number of unanswered questions about how this technology will be regulated to ensure privacy, efficacy and best-evidence practice, and to ensure that it will not cause us harm.

The accuracy of some wearable trackers has been questioned; some recent research findings show a large disparity in how

some devices track things like heart rate. There also have been questions about the security of these devices — whether the information they collect, including personal information, can be accessed and altered by unscrupulous people.

Standards and quality are important, too. There are thousands of mobile health apps available online right now — but no standards of regulation, certification or accreditation.

And there's the whole question of what we're supposed to *do* with all this data we generate for ourselves. Some studies have shown that most people who buy these monitors stop using them after only a few months — not enough time for them to promote healthy habits.

The University Health Network's Centre for Global eHealth Innovation in Toronto has researched and developed real-life mobile patient management tools designed for different patient groups, such as those managing chronic diseases like diabetes, cancer or asthma.

Their research has shown that some mobile health apps empower patients to self-manage their conditions and take control of their own health. Young people living with chronic illnesses seem to benefit the most; the practice of adding games and prizes to these apps helps motivate younger patients to adhere to prescribed medication and treatment guidelines. Graphs, journals and other important information also can be shared with health care providers and used to evaluate the effectiveness of treatments.

The Centre for e-Health Innovation puts each mobile health app through a randomized control trial (RCT) — the same sort of study used to ensure the safety and efficacy of new medications. Verifying the benefits of mobile health apps reassures health care providers and patients that the apps work, are evidence-based and will not harm patients.

If you want to learn more about health apps and wearable tech, visit our website by logging into our members'-only portal at www.federalretirees.ca.

For more information on projects being developed at the Centre for Global eHealth Innovation, visit ehealthinnovation.org. For an example of a mobile health app developed by the Centre for asthma patients, visit <http://ehealthinnovation.org/what-we-do/projects/breathe-a-mobile-asthma-self-management-application-for-consumers/>.

Medpage Today is a reliable online source of reviews of medical apps: www.imedicalapps.com.

The online site Wareable keeps track of the latest in mobile health tech: www.wareable.com. Here's a Wareable list of 25 "essential" health apps that work with Apple Health: <http://www.wareable.com/apps/apps-that-work-with-apple-health-kit-compatible>. ■

ASK THE PENSION OFFICER

QUESTION: I've heard that the federal government is planning to expand the CPP. What does that mean?

ANSWER: Let's start with the basics. The Canada Pension Plan (CPP) was introduced in the mid-1960s as a complement to Old Age Security. It's a compulsory, wage-related retirement pension. You and your employer contribute a portion of your wages to a plan that was designed to replace 25 per cent of the average industrial wage (if they opt-in, self-employed people are required to contribute both the employee and employer shares). The original intent was for CPP to supplement individual savings, the OAS and workplace pension plans. Changes to the CPP have to be supported by seven provinces that represent two-thirds of the population.

In recent years, it's become clear that Canadians aren't saving enough for retirement. In the late 1970s, 54 per cent of men were covered by a registered pension plan; by 2011 that figure had

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According to Statistics Canada, Canadians have almost a billion dollars in unused RRSP contribution room.

.....

fallen to 37 per cent. Coverage for women increased as more entered the work force, but the number of women covered by registered plans has stagnated at 40 per cent since the early 1990s and has decreased steadily since 2008.

Private sector employees, in particular, have seen a significant drop in defined benefit pension coverage, from 87 per cent in 1993 to 37 per cent in 2011. There has been a significant shift to defined contribution plans — but many employers have gotten rid of pension plans altogether.

Squeezed by rising housing costs and stagnating wages, Canadians are only putting away four per cent of their disposable income in personal savings, down from a peak of 20 per cent in 1982 — even after the introduction of Tax-Free Savings Accounts. According to a recent BMO study, 24 per cent of respondents said they hardly had any savings set aside and 56 per cent said they had less than \$10,000 in available emergency funds.

According to Statistics Canada, Canadians have almost a billion dollars in unused RRSP contribution room. The average contribution is only \$3,000 a year, significantly less than most will need in retirement. Also, RRSPs do not have the same level of investment returns as other pension plans. Canadians see returns that are 47 per cent larger through the CPP than through individual savings.

Federal and provincial finance ministers met in June and negotiated a deal that makes two main changes to CPP:

First, the target replacement rate has essentially moved from 25 per cent to 33 per cent.

The second big change is an increase in the year's maximum pensionable earnings (YMPE) itself, up to \$82,700. These changes will be funded by slowly increasing the current CPP contribution rate from 4.95 per cent (for both employee and employer) to 5.95 per cent from 2019 to 2025. Together, these changes mean the maximum one could receive would eventually increase to about \$19,900 (from the current maximum \$13,110).

It will take decades of contributions before someone reaps the full benefits of the expanded CPP; current retirees will not see any changes to their CPP pension at all.

For those who have yet to retire, this is a significant increase. While it does not solve the issue of under-saving, it's a step in the right direction.

As this issue of *Sage* was going to press, there were still some unanswered questions. Many hope the legislation will take into account the effects an increased CPP will have on low-income earners, particularly those getting the Guaranteed Income Supplement (GIS). Without legislative changes, some could be forced to pay higher contributions, see their GIS lowered, and gain nothing — or very little — at the end of it.

The federal government is likely to introduce legislation enshrining the changes to CPP, probably in autumn 2016. Check our website often for updates. ■

ASK THE VETERANS OFFICER

QUESTION: I've heard that Veterans Affairs Canada has an online service much like the Canada Revenue Agency's 'My Account'. Can you tell me more about it, and what it does?

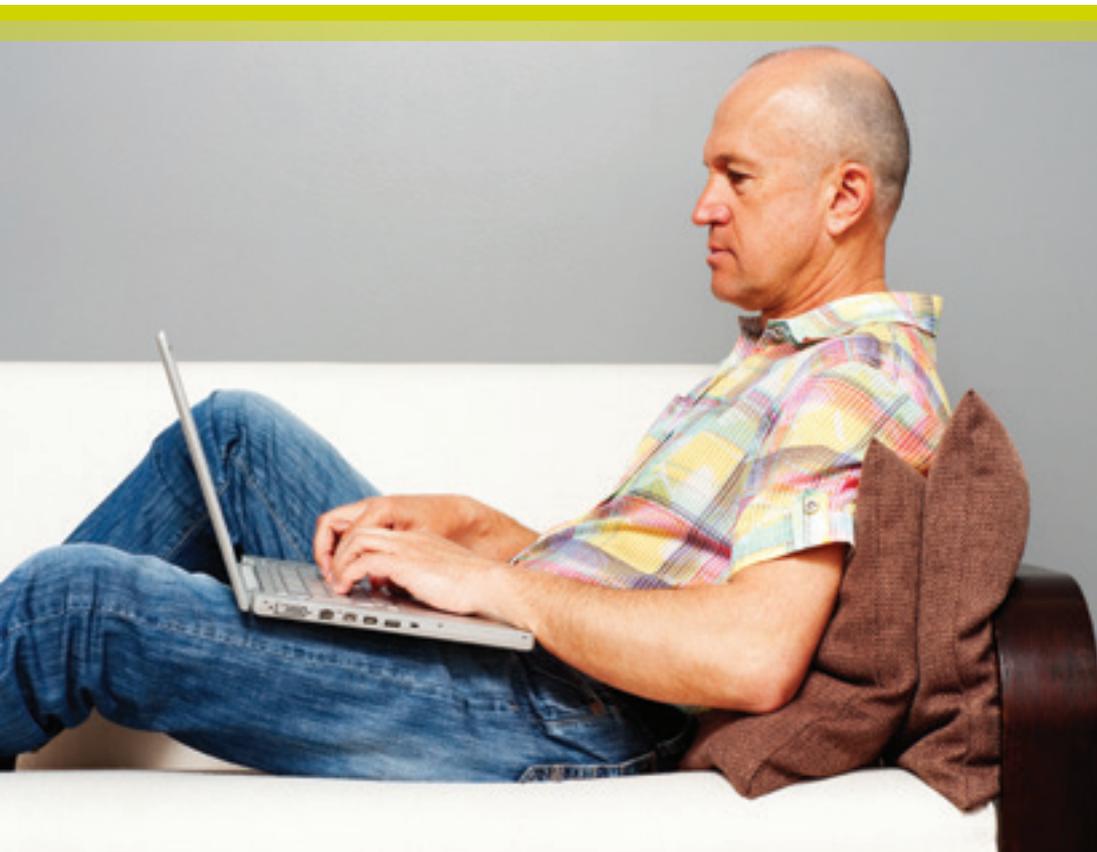
ANSWER: You're correct. Veterans Affairs Canada's 'My VAC Account' service has been available online for several years. It's an easy-to-use and secure online

service available to any veteran or serving Canadian Armed Forces or RCMP member. Not only will it allow you to communicate with Veterans Affairs Canada (VAC) personnel, it also will allow you to view your profile and receive updates about new programs and services.

With this online service you can:

- use a Benefits Navigator that contains a brief online questionnaire to help you understand VAC benefits and services that may be available to you;
- view a list of the current benefits you're receiving, as well as a history of any payments issued to you in the last 24 months;
- complete and upload applications and supporting documents to send electronically to VAC or the Bureau of Pensions Advocates (BPA);
- track the status of your applications for disability benefits, rehabilitation, career transition services, earnings loss, the Veterans Independence Program (VIP) and the Public Service Health Care Plan (PSHCP);
- request reimbursement for health-related travel claims;
- view a summary of your VIP benefits;
- sign up for direct deposit or change your banking information;
- update your contact information;
- send a message through secure messaging to VAC or the BPA and receive a reply to your inquiry (and some VAC staff also can send secure messages directly to you);
- receive messages from VAC about new My VAC Account features and VAC benefits or services.

This convenient and secure service is available 24 hours a day, seven days a week. For details on how to open your own My VAC Account, visit veterans.gc.ca and click on the green My VAC Account button. ■





Personalize your travel planning **WITH PINTEREST**

Remember travel planning before the internet? Black and white paperback travel guides with no pictures. Today, travel planning is personalized — especially with Pinterest, which lets you imagine, plan and share your next trip in one place.

With Pinterest you can draw on other travellers' real-life experiences. That means finding places off the beaten path and knowing your restaurant has more than one table with a view of the ocean before you get there. It also means you can share your own experiences. Your next trip could be the inspiration for a follower's trip-of-a-lifetime.

There are millions — yes, millions — of travel-themed pins, so Pinterest is one of the best places to get ideas about locations, activities, lodging and restaurants that best suit you. Expect endless inspiration.

Imagine

If you have a Pinterest account, use the search box to find travel ideas and pictures. Be as specific as you like, but if you're looking for ideas in general, type in something broad like "best places to travel." Pinterest will

give you additional search terms such as: best places to travel with kids, best places to travel alone, best places to travel in California. You can also start with an activity. If you type in "surfing", you'll get a long list of places you can check out for your next surfing holiday. Pinterest offers a treasure trove of ideas to inspire you.

Plan

The beauty of a social sharing site like Pinterest is that you get so many opinions from so many "pinner". There's bound to be something posted for your vacation destination, pastime or food craving. You can use the search tool and check out boards made by resorts, hotels, airlines and travel magazines.

Along with travel destination ideas, Pinterest is chock-full of practical advice: efficient

packing, the best luggage, vacation fashion, best travel apps, travel guides, travel gadgets. They're all there waiting for you.

Set up your own boards (public or private) to re-pin your findings so you can find them again later. There's no limit to the number of boards, so make them specific by dividing them by destination or vacation style (i.e. Vacation ideas — Spain, or Vacation ideas — adventure). Once you've chosen your destination, it's a good idea to set up boards for dining, accommodation, transit, places to see, etc. If you plan your boards well, you can use those boards as your vacation guide while away.

Share

What better way is there to share your vacation album than through Pinterest? Your friends can check it out and your images could be the inspiration for another Pinterest user's dream vacation. ■

Article courtesy of Johnson Inc. Johnson is an insurance provider specializing in home, auto and travel insurance, as well as group benefits. More information about Johnson at www.johnson.ca.

THANK YOU, VOLUNTEERS!



Association President Jean-Guy Soulière presents Saskatoon branch president Anne Ashcroft with the Claude Edwards Leadership Award.

Source: Stephen Grant/Federal Retirees

Dedicated volunteers are the lifeblood of the National Association of Federal Retirees. More than 1,000 people work at the branch, district and national levels, providing leadership, delivering member services and advocating on behalf of the Association.

Our volunteers took centre stage at the National Association of Federal Retirees 2016 Volunteer Recognition Awards ceremony in Ottawa last June. This was a special opportunity for Association volunteers, partners, friends and staff to come together to celebrate individual volunteers and the work done by our branches on behalf of the Association and our members.

The evening shone a spotlight on the depth and dedication of the Association's volunteer corps, with recipients hailing from coast to coast — from British Columbia's Okanagan Valley to Moncton, N.B.

Individual awards

This year, women swept the individual awards categories, winning the Claude Edwards Leadership Award, the Collaboration Award and the Volunteerism Award.

Saskatoon branch president Anne Ashcroft received the prestigious Claude Edwards Leadership Award for her exceptional leadership in both local and national initiatives.

Ashcroft guided her branch through the complex transition from a corporate branch to a charter branch in a timely fashion with minimal disruption. At the same time, she established a member-recruiting committee to keep her team focused on branch growth objectives. Ashcroft also made a significant contribution to the Association's advocacy work by organizing and hosting a local candidates' forum during last year's federal election. At the national level, she served as a valued member of the board of directors nomination committee.

Françoise Dompierre of the Outaouais branch took home the Collaboration

Award. Convinced that a strong connection between her branch and a local retirement home could bring significant benefits to her fellow members in Outaouais, Dompierre worked closely with Allegro (a firm bought by Chartwell) and the managers of the residences to negotiate a first-time agreement between the parties. This agreement led to valuable discounts on members' base rent and services.

Southeast New Brunswick's Patricia Goobie was named the recipient of the Volunteerism Award. A volunteer workhorse in her community, Goobie's many accomplishments include service as first vice-president of the Moncton Hospital Auxiliary and as a member of the Salvation Army board of directors. A founding member of the New Brunswick Coalition for Seniors' and Nursing Home Residents' Rights, she also volunteers for numerous not-for-profit organizations such as the Rotary Club and Community Kitchen.

Branch awards

Most of the Association's volunteers work locally within our 82 branches, performing activities that directly support our members in their local communities across Canada. Four branches were recognized this year for their exceptional work on behalf of the Association.

The Saskatoon and Area Branch was awarded the Membership Recruitment and

Are you considering becoming a volunteer with the Association?

Contact Gail Curran, the Association's national Volunteer Engagement Officer, at 613-745-2559, ext. 235, or your local branch office.

Engagement Award. The branch developed a new recruitment strategy focused on several initiatives, including a “bring a friend to lunch” program, seminars, advertising in local newspapers and promotional draws.

The branch representing Central Okanagan took home the Innovation Award for launching a speakers’ series to enhance the value of membership. Presented by professionals in their fields, the talks focused on topics of interest to retirees: computers and information technology, travel, insurance, wills and estates, health and wellness, and homecare options. The speakers’ series boosted membership engagement and drew record attendance.

Volunteer recognition got a big boost from the Calgary and District Branch, which was rewarded for its efforts with the Volunteer Support and Development Award. The branch worked hard to foster a “culture of effective commendation.” As an element of this initiative, volunteer contributions were evaluated and assessed by an awards committee, and appropriately recognized at the branch’s annual general meeting.

The Ottawa Branch was honoured with the Advocacy Award for its public awareness campaign on pension reform, launched in response to proposed changes to the public service pension plan. The branch developed a flexible public awareness strategy on pensions that supported and reinforced the Association’s national advocacy efforts.

Frank Bayne: 35 years and counting

For many of our volunteers, Association work is a second, albeit unpaid, career. In some cases, that “second career” is a decades-long relationship. This year, Frank Bayne of the Kitchener-Waterloo branch, as the longest serving volunteer attending the awards dinner, was recognized for his 35 years of dedication to the Association.

Congratulations to our 2016 Volunteer Recognition Award recipients and nominees. Thank you for all that you do for our fellow volunteers, our branches, our Association, our communities and our members.



Françoise Dompierre of Outaouais is presented with the Collaboration Award by Jean-Guy Soulière.



Frank Bayne and his wife, Lynn Bothwick.



Michael Curtis Hanna and Deborah Davis of Segue to Jazz.



Joe Sanderson, chair of the volunteer recognition committee.



Jean-Guy Soulière, third from left, poses with branch award recipients (from left) Anne Ashcroft (Saskatoon), Marlene Lamontagne (Calgary), Larry Crabb (Central Okanagan), Dyane Dufresne (Ottawa) and Stephen Troy (Ottawa).

On behalf of our volunteers, a sincere thank-you goes out to one of our most valued preferred partners — insurance provider Johnson Inc. An evening this special would not have been possible without the generous sponsorship and participation of the Johnson team. We also would like to thank Deborah Davis and Segue to Jazz for the evening’s entertainment.

For more information on the Volunteer Recognition program and guidance on nominating a deserving volunteer, please visit federalretirees.ca/en/At-a-Glance/Volunteer. Details on the 2017 Volunteer Awards program will be included in the Winter edition of *Sage*. ■

ADVOCACY IN ACTION

THE PUBLIC SERVICE HEALTH CARE PLAN AND OUR LEGAL ACTION: *What you need to know*

In the past, the federal government focused its efforts to rein in public sector compensation and benefit costs on current employees or new hires — through such initiatives as pension reforms introduced in 2012 for new hires, and proposals to overhaul sick leave and stop the accumulation of severance pay.

That changed in 2013. In its 2013 budget, the government signalled its intention to target retirees' benefits to help ensure an "affordable, modern and high-performing" public service. Later that year, without consultation, then-Treasury Board President Tony Clement took direct aim at federal retirees with changes to the Public Service Health Care Plan (PSHCP).

The Public Service Health Care Plan Partners' Committee had been waiting for more than a year for him to approve an agreement reached in principle on some minor changes to plan coverage. But media reports in July warned the National Association of Federal Retirees that the Treasury Board was set to change the principles of the PSHCP for retirees so that their share of coverage would double to 50 per cent of health care plan costs, up from the 25 per cent retirees had been paying — something that hadn't been on the negotiating table. And, as it turned out, the Treasury Board was not willing to negotiate.

Federal Retirees took immediate action, launching our first Honour Your Promise

campaign — an effort that involved every volunteer and member in speaking out against a move that we believe was, and is, illegal.

Together, our members sent tens of thousands of letters to their Members of Parliament during the fall of 2013. In those letters, members expressed concern over the increase — and many described the serious consequences it could have on their budgets. We've estimated that we reached almost every sitting MP, because federal retirees live and are active in nearly every federal riding in Canada.

Hundreds came together with our Outaouais branch to talk about the issue with local MPs. Tens of thousands of our members and supporters signed petitions, one of which was tabled in the House of Commons by the Official Opposition leader at the time, Tom Mulcair. The petition asked Tony Clement to honour the promises made to federal retirees and to immediately stop plans that would be detrimental to the retirement and health care security of any Canadian.

"This issue is about more than balancing budgets and ensuring the public service is affordable for Canadians," said then-president of Federal Retirees Gary Oberg. "This is about honour, and it is about whether or not the Government of Canada will meet the moral obligations it has — and honour the promises made — to its retired employees and veterans regarding their compensation."

In 2014, the PSHCP Partners Committee was still discussing the "proposal" — but in the 2014 federal budget, the most significant source of savings came from federal public

sector retirees. The government committed to "phasing in equal cost sharing and increasing the minimum years of service required to be eligible for the Public Service Health Care Plan to six years." They identified \$1.4 billion of savings in 2014-15 and \$7.4 billion over six years — estimates which were unsubstantiated and which most experts believe are unachievable.

Some protections were achieved by Federal Retirees, including a four-year phase-in period for the shift to 50/50 cost-sharing, protection for low-income retirees and some plan enhancements — and the federal government characterized all of this as a fairly negotiated deal. But as far as our Association is concerned, the government did not honour the spirit or principles of negotiation. Pensioner and employee representatives were faced with an ultimatum from the Treasury Board: Agree to the government's demands or see legislated changes that would cause further hardship for some of the most vulnerable retired public sector employees and veterans.

So our work as an Association didn't stop. By a unanimous decision in fall 2014, the Federal Retirees' Board of Directors authorized the law firm Gowling WLG to commence legal action. The decision was made in accordance with the National Association of Federal Retirees' core mandate — to oppose measures detrimental to our members and potential members — and in support of the members who asked Federal Retirees to take action to defend their retirement benefits.

In February 2015, Gowling filed a Notice of Application in the Federal Court of Canada

on behalf of the National Association of Federal Retirees and some of its members. The Notice of Application sought to have the Federal Court declare the Government of Canada's actions regarding the PSHCP unlawful. The initial filing argued that the government cannot change vested rights of plan beneficiaries and that doing so is illegal, and that the government must recognize Federal Retirees' right to negotiate and to represent retirees on plan operations and administration. After all, the federal government has recognized the Association as representing all federal retirees in the past.

The legal action also raises issues with the Canadian Charter of Rights and Freedoms — specifically, freedom of association and the right to life, liberty and security.

For its part, the government filed documents later in 2015 arguing that the changes are necessary to align PSHCP benefits with those provided by private sector plans, and that retirees are well-positioned to cover additional costs.

Our core argument in this case is that the government changed the plan illegally. Even if the PSHCP provides greater benefits than private sector plans, plan changes should be limited to making retirees' benefits comparable to those of current public servants — and should do so by negotiating appropriately and in good faith.

Winning this legal action won't oblige the government to reverse the changes it has made to the operation and administration of the plan — but if the National Association of Federal Retirees wins the case, that request may be made. More importantly, the government would not be able to implement a unilateral change in the future to the PSHCP, the Pensioners' Dental Service Plan (PDSP) or to any of the superannuation plans.

Coverage under the PSHCP in retirement is part of the compensation promised to federal retirees for their years of service to Canada. To rescind part of that compensation now is to break a promise — to roll back



Then-Treasury Board President Tony Clement speaks to reporters on Parliament Hill in Ottawa on Wednesday, Nov. 20, 2013.

deferred compensation after services have been rendered. That's not right — and we're continuing this legal action to defend federal retirees.

At the time of writing, we are anxiously waiting for the Federal Court to set a hearing date. We're hoping to learn the date in late 2016, and to have the case heard in the spring of 2017. ■



CHINA

2 FOR 1

Deals



Member Exclusive Offer:
Members of National Association of Federal Retirees can receive a free optional excursion (\$50 in value) when they book with Nexus Holidays. This offer also applies to family subscribers.

Please call for more details: 1-866-553-8989 Toronto
1-888-285-5088 Vancouver
www.nexusholidays.ca

Prices include: international return airfare from Toronto/Vancouver, deluxe hotel accommodations, 5 star cruise balcony cabin, English speaking tour guide, intra-flights, transfer service in A/C coach, daily meals, admissions to scenic attractions. Nexus Holidays is registered wholesale and retailer with TICO and BPCPA.




China Delights 10 Days

2017 Bi-weekly departures:
Mar - May, Sep - Nov

2 for 1 Package
from

\$1899

+ \$480 taxes p.p

Beijing • Suzhou • Hangzhou
• Wuxi • Shanghai

China Epic & Yangtze River 15 Days

2017 Bi-weekly departures:
Mar - May, Sep - Nov

2 for 1 Package
from

\$3099

+ \$580 taxes p.p

Shanghai • Suzhou • Wuxi •
Hangzhou • Yichang •
Yangtze River • Chongqing • Beijing



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

FEDERAL RETIRES NEWS

We have a new president

The Association's national office welcomed back an old friend when Jean-Guy Soulière got the nod as president in the vote at last June's Annual Members Meeting (AMM).

Following a 30-year career in the federal government, Soulière joined the Association in 1994, retiring 13 years later as its executive director. A life member, he played a leading role on a number of seniors' groups coalitions and represented the interests of pensioners on numerous boards and committees. As the Association's representative, he negotiated the Public Service Health Care Plan and is still the pensioners' representative on the Public Service Pension Advisory Committee.



National Association of Federal Retirees
President Jean-Guy Soulière.

AMM approves fee structure for 2017-19

The member fee structure will be changing in 2017. As a result, annual single memberships will be \$47.76 in 2017, \$48.96 in 2018 and \$50.28 in 2019; double memberships will be \$62.04 in 2017, \$63.60 in 2018 and \$65.16 in 2019. As part of this restructuring, the amount Federal Retirees' local branches receive will increase to \$9 for single members and \$12.88 for double members.

The new fee structure applies to all members renewing for 2017. It will apply to new members as of Dec. 1, 2016, since their membership will run from Jan. 1, 2017, to Dec. 31, 2017. Members whose fees are deducted from their pension payments will see new monthly amounts applied beginning with their January pension cheques or direct deposits in each year.

The decision to change the fee structure was taken at the June AMM. The new fees will, in part, support our ongoing efforts to protect your pensions and benefits. In particular, the Association is engaged in a court case against the federal government over its decision to unilaterally change the share of premiums that retirees pay for the Public Service Health Care Plan. The new fee structure also will help the Association implement a new strategic plan that includes important objectives for advancing our mandate and informing a national seniors' strategy. In addition, it will help the Association to better support our many advocacy efforts and attract new Preferred Partners.

Members have started already to see significant improvements in the value of their memberships, thanks to a new website designed to provide more helpful and relevant information and to highlight important savings and opportunities to take advantage of all the benefits of membership. Sage magazine is also an example of how we are adapting to better meet our members' expressed preferences and needs.

New fee structure

	ANNUAL	
	Single	Double
2017	\$47.76	\$62.04
2018	\$48.96	\$63.60
2019	\$50.28	\$65.16
	MONTHLY	
	Single	Double
2017	\$3.98	\$5.17
2018	\$4.08	\$5.30
2019	\$4.19	\$5.43

Federal Retirees to the rescue

This summer our members proved, once again, that they are Still a Force!

In mid June, The Honourable Judy Foote, minister of Public Services and Procurement (PSPC), announced the creation of a temporary pay unit to overcome a significant backlog in the Phoenix pay system that is affecting employees of the public service. To help staff the temporary unit, and to augment the pay centre in Miramichi, N.B., PSPC turned to Federal Retirees to recruit temporary employees with compensation experience.

And our members answered the call! A number of federal retirees are now working with PSPC employees to address

Public Services Minister Judy Foote speaks to the media in Miramichi, N.B., on Wednesday, July 27, 2016.



the backlog of unprocessed pay requests and applications from our members continue to be processed.

For more information on this program, please contact Mary Eng at mary.eng@tpsgc-pwgsc.gc.ca.

Member survey coming soon

The Association conducted its last extensive members' survey more than five years ago. Much has changed since then; Canada's political landscape has created new challenges and opportunities, and the Association has welcomed its first wave of retiring baby boomers to its growing membership.

To ensure that the Association remains connected to the diverse and evolving needs and interests of all our members, we will engage the services of survey professionals to help develop and deliver a comprehensive member survey.

An online version of the survey will be sent within the next few months to all members for whom we have valid e-mail addresses. To update or add an e-mail address to your records, and ensure that you receive your survey link, please contact service@federalretirees.ca. To request a paper copy of the survey, please call toll-free 1-855-304-4700 to be placed on the survey mailing list.

National Association of Federal Retirees board member opportunities

The board of directors of the National Association of Federal Retirees is composed of leaders who are dedicated to the organization's mission — to significantly improve the quality and security of retirement for our members and all Canadians through advocacy and the provision of services.

Because the Association is the leading voice for federal retirees and veterans, the calibre of our directors is critical to maintaining the credibility and voice of our members. Serving on the Association's board of directors is an extraordinary opportunity for an individual who is passionate about leading an organization that is almost 185,000 members strong, with 82 branches from coast to coast to coast.

Our board champions the importance of retirement security and is committed to working as a cohesive team with a strong voice. In addition to the standard roles and responsibilities of a board member, the Association's board members are active advocates and ambassadors for the organization and are fully engaged in the advancement of its mission.

Areas of expertise

We are seeking directors to contribute to a dynamic team of people working as a unified

leadership body. Competencies in effective teamwork and strategic thinking are required.

Particular skills and knowledge on business law, environmental scanning and information management are also sought to support the work of the Association.

Board member responsibilities

Each board member is expected to know what governance is, and to practise it as a board member.

Board members are expected to be aware of the Association's current advocacy issues and to remain apprised of new developments that affect the Association and its advocacy work.

Board members are expected to read and understand the Association's financial statements and to otherwise help the board fulfill its fiduciary responsibilities.

Board members are expected to attend five in-person board meetings per year, as well as additional teleconference and web meetings as necessary. They are expected to read materials in advance of meetings and come prepared to ask questions and positively participate in discussions.

Board members are expected to serve on one or more committees of the board and to actively participate in committee work.

Board members are expected to responsibly represent the Association as required, and to support the advocacy and policy positions of the Association.

Application process

Five three-year positions will come up for election at the June 2017 Annual Meeting of Members: directors from B.C. and Yukon, Prairie & NWT, Quebec, Ottawa, and Atlantic districts. Nominations for all these positions will close March 17, 2017.

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

BRANCH ANNOUNCEMENTS

BRITISH COLUMBIA

BC03 DUNCAN AND DISTRICT

Oct. 18, 1:30 p.m. to 4 p.m.: Afternoon meeting at the Duncan Ramada Inn. Cost \$5 per person for coffee, tea and cookies. RCMP Cpl. Cari Lougheed will speak about community policing in the area. Invitations will follow by email or telephone; further information can be found on our website — www.fsnacoastal.com.

The branch is looking for a volunteer to take over its website. Computer knowledge is required and training will be provided. Please contact Frank Statham at 250-743-3665 or George Cossey at 250-324-3211.

BC04 FRASER VALLEY WEST

Oct. 19, 12:30 p.m.: Patricia Lapena, B.C. regional rep for LegalShield, will speak on affordable access to legal services at the Cloverdale Library, upstairs room (stairs and elevator accessible), 5642 176A St., Surrey, B.C. Speaker starts at 1 p.m. Space is limited so RSVP by Oct. 12 to Sharon at slriches@me.com or 604-946-2434.

Nov 11: If you would like to represent our branch by placing a wreath at a Legion cenotaph during the Remembrance Day celebration, call Ian at 604-589-1545. The Legion must be in Surrey, Langley, Maple Ridge, White Rock or North Delta.

Dec 8, 11 a.m.: Christmas party/general meeting at Newlands Golf & Country Club, 21025-48th Ave., Langley. Doors open 11 a.m.; general meeting starts at 11:30 a.m. Buffet lunch cost is \$20 per person, payable at the door. RSVP to Charles Louth by Nov. 30 at cherbert42@hotmail.com or 778-292-1867.

First Thursday of every month, 2 p.m.: Meet & Chat at 2 p.m. at Ricky's Country Inn Restaurant on King George Blvd, near 22nd Ave, S. Surrey.

A short survey will be coming your way soon on how our branch can respond to your preferences and interests.

Haven't heard from us lately by email? Please advise Steve of any e-mail address changes at s.sawchuk@shaw.ca.

Find all our current branch news, events and contact information at www.nafrfraservalleywest.ca.

BC05 NANAIMO

Sept. 22, 9:15 a.m.: September general meeting and luncheon at Coast Bastion in Nanaimo. Coffee at 9:15 a.m., meeting starts at 10 a.m. Guest speaker is Seniors Advocate for the Province of B.C. Isobel Mackenzie, who begins at 11 a.m. Lunch is served at noon. Cost yet to be determined, but aiming for \$22. For further information, visit our website at www.federalretirees-nanaimo.ca.

Nov. 24: Christmas general meeting and luncheon at the Tigh-Na-Mara Seaside Spa Resort and Conference Centre, 1155 Resort Dr., Parksville, B.C. For further information, please contact Ken Jones at Kenjonesbc@shaw.ca.

We are still looking for volunteers to work the phones and to sit on the board.

BC07 CENTRAL OKANAGAN

Oct. 17, 1 p.m.: Learning Experience #6 at Mary Irwin Theatre, Rotary Centre of the Arts, Kelowna. Speakers: Shawn McCord of MEDOC and Cynthia Keating of Service Canada. Win a return trip for two on VIA Rail from Kamloops to Jasper and lots of other prizes. Cost \$5 per person, includes refreshments.

Oct. 22, 1:30 p.m.: General meeting at St David's Presbyterian Church, 271 Snowsell St., Kelowna. Kelowna Community Resources will give presentation on services for seniors.

For further information, visit our Facebook page, Central Okanagan Federal Retirees; click "like" for further branch updates. Or contact Christine Juba: cjuba@shaw.ca.

BC08 VANCOUVER

Dec. 8, 11:30 a.m.: Christmas Turkey Buffet Luncheon at Broadway Church, 2700 E. Broadway, Vancouver. Cost is \$10 per person, payable at door. RSVP by phone at 604-681-4742 or by e-mail fsnavan@shaw.ca by Thursday, Dec. 1. Registration is limited to first 150.

We seek volunteers to provide an information and referral service in our office one or two days a month from 10 a.m. to 2 p.m. Contact Bob Anderson at 604-681-4742 or fsnavan@shaw.ca for more information.

BC09 VICTORIA/FRED WHITEHOUSE

Branch meetings are held at the Trafalgar-Pro Patria Branch #293, The Royal Canadian Legion, 411 Gorge Vale Rd. East, starting at 10 a.m.

Oct. 11, 10 a.m.: Speaker TBA. Check www.federalretireesvictoria.ca for details closer to the event date.

Dec. 13, 10 a.m.: Christmas luncheon, no charge. Speaker will be Kim Manton, labour coordinator, United Way of Greater Victoria.

If you would like your branch to communicate fully with you, we need your email address. Without it, we are not able to send you our monthly e-bulletins, special notifications and branch meeting reminders. Just saying!

BC10 SOUTH OKANAGAN

Sept. 29, 10:15 a.m.: Interested in finding your roots? Don't miss the upcoming presentation by a member of the South Okanagan Genealogical Society at Penticton Library/Museum Auditorium, 785 Main St., Penticton. Coffee served at 10:15 a.m., presentation takes place 10:30 to 11:30 a.m.

Dec. 1: Christmas lunch will held at the Days Inn on Riverside Dr. in Penticton. More information to come, so save the date!

As always, we need volunteers to welcome, greet, sell tickets and help set up facilities. You will be appreciated for any time you can offer. Learn more through our website: <https://www.federalretirees.ca/en/Branches/British-Columbia/South-Okanagan>, call us at 250-493-6799 or email FedRetirees@telus.net.

BC11 OKANAGAN NORTH

Nov. 10, 10 a.m.: Regular meeting at the Elk's Hall. Tickets will be on sale for the Christmas party. Dates will be announced in our minutes, which are sent out to our members, and on our website.

BC12 KAMLOOPS

Nov. 11, 11 a.m.: Remembrance Day services. Members of our branch will lay wreaths at Kamloops Riverside Park Cenotaph, St. Joseph's Church on the Tk'emlups Indian Reserve, and at Chase Community Hall in Chase. Please join us to remember and honour our military members.

Nov. 16, 11 a.m.: Lunch and general meeting at N. Shore Community Centre, 730 Cottonwood Ave. in Kamloops. Coffee is on at 11 a.m. Lunch is \$10. Agenda will include proposed budget for 2016-17 and details of the Christmas party; tickets will be available. Any guest speaker will be announced at a later date. RSVP by Nov. 10 to kamloopsoffice@gmail.com or leave a voice message at 250-571-5007.

Dec. 7, 11:30 a.m.: Christmas party at N. Shore Community Centre, 730 Cottonwood Ave. Kamloops. Door opens at 11:30 a.m. and full dinner with wine is served at noon. RSVP and ticket purchase at \$25 each by cheque to NAFR, PO Box 1397, Kamloops, B.C., V2C 6L7, on or before Dec. 1. All members, family and friends are welcome. A voice message may be left at 250-571-5007 and we will respond within 24 hours.

BC14 SIDNEY AND DISTRICT

Nov. 19, 9:30 a.m. to 12:00 noon: Branch quarterly general meeting, St. Elizabeth's Church, Third St., Sidney. The speaker will be Emily Pridham, Manager, Regional Services, Vancouver Island, Alzheimer Society of B.C.

The branch needs a vice president. The executive also needs a computer-literate person to look after the branch website. Please call David Stinson at 250-654-0244.

ALBERTA**AB16 CALGARY AND DISTRICT**

Nov. 18, 10:30 a.m.: General meeting at Fort Calgary, 750 – 9 Ave. SE, Calgary. Guest speaker TBA. Our fall quarterly luncheon will follow at noon with buttermilk scones, forest mushroom soup, braised beef short ribs, potato and vegetables, homemade dessert tarts and squares. Cost is \$25 for members and guests. Please RSVP by Nov. 11 by calling 403-265-0773 or send an email to fsnacial@telus.net. Keep in touch through our website: www.fsnaab.ca/about-calgary-branch/

Okotoks/Foothills coffee sessions: Please contact Michelle Lucia at 403-938-7397/ gmluchia@shaw.ca, or Doug Raynor at 403-995-1786/ draynor@shaw.ca for information.

Canmore coffee sessions: Please contact Jette Finsborg at 403-609-0598 or jfinsborg@gmail.com for information.

We are seeking volunteers to work in the office, which is open Monday to Friday from 10 a.m. to noon. Duties include processing receipts for payment of membership fees, providing contact information for pensions and benefits, referrals to the Health Benefits Officer and following up on general membership inquiries. Call 403-265-0773 or send an email to fsnacial@telus.net.

AB17 EDMONTON

Dec. 7, 10:30 a.m.: Annual members meeting at Royal Canadian Legion, Kingsway Branch, 14339 – 50th, Edmonton, AB. A turkey-dinner lunch will be served at noon. Cost is \$25. Doors open at 10:30 for socializing. For attendees not wishing to have lunch, the meeting starts at 1 p.m. This event will include an acknowledgement of our volunteers. CART services will be provided for deaf and hard-of-hearing attendees.

Additional details will be announced on our website at www.fsnaedm.ca, our FSNA Edmonton Facebook page and on the Edmonton branch page of the national website at www.federalretirees.ca

Members without internet access who are on our phone list will receive a call five to 15 days before the event. If you would like more information after Nov. 23, please call 780-413-4687 or 1-855-376-2336.

RSVPs for this meeting can be sent to nafsocial@yahoo.ca, or call Heather at 780-942-2664 or Lillian at 780-476-9803.

AB18 SOUTHERN ALBERTA

Oct. 14, 11:30 a.m.: Luncheon and general meeting at Country Kitchen Restaurant, 1715 Mayor Magrath Drive, S. Lethbridge. Guest speaker Bryan Smith, recipient of the A.W.A. Will Rogers Award as top Cowboy poet of the year. Lunch will be chef's soup, pulled pork, baked beans, roasted potatoes, coleslaw and apple crumble. Cost: \$16,

includes gratuity and GST. Casual western dress suggested. Register by phone or email to NAFR office at 403-328-0801 or naf18@shaw.ca. Tickets sold at the door from 11:30 a.m.

AB19 RED DEER

Oct. 18-19: NAFR Alberta Regional Conference & CRM Training at the Baymont Inn & Suites, 4311 49 Ave., Red Deer, AB. For reservations, call 403-346-8841. Refer to NAFR for discount. Contact president Riley Workman at 403-343-6273.

Dec. 7, noon: General meeting at the Baymont Inn & Suites, 4311 49th Ave, Red Deer, AB. Cost \$20 per person.

AB20 MEDICINE HAT

Oct. 13 at noon: Fall General Meeting and Luncheon at the Medicine Hat Golf Club. The cost will be similar to the 2015 GM & Luncheon and will be subsidized. Guest speaker TBA.

You will be contacted via email or telephone. Email fsna.ab20@gmail.com or contact president Paul Mast at 403-526-4408 for more information. Our office phone number is 403-502-8713. Mark your calendars.

If you've had a change of address or email, please contact Lionel Provost at 403-527-8672 or Thelma Crawford at 403-527-2016.

AB92 LAKELAND

Oct. 12, 11 a.m.: General Members Meeting at Royal Canadian Air Force 784 Wing, 5319 – 48th Ave. S, Cold Lake, AB. Cost for luncheon is \$10; RSVP by Oct. 7, 2016. Contact Ethel at 780-594-3961 or ethellou@telus.net.

Oct. 18-19: Alberta provincial presidents' conference in Red Deer.

The Lakeland Branch is seeking a volunteer for the vice-president's position. If you are interested, please contact Lou at 780-594-3961 or louethel@telusplanet.net.

The branch is also seeking volunteers for its phone committee. If you are interested, please contact Ethel at 780-594-3961 or ethellou@telus.net.

SASKATCHEWAN

SK25 SASKATOON AND AREA

Sept. 14, noon: Annual fall cornboil (note change of date) at Floral Community Centre. Use Floral Road (at Agars Corner) off Hwy 16 — it's a shorter route to the community centre on the gravel road if road is wet. You can also access the community centre via Hwy 11 south to Floral Road (east) at Grasswood Esso. Free to members and \$5 per guest. For questions or to RSVP, contact Leslie John at 306-373-5812 or Loretta Reiter 306-374-5450.

Oct. 19, 6 p.m.: Annual fall supper at Smiley's on Circle Dr. in Saskatoon. Cost to members is \$10, \$20 for guests. Speaker and/or entertainment may be available. For questions or to RSVP, contact Leslie John at 306-373-5812 or Loretta Reiter 306-374-5450.

SK29 SWIFT CURRENT

Sept. 28, 10:30 a.m.: General membership meeting at Pharmasave, Public Meeting Room, 390 Central Ave. N, Swift Current.

Oct. 23-24: Saskatchewan Regional Conference at Days Inn, 905 – North Service Rd., E, Swift Current.

Look for updates and registration information on the National Association of Federal Retirees website under branch events. Contact Albert Kildaw at SK29.Pres@outlook.com or 306-784-3475.

MANITOBA

MB30 MANITOBA

Oct. 11, 11:30 a.m.: Luncheon meeting at Seniors for Seniors Co-Op, Brandon. If you need a ride in Brandon, call Al Robertson (204-728-4192) or Jac Hiebert (204-728-2438). If you need a ride in Minnedosa, call Barrett Nelson (204-867-3296). Lunch to follow meeting.

MB31 WINNIPEG

Sept. 20: General meeting with presentation on senior safety by retired RCMP forensic auditor Gerry Jennings. Pre-registration deadline is Sept. 12, 2016.

Nov. 15: General meeting with presentation to be announced. Pre-registration deadline is Nov. 7, 2016.

Both general meetings will be held at the ANAF Branch 283, 3584 Portage Ave. Pre-registration

is required and can be done by calling 204-989-2061 or emailing nafwrpg@mymts.net.

Sept. 28: Presentation by Snowbirds Canada on living outside of Canada, border crossing rules and more issues of interest to those who take extended holidays in the United States. We will have a presentation on fire safety the same day. A light lunch will be included between presentations. This event will be held at Eastern Star Chalet at 525 Cathcart.

Oct. 4: Outreach meeting in Gimli, Man. The meeting will include a presentation on financial issues related to TFSA's, RRSP's, etc.

Pre-registration is required for these events. Please contact 204-989-2061 or email nafwrpg@mymts.net to register. An email will be distributed closer to these events providing confirmed details and registration deadlines.

Jim Jarrett is looking for volunteers to help staff a booth at fall seniors events. If you're able to volunteer, contact Jim at 204-832-8642 for further information.

Barb Smith-Molloy, the branch Health and Benefits Officer, is willing to mentor an interested member. If you would like to know more, please contact Barb at 204-255-1959 or bmolloy@mymts.net.

MB48 LAKEHEAD

Oct. 25, 11 a.m.: Fall Luncheon at the Victoria Inn at 555 Arthur St. W in Thunder Bay. Doors open at 11 a.m.; lunch served at noon. All members are encouraged to attend for a chance to connect with old friends and work peers. Cost is only \$7.50 for members and \$15 for non-members. Guest speaker will be Tracey Livitski of the Canadian Diabetes Association. Regional director Joe Sanderson will be in attendance to bring us up to date with what is happening at the national level. See you there.

ONTARIO

ON43 OTTAWA

Oct. 25, 8:30 a.m.: Fall General Membership Meeting at the Hellenic Centre, 1315 Prince of Wales Dr., from 8:30 a.m. to 12:30 p.m.

ON34 PEEL HALTON AND AREA

On May 5, 2016, the branch held its Annual General Membership meeting and elected its new board of directors.

The following are your 2016-2017 BOD members: President, Wayne Blackburn; Vice-President, Roy Prince; Secretary, Fiona Price; Health & Benefits Director, Dianne Prentice; Membership Director, Robert Lane; Telecommunications, Carlos Gomes; Events Coordinator, Ken Dean; Social Programs, Saleem Azeez; Directors-at-Large: John Prentice, Ken Yetman, Jim Lahay and Shiv Bajwa; Branch Webmaster and Editor, Gary Mohr. The branch will retain Renee Labbad-Thibault in an advisory capacity.

The position of Treasurer has not been filled. We are looking for a volunteer who could work with existing board members to fill this position. Please contact the board president (president@federalretireesph.com) if you are interested.

Oct. 6: Fall general meeting at the Mississauga Banquet Hall. Speaker(s) and discussion topics yet to be determined. We are also looking at supplementary events that may be of interest to our members. Please visit our website at www.federalretireesph.com for updates, or provide us with your email address (if you have not already done so) so we can send you information once arrangements are finalized.

May 11, 2017: Annual General Membership meeting, which will include elections to positions on your board of directors.

ON35 HURONIA

Wed, Oct. 5, 10:30 a.m.: Annual general meeting. Coffee at 10:30 a.m. and meeting starts at 11 a.m. held at Sheba Shrine Centre, 142 John St., Barrie. Luncheon at 1 p.m. at cost of \$7. Guest speaker to be announced. Info will be on National Association of Federal Retirees website www.federalretirees.ca under branches when confirmed.

The Huronia branch will hold nominations and elections for the positions of treasurer and four directors at annual general meeting on Oct. 5. Please contact Lynne Ellis at 705-792-0110 or fsnahuronia@rogers.com for more information. There are approximately four to six meetings a year.

ON37 HAMILTON AND AREA

Correction notice — new date: Branch meeting at Michelangelo's Events and Conference Centre, Sept. 12 at 11 a.m., 1555 Upper Ottawa St., Hamilton. Registration from 11 a.m. to noon, lunch served at 12:15 sharp. Cost is \$20 for members and \$25 for non members.

Please contact Cathy Tarves at 905-531-7287 or email Gloria Reid at gloriareid900@gmail.com, if you are not called or emailed in advance. Our speaker will be from the Hamilton Cancer Assistance Program.

Dec. 5, 11 a.m.: Branch meeting at Michelangelo's Events and Conference Centre, 1555 Upper Ottawa St., Hamilton. Registration 11 a.m. to noon, lunch served at 12:15 sharp. Cost is \$20 for members and \$25 for non members. Please contact Cathy Tarves at 905-531-7287 or email Gloria Reid at gloriareid900@gmail.com, if you are not called or emailed in advance. Entertainment will be provided.

Our branch by-laws were passed at the AGM on April 25. An electronic version is posted on our branch website: www.fsna-hamilton-on37.com.

ON38 KINGSTON AND DISTRICT

Oct. 18, 11:30 a.m.: Westport luncheon and meeting at The Cove Country Inn, 2 Bedford St., Westport, Ont. RSVP with payment by Oct 5. Cost is \$10 per person.

Dec 6, 11:30 a.m.: Holiday luncheon and meeting at the RCAF Association (416 Wing) building at the Norman Rogers Airport, 200 Hampton Gray Gate, Kingston. RSVP with payment by 25 Nov. Cost \$15 per person.

For more info on these events, please consult our website at www.federalretirees.ca and select "branches" to find the Kingston & District Branch, or call 613-542-9832 or 1-866-729-3762.

We are seeking telephone volunteers. The commitment is only a few hours of your time, and you can work from home. If interested, please call Marilyn Quick at 613-634-1652.

ON39 KITCHENER-WATERLOO & DISTRICT

Oct. 18, 10 a.m.: Semi-annual meeting at Conestoga Place, 110 Manitou Dr., Kitchener. Registration is at 10 a.m. Luncheon cost is \$8 for members, \$10 for non-members. RVSP deadline is Oct. 13. Call 519-742-9031 or email fsna39@gmail.com.

Dec. 6, 11:30 a.m.: Christmas social at Conestoga Place, 110 Manitou Dr., Kitchener. Registration at 11:30 a.m. and turkey buffet at 12:15. Cost is \$10 for members, \$20 for non-members. RVSP deadline is Dec. 1. Call 519-742-9031 or email fsna39@gmail.com.

We need some new people on the executive with fresh ideas, especially those with computer skills. The time commitment is just a couple of hours each month for executive meetings.

Office hours: Tues: 10 a.m. to noon; Thurs: 1 p.m. to 3 p.m. Office phone: 519-742-9031

ON 40 LONDON

Oct. 6, 1 p.m.: Membership meeting at the Victory Legion, 311 Oakland Ave., London. Coffee at 1 p.m. Meeting starts at 1:30 p.m. Guest speaker TBA. Light snacks to follow.

Nov. 3, 1 p.m.: Membership meeting at the Victory Legion, 311 Oakland Ave., London. Coffee at 1 p.m. Meeting starts at 1:30 p.m. Guest speaker to be announced. Light snacks to follow.

Dec. 6: Annual Christmas luncheon at the Best Western Lamplighter Inn Crystal Ballroom, 591 Wellington Rd. S., London. Tickets for members \$15 and \$20 for guests. Musical entertainment during lunch. Cutoff for tickets is Nov 28, at 5 p.m.

ON42 OSHAWA AND DISTRICT

Oct 18, 11:30 a.m.: Lunch followed by general meeting at 1 p.m. at the Moose Lodge, 731 Wilson Rd S, Oshawa.

Dec 14, at 11:30 a.m.: Christmas luncheon at a cost TBA at Westminster United Church, 1850 Rossland Rd. E, Whitby.

ON44 PETERBOROUGH AND AREA

Oct. 19, 11 a.m.: Fall general meeting at The Royal Canadian Legion Branch 52, 1550 Lansdowne St. W, Peterborough. Doors open at 11 a.m. for social time, followed by a noon lunch. For catering purposes, we need you to confirm your attendance. Please contact Lorna Arnold, branch secretary, at gl.arnold@yahoo.ca. There is no cost for members and a small cost for guests.

Nov. 23, 11 a.m.: Welcome, meet-and-greet before Christmas dinner at The Royal Canadian Legion Branch 52, 1550 Lansdowne St. W, Peterborough. Doors open at 11 a.m. For catering purposes, we need to know how many plan to attend. Please contact Lorna Arnold, branch secretary, at gl.arnold@yahoo.ca or Lois Gehan, director, at 905-372-6449 or lgehan@cogeco.ca to confirm your attendance.

Our branch is always looking for volunteers. We have four regular executive meetings and two general meetings a year. Please contact Geoff Arnold at gl.arnold@yahoo.ca or Richard Poersch at 705-324-7185 or rpoersch@bell.net for more information.

ON45 QUINTE

Sept. 15: Wine tour, Prince Edward County. Cost is \$35, includes bus, selected wineries, wine tasting, picnic lunch and a visit to a cheese factory. We leave Belleville at 10:30 a.m., and return approximately at 4 p.m. Please RSVP by Aug. 15 to 613-968-7212 or by e-mail to fsnaon45@gmail.com. Payment is required by Aug. 30.

Nov. 29: Annual Christmas turkey dinner, Greek Hall, 6550 Harder Drive, Belleville, Ont. More info to follow by phone and email.

ON46 QUINTRENT

Oct 18, 1 p.m.: Fall general meeting at the Trenton Royal Canadian Legion. Coffee and Timbits will be provided prior to the meeting.

Dec 2, noon: Christmas luncheon at the Trenton Royal Canadian Legion Branch 110. Meet-and-greet at noon followed by lunch at 1 p.m. Chicken will be on the menu this year. Cost is \$15 for members and \$20 for guests. Nov. 24 will be the last day to purchase your tickets.

The Quintrent branch will hold nominations and an election at the fall general meeting on Oct 18. Anyone interested in running for office is welcome.

ON49 WINDSOR

Oct. 19, 12:30 p.m.: Fall general meeting at Royal Canadian Legion Branch 143, 1570 Marentette Ave., Windsor. RSVP Sharon McGovern, 519-978-1808 or email, mcgovernsharon@rocketmail.com.

Dec. 14, 12:30 p.m.: Christmas lunch at Royal Canadian Legion Branch 143, 1570 Marentette Ave., Windsor.

ON50 NEAR NORTH

Oct. 5, noon: Join us for our bi-annual luncheon meeting at the Best Western, 700 Lakeshore Dr., North Bay. Cost is \$12 for members, \$15 for guests. Guest speakers will discuss estate and funeral planning. Contact Jackie Craft with questions or to RSVP at 705-497-0204 by Sept. 30.

ON52 ALGOMA

Oct. 13, noon. Fall general membership lunch and meeting at the Senior's Drop-In Centre 619 Bay St., Sault Ste. Marie. Cost is \$10 for members or guests. Guest speaker TBA. To RSVP or ask questions, contact Chuck David by Oct. 7 at 705-946-0002.

ON54 CORNWALL

A special members' meeting of the Cornwall Branch will be held Sept. 21, 2016, at the Cornwall Legion beginning at 10 a.m. The meeting is required because there are not enough volunteers to form a branch executive. You will be asked to vote to dissolve the Cornwall branch or to have the branch report to national office pending further direction from the association's board of directors. You must attend the meeting to vote.

ON55 YORK

Oct. 18, 10:30 a.m.: Fall members' meeting will be held from 10:30 to 12:30 at Richvale Community Centre, 160 Avenue Rd., Richmond Hill. Meeting will be followed by lunch. RSVP to Sharon Paris sherwu2day@hotmail.com or 905-836-1065.

ON56 HURON NORTH

Oct. 5, 1:15 p.m.: General membership meeting at the Royal Canadian Legion Branch 76, 1533 Weller St., Sudbury. Guest presenters will be the Sudbury Raising Stars, sponsored by the District Health Unit, who will be performing skits such as Staying on Your Feet, and others related to health issues. Any questions, contact Jeannine Blais at 705-698-5895. All members and guests are welcome. Coffee, tea and light refreshments on us.

If you have not yet shared your email address with the branch or have updated your email address, please forward it to us at huronnorth56@gmail.com.

The following people were voted to the board of directors at our annual general meeting in April 2016: President Jeannine Blais; Vice President Marielle Beauvais; Treasurer Ann Marie Arrowsmith; Secretary and Membership Sylvia Grant; and directors Bob Boudreau, Conrad Lazure, Jeanne Matthews, Geoffrey Knight, Ray Racine, Maurice Rancourt, Betty Vezina and George Young.

For contact info, please send email to huronnorth56@gmail.com or call the branch president at 705-698-5895 and leave a message.

QUEBEC

QC57 QUEBEC

Oct. 14, 10 a.m.: Annual general meeting at the Patro Roc-Amadour, 2301, 1st Ave., Québec. The agenda is available on our website at www.anrf-sq.org.

Oct. 14, 1:30 p.m.: Medical Assistance in Dying Conference at the Patro Roc-Amadour. Speakers Jean-Pierre Ménard, a lawyer specializing in medical law, and sociologist Yvon Bureau will address medical and legal aspects in light of recent legislative changes. Reservations are required and must be received by Oct. 7 by email or telephone: anrf@bellnet.ca, 418-661-4896 or 1-866-661-4896.

Monthly breakfasts: 9:30 a.m. every first Wednesday of the month, starting Sept. 7 at the Restaurant Pacini at 245 Soumande St., Québec (Halles Fleur de Lys) — 418-527-8623.

Bowling: The 2016-17 season will resume on Sept. 6 at 1 p.m. at Mgr. Marcoux Centre, 1885 Canardière Rd., Québec. You can join a team by contacting Martine Laberge at 418-666-2980 or Jacqueline LeBlanc at 418-871-8555.

SAGUENAY/LAC ST-JEAN SUB-SECTION

Breakfasts — La Baie: First Tuesday of the month at Chez Mike Restaurant, 285 de la Grande Baie North Blvd., at 9 a.m. on the following dates: Sept. 6, Oct. 4, Nov. 1 and Dec. 6.

Breakfasts — Alma: Last Wednesday of the month at l'Hôtel Motel les Cascades, 140 du Pont Nord Ave., Alma, at 9 a.m. on the following dates: Sept. 28, Oct. 26 and Nov. 30.

BAS ST-LAURENT/GASPÉSIE SUB-SECTION

Michel Rancourt is the new director of the Bas St-Laurent/Gaspésie sub-section.

Breakfast — Rivière-du-Loup: The second Wednesday of the month at 9:30 a.m. Note that the Sept. 14 breakfast will take place at the golf club in Rivière-du-Loup. The other breakfasts will take place at the O'Farfadet Restaurant — 298 Armand-Thériault Blvd., Rivière-du-Loup, at the mall — on Oct. 12, Nov. 9 and Dec. 14.

QC58 MONTREAL

Dec. 7: Our Christmas dinner will take place at Le Rizz, 6630 Jarry St. E, St-Léonard. The participation coupon will be available on the branch website — www.anrfmontreal.ca. The coupon must be sent to the branch secretariat no later than Nov. 11. Contact 514-381-8824 for more information. Hope to see you there.

Sept. 13: A conference entitled "Demystifié la vie en résidence" will be presented free of charge to members from 1 p.m. to 4 p.m. at Hotel Universel, 5000 Sherbrooke St. E, Montreal. Details can be found on our website. RSVP at 514-381-8824 or by e-mail at info@anrfmontreal.ca before Sept. 2.

QC61 MAURICIE

Wednesday, Oct. 12, 2016, 9 a.m.: Monthly breakfast at Le Brunch (formerly Chez Théo), 4485 Gene-H.-Kruger Blvd., Trois-Rivières. Guest speaker: United Way Mauricie representative.

Wednesday, Nov. 9, 2016, 9 a.m.: Monthly breakfast at Chez Auger, 493 5th St. De La Pointe, Shawinigan. Guest speaker: Jonathan Lapointe, Red Cross.

NEW BRUNSWICK

NB62 FREDERICTON AND DISTRICT

Oct. 25, 5 p.m.: Fall dinner and branch general meeting (if necessary) at St. Francis of Assisi Parish Hall, 2130 Route 102 Hwy, Lincoln. Guest speaker will be NAFR President Jean-Guy Soulière. To register or for more information, refer to the branch report insert in this issue of Sage. Contact 506-451-2111 or fsna2.fred@nb.aibn.com.

Date and topic for the fall information session have not been finalized. Visit the branch website (www.federalretirees.ca — access through the Branches tab, New Brunswick, Fredericton and District) to remain up to date on all branch happenings.

NB64 SOUTH EAST NEW BRUNSWICK

Sept. 30, 10 a.m.: Event at Royal Canadian Legion Branch #6, War Veterans Ave., Moncton. Guest speaker will be Tessa Wheaton from the Public Service Pension Centre. Tickets for the Nov. 25 and Jan. 27 luncheons will be available (\$5).

Oct. 17, 10 a.m.: Branch board meeting at the Sackville Legion. This meeting is open to members who live in the general area of

Sackville/Dorchester. The guest speaker will be Linda Shannon, executive director of Drew Nursing Home.

RSVP at 506-855-8349 or fsnasenb64@gmail.com if you plan to attend.

Nov. 25, 10 a.m.: Event at Royal Canadian Legion Branch #6, War Veterans Ave., Moncton. Guest speaker will be Judge Irwin Lampert. The election of officers for 2017 will take place. The nomination chair is Paul Cassidy. Please contact the branch if you are interested in any office: 506-855-8349 or fsnasenb64@gmail.com. A luncheon will be served following the meeting.

Jan. 27, 10 a.m.: Event at Royal Canadian Legion Branch #6, War Veterans Ave., Moncton. The Annual General Meeting with election of officers will be held along with the January general meeting. A luncheon will follow the meetings.

NB65 SAINT JOHN

Oct. 13, 5 p.m.: Fall prime rib dinner at St. Marks Church, 171 Pettingill Rd., Quispamsis. Dinner is \$20 per person, cheques can be made out to the National Association of Federal Retirees, PO Box 935, Saint John, NB, E2L 4E3, no later than Oct 5. We are planning to have the dinner first, followed by the business meeting, as we are often rushed to get the business portion done in time. Guest speaker TBA. For more information, please contact Marta Peters at 648-9535 or Lorraine Scott at 849-2430 or fsna65@gmail.com.

NB66 SOUTH WEST NEW BRUNSWICK

Oct. 20, 10:30 a.m.: A special meeting will be held on Thursday, Oct. 20, at the St. Stephen Legion, Queen St., St. Stephen. The purpose of this meeting will be to elect executive officers. The positions of president, treasurer and secretary are open for election.

If no candidates are forthcoming for these positions, a vote will be held to petition the national board of directors for the NAFR to dissolve Southwest NB Branch #66.

NOVA SCOTIA

NS71 SOUTH SHORE BRANCH

The South Shore branch was established in 1986. We invite you to join in our 30th anniversary celebration luncheon (stuffed chicken breast) at the Best Western Hotel in Bridgewater on Oct. 20, 2016, at noon. Cost

to members is \$15 per person, payable by cheque to NAFR by Oct. 7. For info please contact Gaynell Broughm at 902-530-2260 or Joanne Meisner 902-530-2483. Mailing address is NAFR, 450 LaHave St., Unit 17, Suite 214, Bridgewater, N.S., B4V 4A3.

The South Shore branch is seeking telephone volunteers. If you are interested, please call Gaynell at 902-530-2260 or gbroughm@yahoo.ca

NS73 NOVA SCOTIA CENTRAL

October 25, 2016, 11:30 a.m.: Fall Social and Luncheon at Best Western Plus, 15 Spectacle Drive (Burnside), Dartmouth. Meet and greet starts 11:30, lunch at 12:30. Tickets \$15, can be purchased at Suite 503, 73 Tacoma Dr. no later than Oct. 19. Office phone number is 902-463-1431.

We continue to seek volunteers for our board and other activities, such as office work or event participation. Contact George Robertson at 902-463-1431 or nscentral@ns.aliantzinc.

We encourage you to ensure your contact information reflects your email address.

NS77 CAPE BRETON

Oct. 21, 2:30 p.m.: October meeting at Steelworkers' and Pensioners Hall, corner of Prince and Inglis Streets, Sydney. Meal \$12, hot turkey dinner. Meals must be ordered and paid for in advance; no dinner tickets at the door. Please send cheque for payment by Oct 10 to Cape Breton Branch NAFR/FSNA, PO Box 785, Sydney, N.S., B1P 6J1, or call 902-539-4465.

Your branch is building a database of email addresses for contact purposes. Please forward your address to fsnacb@eastlink.ca.

NS78 CUMBERLAND

Oct. 21, noon: General meeting and meal at Parrsboro Royal Canadian Legion Hall. Price \$10 per person, payable at the door. For planning purposes, please RSVP by Oct. 7 by calling Vera (667-3255), Gloria (667-1524) or Carol Ann (661-0596).

Directions: Coming west on Hwy 104 from Truro, take Exit 12 (Masstown, last exit before toll) onto Hwy 2 North to Parrsboro. Upon arriving in Parrsboro, Hwy 2 North makes a right turn at the Town Hall (across from Tim Hortons) and continues to Amherst. You, on

the other hand, turn around at Tim Horton's and come back two streets to Moore St. Turn left onto Moore St. The Legion Hall is on the left at 56 Moore St. We meet in the upstairs hall.

Coming east on Hwy 104, take Exit 4 (at Amherst) onto Hwy 2 South to Parrsboro. At the flashing traffic light (approx one kilometre) turn right onto Hwy 302 South. Hwy 2 goes through Springhill to Parrsboro; Hwy 302 is a direct shortcut to Parrsboro. Rejoin Hwy 2 South at Southhampton, and continue on to Parrsboro. Upon arriving in Parrsboro, Hwy 2 South makes a left turn at the Town Hall (across from Irving and Tim Hortons) and continues to Truro. Two streets past Tim Horton on your right, turn right onto Moore St. Legion Hall is on left at 56 Moore St. We meet in the upstairs hall.

NS79 REX GUY-ORCHARD VALLEY

Oct. 26, noon: Our fall luncheon will be held at the Coldbrook and District Lions Club, 1416 South Bishop Rd., Coldbrook, N.S. A full turkey dinner served at a cost of \$8.50 single or \$15 a couple. Reservations are required to assist in setup and ensure that the required number of meals can be prepared. RSVP by 3 p.m. Friday, Oct. 21.

Contact Alicia Aymar-Ayres with any questions or to RSVP at 902-365-2453 or Alicia.AA@bellaliant.net.

The Rex Guy-Orchard Valley Branch is always accepting new volunteers and nominations for our branch's executive board. Please contact Vivian Willmets at 902-678-6373 or via email at vivsteve@eastlink.ca for more information if you are interested in putting your name forward. With six or fewer meetings per year, the time commitment is minimal. Some computer knowledge would be helpful.

NS80 NORTH NOVA

Oct. 18, 2 p.m.: General meeting at New Glasgow Legion, where we will review by-laws and voting for acceptance. It's imperative that we have a quorum of members for this important event. Meeting will be followed by a hot lunch. For more information, contact: 1st vice Margaret Thompson at 902-485-5119 or president John Peitzsche at 902-387-2800.

We are seeking volunteers who are showing interest and willing to become involved. We are currently seeking email addresses for use by membership chairperson; forward to branch president peitzschejohn@gmail.com.

NEWFOUNDLAND AND LABRADOR

NL87 AVALON BURIN

Oct 12, 11 a.m.: General meeting in the Carbonear area; location TBA. Takes place from 11 a.m. to 2 p.m. Members are encouraged to bring a food bank donation. Contact Walter Combden at 709-834-3648/ wcombden@nl.rogers.com or Joyce Owers at 709-596-4600/joyceowers@nf.sympatico.ca.

Nov. 16, 2 p.m.: General meeting at Royal Canadian Legion, Blackmarsh Rd., St. John's, from 2 p.m. to 4 p.m. Members are encouraged to bring a food bank donation. Contact Walter Combden at 709-834-3648 or wcombden@nl.rogers.com.

Nov. 25, 7 p.m.: Christmas dinner and dance at the Royal Canadian Legion, Blackmarsh Rd., St. John's. Contact Walter Combden at 709-834-3648 or wcombden@nl.rogers.com or Kevin Stacey at 709-753-1557 or kevinstacey@hotmail.com.

PRINCE EDWARD ISLAND

PE82 CHARLOTTETOWN

Oct. 18, 2 p.m.: October general meeting at the Farm Centre, 420 University Ave., Charlottetown. Guest speaker will be from the Arthritis Association. Contact Doug Shackell with any questions.

Nov. 19, 6 p.m.: Annual branch gala dinner at the Jack Blanchard Hall, 105 Pond St.,

Charlottetown. Meet-and-greet at 6 p.m. and dinner served at 7 p.m. Cost is \$15 and tickets will be available at the October general meeting. Entertainment will be Bruce Rainee and Kevin (Boomer) Gallant. Contact Brenda Powell at brenda.suny1@gmail.com.

PE83 SUMMERSIDE

Oct. 3, 2 p.m.: Branch general meeting to be held at the Royal Canadian Legion at 340 Notre Dame St., Summerside.

We have a vacancy for vice-president. Call Cliff Poirier 902-724-2302.

IN MEMORIAM

The Association and all of its 82 branches extend their most sincere sympathies to the families, friends and loved ones of members who have recently passed away.

BC08 Vancouver

Thomas Abbott
Eileen Bonson
Lillias Brown
Ernest de Beaupre
Albert Dixon
Carol Ewing
William Ford
Douglas Frame
Ross Grenier
Masao Hatanaka
Jack Ickringill
Gerd-Elise Johnson
Lyle MacEachern
Linda Manning
Dennis McLennan
George Meikle
Charles Northup
Harley Rea
Jean Skrukwa
Christine Stoffer
Donalyn Tubman
Jennifer Watson

BC09 Victoria-Fred Whitehouse

John D. Adams
Joy Alicia Aubin

Clyde A. Bates
Phillis Beastall
Raye M.L. Bell
Doris E. Bennalack
R. W. Bewdley
Leonard N. Bjola
Neil Roland Boivin
George H. Bosdet
Margaret Martha Brooke
Millicent Buckley
William F. Bull
Ronald Elliot Caplan
Alphonsine Carnes
William G. Carnes
Walter F. Christie
Ken Dicks
Joseph L. Dorscher
William N. English
Robert Alexander Flett
Donnelly Frank
Catherine Ann Fulton
Stephen Graham
Claire Mae Gunderson
Edward J. Halsall
Robert D. Holliday
Peter J. Jackson
Derek John Kidd
Augusta Hazel Lewis
Angus A. MacDonald
Duncan A MacDonald
Donald T. MacLean
Margaret Ruth Mannix
Grant R. McKinistry
Sharon Rose Merrill
Marjorie L. Moeskau
Alden Nickerson
Harvey W. Pearson

Sheila Perkins
Barry Phillips
Ruth Kathline Pimlott
Andrew William Pitchford
Kenneth Porter
Karen Anne Smart
Joseph F. Reilly
Tryfosa W. Spanier
Marilyn Trupp
Helen Marjorie Turner
R. Watson
Earle A. Wareham
William Wigmore
Betty E. Wilson
Norma Wood

BC14 Sidney & District

Margaret Angus
Maartje (Marge) Baart
G.E. (Ted) Bagshaw
Basil Beach
Ken Bowness
Eric Cargill
Marjorie Coulter
Vera Cummings
Robert Dobbs
Mervyn Meadows
Anne Morrison
Mary Doreen Resch
Doreen Roth
Robert Sheppard
Rita Thorsteinson
SK25 Saskatoon & Area
Helen Lagimodiere
Peter (Olie) Oleksyn
Elsa Ziegler

MB30 Western Manitoba

Ernest Dooley

MB31 Winnipeg

Patricia Aris
Jean-Paul Berard
Donalda Brekelmans
Douglas Britton
Mary Campbell
Elaine Chapman
Howard Elliott
Phyllis Gaundroue
William Giesbrecht
Robert Gottfried
Elizabeth Guenther
Willow Helgason
Roland Hill
Vincent Hoard
Peter Janzen
C. Juskow
M. Kemp
Donald Lawson
Thomas Linklater
M. Luke
Anthony Marcoff
Virginia Mariash
A. Marlow
Marshall McCarthy
William Mehmel
B. Mellish
Leo Menard
Lara Morris
Len Oneschuk
I. Pylypuik
D. Rew
Douglas Rixen
Betty Seccombe
Olga Shechosky

A. Shozda
Elizabeth Speers
A. Stephens
James Still
Donald Thomsen
Mary Timoney
Irene Wakeman
J. Ziolkoski

ON42 Oshawa & District

Doug Broome

ON43 Ottawa

Edward George
Francis (retired LCol)
Marcel J. Routhier

ON46 Quintrent

Doris Bamber
Lynn Boudreau
Bernard Bellefontaine
Raymond MacLellan
Ralph Patrick
Ronald Pennington
Ruby Pinkney
William Potter
Cecelia Powers
Robert St. George
Andrew Tucker

QC57 Québec

Marie-Rose Bouchard Blais
Léon G. Girard
McKenzie J.E. Haince
Gilles Lamontagne
Lucille Malenfant
Micheline Masson
Gilles Morin
Harry Ratté
Susan Vien

QC61 Mauricie

Yolande Poitras

NB64 South East New Brunswick

Jeanne Daigle
Norman W. Mulock
Murray Rogers
Weldon Eugene Snow
Joseph C. G. Vienneau

NB65 Saint John

Laurence Abrams
Patricia Beamish
Lee Beyea
Arthur Bogle
Louise Briggs
David Brown
Everlyn Christian
Lena Churley
Robert (Brian) Clark
Rose Colwell
Mary Cooke
Henry Crockett
Marjorie Diggle
Docile Duguay
Jean Dunlap
Marion Eastwood
Michael Fitzpatrick
Ralph Fudge
Lloyd Garland
Gerald Garnet
Elizabeth Graham
Iris Jones
Esther Lackie
Maynard Lamb
John MacDonald
Joseph Austin
MacDonald
Bobbie McAllister

Melville McCluskey
Eileen McFarlane
Ruth McIntyre
Ann Melvin
Barbara C. Morrison
L. A. Paradis
Alex Penman
Richard Pitman
Prudence Preeper
Matt Ridgeway
Roberta Roberts
George Severin
Ruth Shannon
W. J. Siegner
Clayton Simonds
Donald Tamlyn
Gilbert Thige
Lorna Watkins
Faye Williston

NS71 South Shore

Clive Cosham
Gerald Mckiel

NS79 Rex Guy-Orchard Valley

Eugene H. Norman
Frank MacNeil
Sophia P. Nichols
William J. (Bill) Sullivan

PE82 Charlottetown

Nalda Wheeler

PE83 Summerside

Reginald Laughlin
Joyce Williams

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