

SAGE

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A how-to guide **PAGE 13**

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THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

THE HARD SELL

How marketing
is driving the
2015 election

PAGE 6



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WE'LL STAND FOR PENSION PROTECTION

in the 2015 election... and after

Federal elections give us the opportunity to remember the good, the bad and the ugly work of Canada's political parties over the past four years. We can't change the past — but we can do something about the future and there's no better time than now to speak out and stand up for what we believe in.

In the last issue of *Sage*, I mentioned the advocacy campaign we've developed to put the Association in a solid position to strengthen political and public support during the 2015 election campaign for protecting pensioners. All orders of government, along with private sector employers, have been setting the stage to implement target benefit pension plans. Target benefit plans may be good options to replace defined contribution savings plans, or for workplaces which have no pension savings plans at all — but target benefit plans may allow employers to reduce pension benefits and eliminate indexation for pensioners after they've retired. Employees work under an agreement — a promise — that they'll receive certain benefits upon retirement. It's simply unfair for any employer, in any sector, to renege on promises made to their now-retired employees.

The coming federal election is our time to speak out for pension protection, and for employers to honour the pension promises they've made. We're calling our federal election campaign *Honour Your Promise* — an echo of the campaign we used to speak out against changes to the Public Service Health Care Plan.

As we were putting this issue of *Sage* on the presses, the exact timing of the election was uncertain — October 19, 2015 is likely the latest possible date Canadians can go to the polls. But with several hot issues coming to

the fore this spring — the impact of tanking oil prices on budgets and the Canadian dollar, security scares and the Mike Duffy trial slated for April, among others — an earlier election is within the realm of possibility. Pundits of all stripes say an election is imminent and it's been on the minds of our members, volunteers and leaders for the past several months. Early polls show that a tight race is heating up.

We need to be ready to act, and to be a united, relevant voice for retirees in the 2015 election.

Your Association will have many ways for you to take part and be an effective messenger for federal retirees — to make a difference in setting the election agenda.

As soon as the federal election writ drops, the Association will equip you with a toolkit to help you speak out for retirement security and pension protection with your fellow retirees. Watch your mailboxes for *Your Guide to the 2015 Federal Election* — or flip to page 34 of this magazine to get a taste of how we'll work together to make sure our message is heard. In the toolkit you'll find key messages, letters and speaking points for calling in to talk radio, and responses you can use with political campaigners. And because social media will play a key role in the election campaign, we have new resources to help you speak out on social media channels such as Twitter and Facebook — simple, popular and effective methods of sharing messages



Gary Oberg

quickly and connecting with political leaders and candidates. It's never too early to jump on these social media channels.

Association staff have been very busy developing the tactics and tools we will use to speak out during the 2015 federal election — and their work and dedication to federal retirees will continue beyond the campaign. As soon as the writ is dropped, we'll be counting on our dedicated volunteers and members across the country to help us put *Honour Your Promise* into action and be the voice of federal retirees during the 2015 election campaign.

Optimism and possibilities abound in this federal election. Join me, my fellow Board members and our volunteers at each and every branch across Canada in spearheading the *Honour Your Promise* campaign. Together, we will meet the challenges facing us as we reach for our goal: protecting pensioners and working toward greater retirement income security for all Canadians.

GARY OBERG
*President, National Association
of Federal Retirees*



SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

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DEAR SAGE

Letters, we get letters... To all of you Association members who have written us letters and email during *Sage* magazine's first year — thanks for all the kind words of support.

And keep them coming! You can mail your letters to *Sage* care of the National Association of Federal Retirees, 1052 St. Laurent Boulevard, Ottawa, ON, K1K 3B4. Or you can email us at sage@fsna.com.

Dear *Sage*,

Firstly, I wish to congratulate all who were instrumental in creating *Sage*. The cover is eye-catching. I have been a member of FSNA for many years and the issues have been very informative.

The purpose of my letter is to ask you to print an article regarding "Ending Mail Delivery to Homes and Businesses" in *Sage*. I am enclosing a copy of a letter which I sent to the *Times & Transcript* in Moncton, NB. It was published on March 5, 2014. I have been working tirelessly on this issue since the announcement was made. I spent much time and money in having one hundred and fifty petitions mailed out to our MP in Ottawa. I wonder if these petitions were just shredded. Canada Post made a \$1.7 billion profit over 15 years prior to 2011, the year when Canada Post workers were locked out, shutting down its operations and resulting in its first deficit in over 15 years. Profits resumed again in 2012 (\$90 million profit) when mail services were back to normal. Canada would become the first G20 country to eliminate home mail delivery. Nelson Mandela said it best: "We must use time wisely and forever realize that the time is always ripe to do right."

I thank you in advance for your time. Since *Sage* is distributed across Canada, hopefully something positive will happen.

Sincerely,

— *Florence McIntyre, Riverview, NB*

Thank you for this excellent edition of *Sage*.

It is well-written, covers a host of topics and is very informative.

Congratulations to all the contributors for their efforts.

Keep up the good work!!

— *Beverley Holloway Lacasse, Ottawa*

First I would like to wish all at *Sage* a VERY MERRY CHRISTMAS.

This is why I am writing this, to tell you how disappointed I was to see Happy Holidays on the Dec. cover of *Sage*. This is Canada and an information magazine put out for pensioners, VETERANS, and other retirees who were once employees of our CANADIAN GOVERNMENT. We have, to my many years of knowledge, wished people of all stripes a Merry Christmas this time of year. Are we going to change because a few do not believe in Christmas? No way. You are taking a time-worn greeting we Canadians have used for eons and simplified it for the few. I should hope you will think again about what our Veterans fought for — CANADA — and how much we should keep our traditions as they have always been.

— *Mary Lou Cronin, Quinte East (Belleville)*

I just wanted to take a moment to congratulate you on a much improved association magazine. The Winter 2015 edition of *Sage* magazine is excellent. The content, writing, graphics and layout are all superior to previous editions. I actually read this one cover to cover.

Thank you,

— *Norman Hoyt, Squamish, B.C.*

Hi, editor and publication team!

I just wanted to congratulate you on an excellent magazine. I really appreciate the National Association of Federal Retirees (a good, clear name), the work you do advocating for me and all the others like me, and now for communicating clearly and dynamically to us. And I appreciate the strong advocacy positions the Association takes.

It's a pity that retirees have to fight so hard for their hard-won benefits, but I am glad you are doing it.

Even though I don't believe that war solves problems, and the militarization of Canada under Harper is abhorrent, I believe that the men and women who have fought under the Canadian flag should be taken care of when their lives have been forever changed by that experience, and the present government's negligence of their needs is disgusting.

I do want to continue to get *Sage* in its paper form, because I hate reading at my computer.

Keep up the good work.

— *Dorothy Todd Hénaut*



HERE COMES THE HARD SELL

Sick of political ads yet? Brace yourselves: 2015 promises to be the most marketing-driven campaign in Canadian history.

SUSAN DELACOURT

Prime Minister Stephen Harper is framed in a TV camera viewfinder as he makes an announcement at the Port of Metro Vancouver, in downtown Vancouver, B.C., Tuesday, Oct. 13, 2009. THE CANADIAN PRESS/Jonathan Hayward

The early weeks of 2015 were not so great for the retail sector in Canada, with large and small stores permanently shutting their doors.

But the rest of 2015 promises to be a banner year for a different kind of retail — retail politics — and a marketing frenzy by all parties for this year's federal election campaign.

When it comes to advertising, you could say that the 2015 campaign has started already — or perhaps the ad wars of the past few elections never really ended. Political ads in between federal votes, once rare, are now a fact of life — one

of the more obvious features of the so-called 'permanent campaign'.

New Democrats had a TV ad ready to hit the airwaves within a day or two of Thomas Mulcair's leadership victory in 2012, to introduce him to the Canadian voting public. Conservatives welcomed Justin Trudeau to the political fray with attack ads less than 24 hours after he won the Liberal leadership in April 2013; they also set up a website, justinoverhishead.ca, to solicit donations for even more ads. Liberals also have been regularly sending out email appeals, asking supporters to give money so Trudeau and his team can fight back in the TV ad war.

And all this advertising activity is only going to become more frenetic in 2015.

In fact, this year may end up notable in Canadian political history as the first time that parties spent more on advertising *before* an election than they did during the campaign itself.

The reason is simple: The strict limits on ad spending only kick in when the official election is underway. So parties flush with advertising cash can be expected to spend as lavishly as possible in the weeks and months beforehand.

"All the parties are just going to go crazy with the advertisements. They're going to do as much as they can before the (campaign,)" Keith Beardsley, a former deputy chief of staff to Prime Minister Stephen Harper, told the Hill Times in January.

Political parties love advertising because most people don't love politics. Advertising isn't aimed at people who follow politics closely or watch those political panels on TV; those people usually know in advance how they're going to vote. Political ads are directed instead at those citizens who are more likely to line up for the latest iPhone than they are to join a queue at a voting booth — the type of people who might be influenced by the pitch they're hearing.

This is real, retail politics in the 21st century — recognizing that voters are a fickle, floating mass, as likely to flock to a store as they are to stay away in droves and force its shutdown, as Target, Mexx and Sony stores learned at the outset of 2015.

Not surprisingly, this kind of retail politics borrows heavily from lessons learned from the consumer world, especially with regard to the importance of advertising and marketing. Many people use those terms interchangeably, as synonyms, but the distinction is crucial to understanding how political parties are seeking the votes of Canadian consumer-citizens.

The difference can be boiled down like this: Advertising is what you do *after* you've thrown your product on the market, to make it seem as desirable as possible to consumers. Marketing is what you do *before* you even make the product — finding out what consumers want and designing your wares around their preferences. When a car company sends you a flyer about the 2015 model, that's advertising. When it sends you an email survey asking what you like best about your current vehicle, that's marketing.

When it comes to advertising, you could say that the 2015 campaign has started already — or perhaps the ad wars of the past few elections never really ended.

You could say, in fact, that marketing and advertising are the two sides of the political salesmanship coin. Advertising is what you see the political parties doing. Marketing is what you *don't* see. Advertising is all about politicians talking to citizens. Marketing is about finding out what citizens are saying to the politicians. Advertising talks. Marketing listens.

In 2015, the listening exercise is becoming arguably more important than the talking, especially as more voters tune out of the daily political fray. This is the irony of the current state of our politics — the less interested voters are in politics, the harder politicians have to work to track what the voters are saying they need and desire.

Conservatives in Canada have a long-established lead on this front, having built a financial base on small donations and having amassed a treasure trove of voter intelligence in the huge database known as the Constituent Information Management System — CIMS, for short. Tom Flanagan, the former Conservative campaign chief who oversaw the origins of CIMS in the early 2000s, has written about the big resources the party devotes to maintaining its voter-market information in his latest book, *Winning Power*. According to Flanagan, the party spent \$7.2 million on voter outreach in 2010, to raise \$17.4 million. That same year, the NDP decided for the first time to spend most of its research dollars on people who had not voted NDP in the past, former campaign director Brad Lavigne wrote in his book, *Building the Orange Wave*.

Liberals, meanwhile — taking advantage of Trudeau's crowd-drawing abilities — have been gathering up names and



NDP Leader Thomas Mulcair appears in a 2012 party ad introducing him to Canadians after his leadership win.

contact information from those crowds and storing the information in big batches in the Liberalist database. Liberals are boasting that more than 75 per cent of the 300,000-plus members they have now are people who have never belonged to the party before. In other words, they've nailed down hard-to-win commitments from some of those fickle, floating voters.

It's hard to tell exactly what's in the party databases because they're not subject to federal privacy laws. But when you're a political operative looking for votes, any information can be useful or significant. The Conservatives learned a decade ago, for instance, that snowmobile owners were likely to tilt to their party, so they paid close attention to cultivating people whose names appeared on snowmobile magazine subscription lists. The New Democrats, before the 2011 campaign, went looking for data on neighbourhoods where people were paying the highest rates for cellphone service — so they would know where to send the postcards vowing that Jack Layton would rein in wireless costs. Door-knocking volunteers for all parties are told to keep their eyes open for signs of kids in a constituent's house, or aging parents, so when platform promises are aimed at these demographic groups, the party knows exactly where to target the message.

All this advertising activity is only going to become more frenetic in 2015. In fact, this year may end up notable in Canadian political history as the first time that parties spent more on advertising before an election than they did during the campaign itself.

Liberal Leader Justin Trudeau speaks with the media following party caucus Wednesday October 8, 2014 in Ottawa.



THE CANADIAN PRESS/Adrian Wjyd

Those techniques, however, were just the warm-up act for the Big Data election of 2015. Every party is now deeply into ‘analytics’ and the Liberals and New Democrats have been borrowing heavily from lessons learned in this realm by the Democrats during President Barack Obama’s 2012 re-election run. Obama’s team — unencumbered by political spending limits — poured millions of dollars and much brainpower into an on-the-job

electoral laboratory in 2012, probing how to reach and persuade voters with digital tools and data. They tried, tested and honed the right wording for fundraising appeals; they ranked voters according to their “persuadability.” The import of some of these retail-political lessons into Canada for the 2015 campaign is expected to be more successful than the import of Target retail outlets over the last year or so. Or so the politicians hope.

Potentially one of the most powerful political tools those seasoned U.S. campaigners discovered could be sitting on your computer screen right now: Facebook. As it turns out, the biggest influences on people’s votes are their friends, their family, their communities and their interests. And many people share all that information — voluntarily — on Facebook. In Canada, it’s estimated that about 70 per cent of the population has a Facebook account — 20 million active users. That’s a huge data resource for parties to mine, not to mention a far-reaching platform for political advertising. So expect to hear some talk about 2015 being the “Facebook election.”

Some citizens undoubtedly will react to all the pre-campaign advertising with the same enthusiasm they feel for Christmas ads that appear before Thanksgiving. But an argument can be made as well that all this marketing — the in-depth research into what the voters are saying — could help revive the conversation between electors and elected.

And there’s one important difference between retail politics and retail merchandising: Politics can’t just close up the shop when voters stop buying. So the 2015 election could be good for Canadian democracy — an exercise that’s as much about listening to voters as it is about selling to them. ■

Susan Delacourt is an award-winning political journalist and a columnist for the *Toronto Star*. Her newest book — *Shopping for Votes: How Politicians Choose Us and We Choose Them* (2013) — was a shortlisted nominee for the 2014 Hilary Weston Writers’ Trust Prize for Nonfiction.



BATTLEFIELD 2015

Prime Minister Stephen Harper is trying to reboot his government's relationship with veterans. Is it too late?

MICHAEL HARRIS

Armed this time with nothing but a cane and a lot of nerve, Mike Blais is going to war with the Conservative government over its treatment of wounded veterans — no quarter asked, none given.

"When I show up in Parliament and present my ID, I get the 'red light' treatment," says Blais, leader of Canadian Veterans Advocacy and a persistent skunk at the Harper government's election-year garden party. "A red light goes on when security sees who I am, and then a couple of guys appear before I'm allowed to go into Question Period. They even wanted to take my cane because some Conservative MP worried

that I planned to throw it onto the floor of the House of Commons from the Gallery."

Blais says he's accustomed to heavy-handed treatment from some quarters of the Harper government. He says he has seen his number two in the organization banned from attending stakeholders' meetings run by Veterans Affairs; he's even been forced to hand over his own cellphone before participating himself.

When Erin O'Toole became Veterans Affairs minister in early 2015, Blais contacted him to re-state his fundamental case for veterans: that compensation for sacrifices made on the battlefield should be fully equal to the terms of the Pension Act — and not the lump-sum payments offered under the New Veterans Charter introduced by the previous Liberal government. Treasury Board documents showed the number of employees at Veterans Affairs declined from 4,137 in 2009 to 3,188 by March 2014, just as injured soldiers were coming home from Afghanistan. More than half of the cuts were to health care and veterans' re-establishment benefits and services. The Royal Canadian Legion and other groups are making what Blais describes as a "substandard" proposal — asking that troops be compensated for their injuries using Ontario's worksite injury model. But Blais says he wasn't prepared for O'Toole's reaction.

"He told us we were a union propaganda organization and will no longer be invited to the stakeholders' meetings," says Blais. "He says I don't have credibility. He says I don't represent the membership of the Legion and that we're not a real non-profit organization.

"I'll tell you who we are. We are the minority dedicated to government fulfilling its sacred obligation to the troops."

For its part, Veterans Affairs says it considers "all (veterans) groups as stakeholders, including Mr. Blais" — but in a phone message from O'Toole to Blais (widely quoted in the media) the minister did suggest he run his organization more like the Royal Canadian Legion and other, larger veterans' groups.

In demanding equality under the Pension Act for wounded Canadian soldiers, Blais is confronting not only the Harper government but the Royal Canadian Legion, other national associations of veterans and various NATO groups.

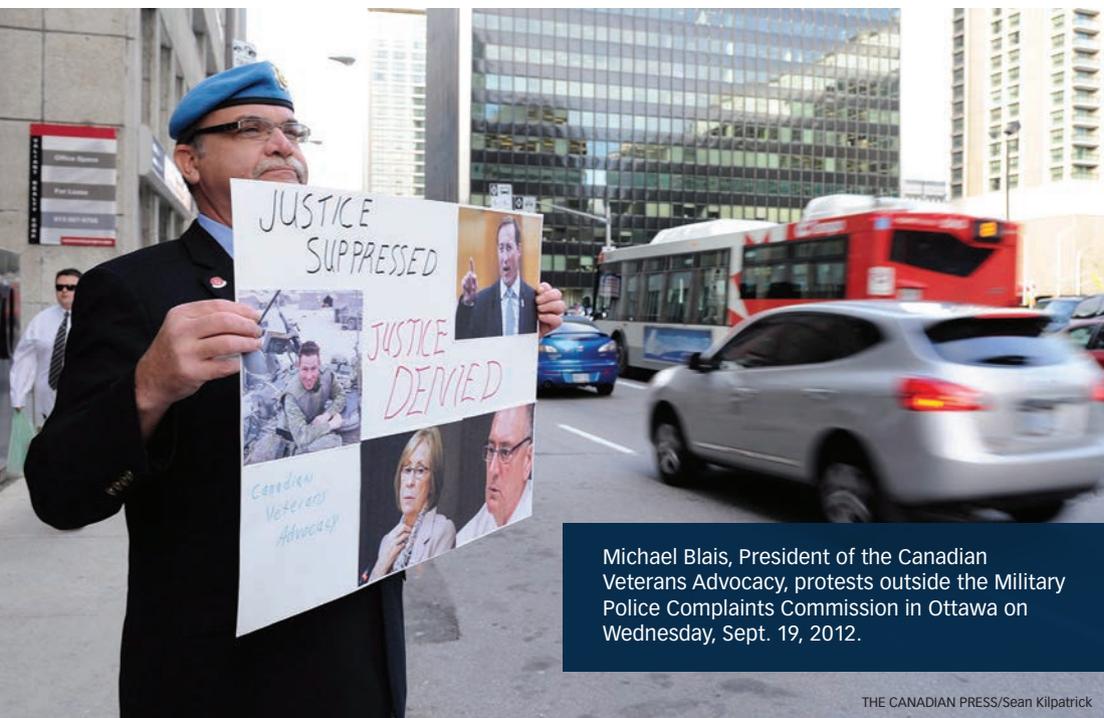
"I represent the wounded, guys with no legs, a missing testicle, brain damage. I don't represent all vets — the Legion does," he says. "The Legion presidents have lost their way. I don't understand what Dominion Command is doing and neither do thousands of vets. Stephen Harper has failed in his sacred duty and the members know it."

Although he thinks Veterans Affairs has failed wounded soldiers, Blais admits that other parts of the Harper government have

been supportive. DND, he says, is doing "everything" it can to address the issues surrounding assistance to veterans, including improving mental health resources. Canada's Surgeon General, Brig.-Gen. Jean-Robert Bernier, presented Blais with a Coin of Excellence for his advocacy work in 2014. He has the respect and the attention of several generals, and Conservative cabinet ministers like Peter MacKay, Steven Blaney and Rob Nicholson have been attentive and helpful. The problem, he says, is Veterans Affairs — and he doesn't care who gets the credit for fixing it.

"I've had private meetings with both (NDP Leader Tom) Mulcair and (Liberal Leader Justin) Trudeau, and both men agreed that if they form the government they will honour the sacred trust. I would be happy to stand beside either of them when they do that," Blais says. "But I would also stand beside Stephen Harper if he does the right thing for the vets."

The political demise of O'Toole's predecessor, Julian Fantino, was probably inevitable — but it took a while. While Fantino was roundly criticized for his tin-eared approach to dealing with veterans' concerns (upbraiding them on camera, accusing them of being



Michael Blais, President of the Canadian Veterans Advocacy, protests outside the Military Police Complaints Commission in Ottawa on Wednesday, Sept. 19, 2012.

THE CANADIAN PRESS/Sean Kilpatrick

Auditor General Michael Ferguson's report savaged the department's record in providing services to traumatized combat veterans — stating, among other things, that some vets have waited months and years to access mental health disability benefits.

union dupes, trotting away from a veteran's wife trying to get his attention in a Commons hallway), Prime Minister Harper seemed to signal in late 2014 that he was sticking by his maladroit minister. On November 23, just days before the release of an Auditor General's report criticizing the government's treatment of veterans, the government announced an extra \$200 million to help vets with mental health issues. It sounded great — until it turned out that the money was to be paid out over 50 years and only \$19.1 million would be spent on Operational Stress Injury clinics in the first six years.

Bad news continued to pile up for Fantino. In late November, veterans learned that his department had returned \$1.13 billion to the federal treasury in unspent appropriations since the Conservatives took power in 2006. Auditor General Michael Ferguson's report savaged the department's record in providing services to traumatized combat veterans — stating, among other things, that some vets have waited months and years to access mental health disability benefits. When that report was tabled, Fantino was in Italy to mark a Second World War campaign anniversary. Harper quickly tapped his aide Stephen Lecce as Fantino's chief of staff — a move that failed to quell the growing chorus of calls for the minister's resignation. "How about showing up for work and taking care of (veterans) when they are alive?" Mulcair taunted in the Commons.

Then, over the holidays, came reports of a leaked internal Veterans Affairs report that claimed some veterans exaggerate their injuries to avoid re-joining the workforce. That may have been the final straw; Harper demoted Fantino in a mini-cabinet shuffle on Jan. 5 and replaced him with O'Toole.

Harper chose O'Toole with an eye on election-year optics. A former Bay Street lawyer, he's also an ex-Canadian Forces helicopter tactical navigator and co-founder of the True Patriot Love Foundation, which has raised over \$11 million for members of the military and their families. He's personable and articulate — a rising star in a party that badly needs new faces.



Julian Fantino arrives at Rideau Hall in Ottawa on Monday, Jan. 5, 2015, shortly before being shuffled out of the Veterans Affairs portfolio.



Newly-appointed Minister of Veterans Affairs Erin O'Toole leaves Rideau Hall in Ottawa on Monday, January 5, 2015.

Veterans Affairs earmarked \$80 million for commemorations over two years but closed nine VA offices that were providing first-rate mental health care to veterans across Canada.

Blais says he's willing to be convinced. "Unless the message changes significantly," he told one media outlet, "the messenger is irrelevant."

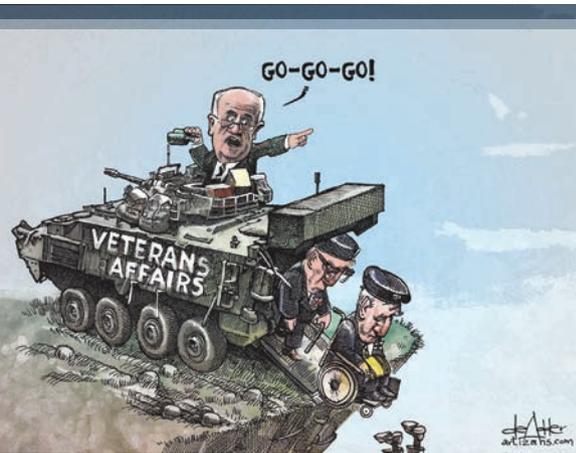
Others agree. Pat Stogran, a retired colonel and former veterans' ombudsman, says he's gotten thousands of messages from veterans angry with O'Toole for defending the return of unspent Veterans Affairs funding to the treasury. The Public Service Alliance of Canada has called on the new minister to re-open the Veterans Affairs offices closed on Fantino's watch.

For many veterans, the dispute comes down to priorities — and whether the federal government pays more attention to dead soldiers than living ones. The Conservative government has spent freely on commemorating old wars — \$28 million for the War of 1812 alone. Veterans Affairs earmarked \$80 million for commemorations over two years but closed nine VA offices that were providing first-rate mental health

care to veterans across Canada. Meanwhile, it spent \$4 million on TV ads during hockey playoffs to promote VA services — more than the sum saved by closing the VA offices.

"Vets are tired of getting the story that you just got denied benefits because you didn't fill out the form properly," says Blais. "We got homeless vets on the street, suicides, and 252 people have died on Harper's watch. And they're returning money under these circumstances and closing VA centres?"

For the Conservatives, the controversy over veterans services goes well beyond the kind of resentment governments can expect to inspire after a few terms. Veterans are part of the core Conservative constituency — and there are signs that humbling Fantino might not mend fences on its own. Polls have shown the Canadian public isn't happy with the federal government's performance on the veterans file. And a number of veterans are taking their fight to wherever they think the government is most vulnerable.



For many veterans, the dispute comes down to priorities — and whether the federal government pays more attention to dead soldiers than living ones.

David MacLeod, a former Conservative supporter who served in Afghanistan, Bosnia and Kosovo, is the Liberal candidate for Central Nova, the Nova Scotia riding represented by Peter MacKay. He says he likes his chances. “I think that Peter is going to have a bit of a hard time with the veterans issue.”

On the west coast, Major Mark Campbell is part of a class action attempting to sue the federal government over the New Veterans Charter, which replaced pensions for life with lump sum payments. Attempting to rescue an injured comrade during his second tour in Afghanistan, Campbell was seriously wounded in a Taliban ambush; he lost a testicle and both legs above the knees, ruptured an eardrum and suffers from PTSD. He’s a 33 year Canadian Forces veteran who came home to find himself in a new kind of war — “against my very own government.” Government lawyers have asked B.C.’s

highest court to toss the lawsuit out, arguing that the federal government has no binding legal covenant requiring it to maintain a level of service to injured veterans. The case may take ten years; the veterans’ lawyers are acting *pro bono*.

Blais has his doubts about the legal route. He thinks the argument over Canada’s obligation to veterans has to be won or lost in the court of public opinion — and in Parliament.

“I’m very worried. It’s a double-edged sword,” he says. “Win or lose in court, it still has to be done in Parliament. So much is at stake for wounded vets. It’s not just about battlefield wounds, PTSD, suicide or poverty. We need to have the conversation about the huge toxification vets face in war — agent orange, burn pits, depleted uranium. No one has talked about that.”

But the political opposition among veterans to the Harper government in 2015 is far from a united front. One powerful group, the Royal Canadian Legion, is steering clear of direct engagement in the election. The Legion has been involved in the lobbying effort for improved benefits — pressing the government for changes to the New Veterans Charter that would make the lump sum payments comparable to damages awarded by courts to injured civilians, and for better funeral and burial benefits. But it has carefully eschewed Mike Blais’s brand of in-your-face advocacy.

“The Legion does not resort to public demonstrations and if it ever did, this would be a rare situation,” said Legion spokesman Bruce Poulin in an email. “Advocacy is at the heart of everything the Legion does. But to advocate effectively and achieve our purpose, the Legion first gathers the facts through thorough research. We talk with our members, we talk with other Veterans, we talk their families and we consult with subject matter experts. We now use social media, the Internet, and we will actively use the media to lay out our case.”

“Even the Royal Canadian Legion... has counseled its members not to publicly demonstrate,” says Sean Bruyeya, a veteran

and a leading advocate for better treatment of wounded veterans. “Ironic, since the Legion became large and powerful nearly one hundred years ago precisely because they were willing to maximize the use of democratic freedoms to pressure government to care for veterans. Now the Legion will only defend their comrades as long as it is limited to a rather ineffectual battle of media releases and an occasional letter-writing campaign.”

Founded in 1926, the Legion has 1,400 branches across Canada and 300,000 members — only 100,000 of them actual veterans. Although the Legion does not assist directly in the specialized area of mental health, its Service Officer Network can direct veterans to programs and services that do. The Legion is advocating for “immediate and substantial improvement in government programs available to assist with mental health,” and is affiliated with a number of veterans’ organizations working to support mental health initiatives — without the political activism. In 2012, the Legion also established a national homeless veterans program, Leave the Streets Behind, with a \$1 million budget.

But its political clout among veterans is limited; Bruyeya says more than 90 per cent of Canadian Forces veterans do not belong to any veteran organization, “but still remain silent in the face of unprecedented attacks upon veterans who speak out, not to mention the sixty-year evisceration of Canadian Forces veterans benefits.

“Sadly, the majority of veterans have internalized the deeply indoctrinated, submissive messaging put there by military culture — that exercising democratic rights (to demonstrate or go to the media) is a betrayal of government, and therefore a betrayal of Canada and Canadians.” ■

Michael Harris is an award-winning journalist and author, and a columnist for the online news site *iPolitics*. His newest book, *Party of One*, was released in 2014.

STRATEGIC VOTING: *a how-to guide*

Hint: It's harder than it looks.

PAUL BARBER

Many voters believe that the only way to block a Conservative win in their riding is to vote Liberal. That's not always the case.

THE CANADIAN PRESS//Dave Chidley

Whether he was smoking crack on camera or making obscene cracks to the media, Toronto's former mayor Rob Ford made headlines around the world with his bizarre behaviour in office.

Despite his reputation, Rob Ford's sizeable following stuck by him to the bitter end — and many believed he would win again last year. After Ford was diagnosed with cancer midway through the 2014 campaign, his brother Doug replaced him on the ballot. But both pro and anti-Ford sentiment remained unchanged.

For a lot of Toronto voters, the key question of the campaign was how to get rid of the Fords. Many who otherwise would have supported the left-leaning Olivia Chow cast a ballot for John Tory, the former leader of

the Ontario Progressive Conservative party. So many voters for whom Tory was a distant second choice cast their ballot for him to avoid the outcome they dreaded — another Mayor Ford. Voilà: strategic voting.

In Canada, the practice of strategic or 'tactical' voting has been growing steadily for the past fifteen years. It first emerged in a big way in the 1999 Ontario election. Progressive Conservative Premier Mike Harris's controversial program of deep cuts in spending and taxes drove many NDP supporters to vote Liberal to prevent

a second Harris term (in a few instances Liberal voters switched to the NDP). Strategic voting didn't rob Harris of a second majority term — but eight PC candidates lost who otherwise would have won and the party took a smaller number of seats overall, despite getting a share of the popular vote nearly identical to their showing in 1995.

Traditionally, voters vote to express their political convictions without worrying about their chosen candidate's prospects for success. Strategic voting happens when a voter chooses the candidate he or she believes has a realistic shot at winning — even if that candidate isn't the voter's first choice. Typically, the motivation for strategic voting is negative — to help ensure the defeat of another candidate.

There are clear policy differences between the Liberals and the NDP — but for many voters, those differences are far less important than their distaste for the Harper Conservatives. This has the potential to drive widespread Anybody But Conservatives (ABC) strategic voting in 2015. According to an annual survey conducted by Nanos Research for the Institute of Public Policy, 30 per cent of the electorate rated the performance of the Harper government as very poor in 2014 — down from the 38 per cent polled in 2013 but well up from the 12 per cent polled in 2011.

But strategic voting is trickier than you might think. Five different political parties won seats in the House of Commons in 2011, with vote shares that varied dramatically by region. Since then, leadership changes and other factors have led to significant changes in party standings.

To vote strategically it's not enough to watch the national polls; you have to know what's going on in your province and your riding. Many anti-Conservative strategic voters simply cast their ballots for the Liberal candidate — even in ridings where, for instance, the New Democrat has a better chance at winning. If you don't do your homework, you could end up unintentionally helping to elect the candidate you want to defeat. So know your riding — how the parties did in the previous election and how they're performing now.

One big change since 2011 is the scope of the vote; Canadians will elect an expanded 338-member House of Commons this year, with far-reaching changes to constituency boundaries. You can learn about your new and old constituency boundaries on the Elections Canada website (www.redecoupage-federal-redistribution.ca/map/pwt/pwt.html?lang=e&). You can find out how the 2011 results translate to your new riding by clicking on Maps Corner on the Elections Canada home page and looking for Transposition of Votes on the left-hand side of the page. It might take a few steps but the information is there if you want it. Of course, once the election is underway, all this information will be made available on media websites.

Not every riding lends itself to strategic voting. Some seats are safely in the hands of the party you already support, or the candidate you oppose may have an electoral advantage strategic voting can't overcome. But opportunities for strategic voting do exist. It just depends on where you live.

(A caveat: These observations are based on the 2011 results, long-term trends in the regions, recent polling and forecasts projected under a model I developed over 20 years ago. As always, conditions on the ground can change very quickly — and nobody has a crystal ball.)

Let's work our way west...

Atlantic Canada

Political history and recent polls suggest that the best ABC strategic vote in much of Atlantic Canada would be for the Liberal party. However, the NDP has dramatically strengthened its position in the region since 1997. Its current position is weak compared to the Liberals, but the potential remains for shifting political tides in the east in the coming months.

The Conservative-held ridings of Avalon in Newfoundland and Egmont in P.E.I. could be taken by the Liberals. For the past twenty years Nova Scotia has had a strong three-party system. Current polling suggests the Liberals could easily take the Conservative-held ridings of Cumberland-Colchester and West Nova. However, the NDP holds three ridings and the party could become a factor in South Shore-St. Margaret's. In New Brunswick, the Liberals there have a good chance of capturing several Conservative-held seats — Fredericton, Madawaska-Restigouche, Miramichi-Grand Lake and Moncton-Riverview-Dieppe. The NDP might become a factor in another constituency, Saint-John Rothesay, which currently appears to be headed for a close three-way race.

Quebec

The "Orange Wave" of New Democrat wins that swept Quebec in 2011 astonished political observers at the time. It's not as strong now as it was then but it continues to show vigour among French-

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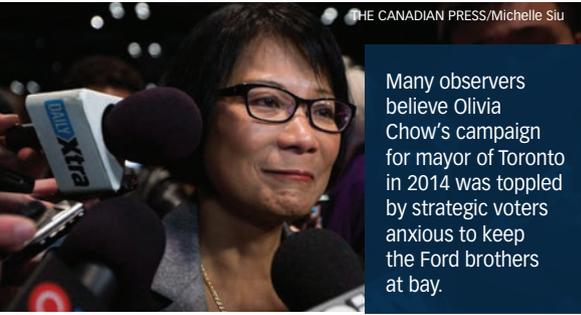
speaking Quebecers. Under Justin Trudeau, Liberal fortunes have revived in the party's traditional areas of strength — English-speaking Quebec and immigrant communities in the Montreal area. The Conservatives won just five seats in Quebec in 2011 but have pockets of strength in the Quebec City region and the Saguenay.

The once-dominant Bloc Québécois has faded. The strongest opponent to both the Bloc and Conservative incumbents in French-speaking regions is now Tom Mulcair's NDP.

Ontario

Ontario was the scene of the Conservatives' greatest triumph in 2011. In their provocative 2013 book *The Big Shift*, pollster Darrell Bricker and Globe and Mail columnist John Ibbitson suggested that Canada was undergoing a long-term political shift to the right, rooted in the growing power and influence of Western Canada and socially and economically conservative middle-class suburban immigrants, particularly in Ontario. Ontario's 15 additional seats in 2015 include several in those 'middle-class suburbs'.

In the 2011 election the Conservative party did indeed sweep the suburban belt of constituencies surrounding Toronto. However, almost all of those suburban ridings (except in Northern Ontario, federal



THE CANADIAN PRESS/Michelle Siu

Many observers believe Olivia Chow's campaign for mayor of Toronto in 2014 was toppled by strategic voters anxious to keep the Ford brothers at bay.



Elizabeth May's continued strength in her home riding of Saanich-Gulf Islands makes it the one district in the country where a strategic vote against the Conservatives means voting for the Green party.



THE CANADIAN PRESS/Darryl Dyck

Jack Layton may be gone, but the "Orange Wave" that swept Quebec in 2011 still makes the NDP the party to beat in most francophone-dominated ridings in the province.

THE CANADIAN PRESS/Chad Hipolito

and provincial constituency boundaries tend to be identical in Ontario) have now voted twice for the provincial Liberals. In fact, 40 constituencies that elected a member of Stephen Harper's 2011 caucus sent a Liberal to Queen's Park on June 12, 2014. Another seven federal Conservative ridings went NDP provincially.

Most of these constituencies have new boundaries but would have elected Conservatives in 2011. However, the last two provincial elections tell us politics in our largest province is not monolithic. Expect many Conservative-held seats to be highly competitive in 2015. These constituencies can be found not just in the Toronto suburbs but also in eastern Ontario, the southwest and in the City of Toronto itself. Many Conservative-held ridings could be lost to the Liberals, a few to the NDP.

Manitoba

In 2011, Conservatives took 11 of 14 seats in Manitoba — including five of seven in Winnipeg — but now appear highly vulnerable to a strong Liberal resurgence, especially in eastern and southern Winnipeg. Liberal strength has been reinforced by an unpopular NDP provincial government. The Liberals could pick up as many as four Conservative seats in Winnipeg.

Saskatchewan

More than any other province, Saskatchewan appears likely to come close to repeating its 2011 results — when the Conservatives captured 13 of 14 seats. However, had the redrawn constituency boundaries been in place in 2011, two seats would have gone to the NDP — one each in Regina and Saskatoon. There are three-way battles in other urban constituencies where, if Liberal voters cast a strategic ballot for the NDP, Conservatives would lose.

Alberta

The province hit hardest by falling oil prices is home to Conservative Prime Minister Stephen Harper and has strongly supported the Conservatives over several elections. However, even here polls suggest some erosion of support for the Harper government. The Liberals are threatening to take away a few seats in Calgary and Edmonton, while the NDP has a chance in Edmonton to add to the single seat they hold there.

British Columbia

Reflecting its diverse geography, B.C. is a province of micro-climates both meteorological and political: The three major parties have all shown strength in the polls. The Conservatives performed well here in

2011 but now appear vulnerable. They could lose a large number of seats in Vancouver and the Lower Mainland to the resurgent Liberals. The NDP captured nearly 11 seats in 2011 but might pick up more from the Conservatives on Vancouver Island and in the interior.

The province is also home to the one riding where a strategic vote against the Conservatives means supporting the Green party, as leader Elizabeth May looks set to retain the Saanich-Gulf Islands constituency she took from the Conservatives in 2011.

The North

The northern constituencies of Yukon, Western Arctic and Nunavut are vast in size, small in population. Politics here is highly local; the characteristics of individual candidates matter greatly. The Conservatives hold two of three constituencies here; they won Yukon by the narrowest of margins over a Liberal candidate in 2011 and held Nunavut by a comfortable margin against the Liberals. The NDP holds Western Arctic. For northerners, local knowledge of the political actors and trends will be critical in planning a strategic vote. ■

Paul Barber is a former public servant and CBC TV producer, with a lifelong interest in politics, polls, elections, economics and media.



Love in an ELECTION YEAR

Don't let politics blow up a happy relationship.

SUE MCGARVIE

We Canadians are a buttoned-down people when it comes to airing certain subjects in public. And there are few faster paths to insult than talking politics — especially when you're in a relationship with someone who doesn't see eye-to-eye with you on the hot-button topics. So when politics comes up in conversation, a lot of couples present themselves to the world as politically "purple" (neither red nor blue) and hastily change the subject to something less dangerous — like hockey, or sex.

Once behind closed doors, however, the differences come out and — sometimes — the arguments start. So how do you cope when *your* views on the big issues of the day — the economy and the environment, abortion and prostitution,

public health care and the proper role for government in society — clash with those held by the one you love best?

Couples come together for all sorts of reasons — and nobody can expect to fall in love with an ideological twin.

(And wouldn't it be dull if we did?) Life is complicated: Things happen to us that change the way we see the world over time. As we get older, we grow as individuals. As we take on responsibilities — the kids, the mortgage, the career — our political views can change. Most of us are grown-up enough to value well-articulated contrary views; few things add more spark to a relationship than good conversation. What matters most is how we handle that friction once both partners have made it clear that they're *not* changing their minds. Sometimes it's no big deal. Sometimes it can pose a serious threat to the relationship.

PHOTO CREDIT: Matthew Usherwood

According to the stereotype, the small-c conservative base in Canada is mostly male, while women tilt left. If that's true, someone should have told Chantal and Geoff Piepers — a happily married Ottawa couple with four kids and three dogs who have been together since their teens, and have very different approaches to politics.

"I have always voted Conservative," says Chantal. "I think Steven Harper is doing a great job and I am a very strong and vocal supporter of our local PC candidate."

Geoff rolls his eyes as he listens. "I couldn't disagree more. I want a new prime minister and Elizabeth May gets my vote," he says. "I am a country boy, have a small business, and think the Green Party's platform reflects the kind of wholesome values I want for our kids."

"Besides, strong, smart women should be running things," he adds, smiling at his wife.

I ask them if their views on politics undermine their relationship; not at all, they say. "We agree to disagree and think that healthy debate over the dinner table is good for helping our children decide what's important to them," says Geoff. "It would be boring if we both parroted each other's opinions. Our relationship comes first and, despite both being strong-minded, we reserve our battles for topics that impact day-to-day challenges."

What's the difference between couples who can "agree to disagree" and those that can't get through an election season without a screaming match? Respect. What matters isn't whether you agree — it's how you express your disagreements. Healthy relationships are built on demonstrations of mutual respect. Don't assume all debates have to end with someone giving in. Once you and your partner voice solid viewpoints on a political topic, you're not likely to change each other's minds — and trying to could damage your relationship. Look to agree only on the things that bring you together as a couple — your romantic relationship, the life you've built together. You're not

"We agree to disagree and think that healthy debate over the dinner table is good for helping our children decide what's important to them," says Geoff.

building a coalition government and, at the end of the day, you're not going to settle anything with a secret ballot. So relax.

In a sense, living in a relationship is a lot like living in a democracy: Much depends on how good we are at disagreeing with each other. And while we might hate to admit it, politics does occasionally show us how opponents can come together. When times are bad, when the country is threatened, all parties pull together. The rest of the time we argue pretty much constantly — and yet this country has held together for a century and a half because we agree on the big things, the core values that make us Canadian.

Same thing with relationships — the ones that last are the ones built around shared core values. In politics, governments fall or are defeated all the time... but the country itself keeps going. A good relationship is bigger than any one dispute. Blowing up a relationship over political incompatibility has to be considered an absolute last resort — something you contemplate *only* when those core values are no longer shared.

And besides — you and your partner might not be as far apart as you think. Get beyond the labels and ask yourself: Why is this person whose politics I find so annoying also so attractive, so compatible? If he or she has merit as a partner, maybe his or her political views do as well. Focus on where you agree before hammering on the points where you don't. (You might notice

PHOTO CREDIT: Sue McGarvie



Geoff and Chantal Piepers: Agreeing to disagree.

this dynamic at work in politics as well. The parties present themselves as clear alternatives but, when you drill down into the platforms and how they actually intend to govern, you find they often agree on the big questions. See? Tear away the rhetoric and what are you left with? Core values.)

With respect and kindness, almost any topic — no matter how difficult — can be handled without bruising the relationship. You may not agree, but you can always learn how to disagree like two people who love each other. It all starts with listening to what the other half has to say. ■



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

TAXES, THE ELECTION AND YOU



Politicians love to offer tax breaks. But what are they worth to you — and what do they cost?

BERNARD SIMON

When Scott Clark was deputy minister of Finance in the late 1990s, he and his colleagues were forever being bombarded with what he calls “crazy tax ideas”.

“Everybody wants a tax break or some new spending program,” says Clark, citing ideas like tax breaks for volunteer firefighters and youth fitness programs. “But politicians do not necessarily see them as crazy because they get them from their constituents.”

As Jean Chrétien’s government moved the budget into surplus, says Clark, the wolves started circling. “Many, if not all, of the ministers would say, ‘We’ve got the money now and it’s time to get going’.” He credits the then-PM and his finance minister, Paul Martin, for tuning out the steady drumbeat of demands for new tax handouts.

“We were able to say to the government, ‘This is really bad tax policy.’ There are better things to do, there are better ways to deliver support for families. In some cases, you’d just be writing them a cheque for something they’re already doing, and that’s ridiculous.”

Maybe so — but that doesn’t seem to be slowing down the Conservative government, which clearly sees targeted tax breaks as a useful tool for wooing key voting blocs. The



February 2014 budget alone included these goodies (among others):

- An expanded tax deferral for farmers forced to sell livestock due to extreme weather conditions.
- A new tax credit for search and rescue volunteers.
- A more generous tax credit for families adopting children.
- A one-year extension of a 15 per cent mineral exploration tax credit for investors.

The showstopper was Prime Minister Stephen Harper’s announcement in late October of a package of “family tax cuts” clearly pitched towards the 2015 election. The centerpiece

is ‘income-splitting’, a controversial tax measure which allows a taxpayer to transfer up to \$50,000 of taxable income to a spouse in a lower tax bracket. Other measures in the package include an increase in the Universal Child Care Benefit — from \$100 to \$160 a month — and a \$1,000 rise in the deduction for child care expenses.

“Our government is focused on helping hard-working Canadian families make ends meet, by making important priorities like child care and after-school sports more affordable,” Harper said at the time.

Politicians love these ‘boutique’ tax breaks — but they drive tax experts crazy. Clark calls them spending programs masquerading as tax cuts. He argues that

income-splitting is particularly pernicious — a tax break that will overwhelmingly benefit higher-income households “to placate a small part of the Conservative base at the expense of all taxpayers.”

Tax experts and some politicians have been calling for years for a root-and-branch effort to trim back the thicket of exemptions and rebates that makes Canada’s tax system one of the most complex in the world.

“I’m all for a more uniform tax system,” says David Macdonald, senior economist at the Canadian Centre for Policy Alternatives. “It makes the burden of compliance much lower. If you’ve got a simpler tax system, it’s a lot easier for people to fill out their own tax forms instead of going to an accountant.”

Some even question whether doling out targeted tax breaks really does a campaigning politician much good. With his relatively high income, a 15 year-old daughter and a wife who doesn’t work outside the home, Larry Chapman, executive director of the Canadian Tax Foundation, stands to be one of the prime beneficiaries of income-splitting. He’s still not wild about the idea.

“I’m not sure that giving tax relief to us was the best thing to do,” he says.

Which points to some of the problems involved in using the tax code for campaign purposes: Targeted tax breaks are often less generous, and apply to a smaller number of people, than politicians and their spin-doctors would have us believe.

Income-splitting, for example, applies only to couples in different tax brackets with children under 18. And the benefit is capped at \$2,000 a year. The C.D. Howe Institute estimates that 85 per cent of Canadian households will get nothing at all from income-splitting.

The recent slump in the price of oil raises more questions about the wisdom of these tax cuts. The Tories promised that income-splitting and the other tax measures wouldn’t jeopardize the surplus they projected for the 2015 budget. With Ottawa now facing a sharp drop in tax revenue from energy companies, that surplus forecast is under pressure.



Prime Minister Stephen Harper, centre, greets people after announcing tax cuts and increased benefits for families at the Joseph and Wolf Lebovic Jewish Community Campus in Vaughan, Ont., on Thursday, October 30, 2014.

Seniors have been one of the Harper government’s most favoured constituencies. They were the first beneficiaries of income-splitting in 2007, when the government allowed retiree couples to split pension incomes in order to bring down the higher earner’s tax bill. The provinces subsequently put similar rules in place.

The 2007 concession was widely seen as a weapon to counter widespread unhappiness with the Tories’ earlier decision to tax income trusts, previously a popular source of dividend income for retirees.

Older taxpayers have done well with the tax-free savings accounts (TFSA) introduced in 2009, and the subsequent increase in contribution limits from \$5,000 to \$5,500 a year. Since seniors are the ones most likely to run out of time and room to bolster their RRSP portfolios, TFSAs give them extra leeway to build a tax-sheltered nest egg.

According to a 2012 Department of Finance study, about a third of adult tax filers have set up a TFSA. Participation rates “are relatively stable between ages 25 and 49, and generally increase with age thereafter, with take-up among seniors being especially strong”. Even low-income seniors have taken advantage of TFSAs in greater numbers than low-income individuals in general.

Politicians love these ‘boutique’ tax breaks — but they drive tax experts crazy. Clark calls them spending programs masquerading as tax cuts.

Given the potential political gains, chances are slim that the current government — or even a future Liberal or NDP one — will heed the criticisms made against narrowly-targeted tax breaks.

Armine Yalnizyan, another senior economist at the Canadian Centre for Policy Alternatives, predicts that deductions to help pay for at-home caregivers are in the cards — whoever wins the next election.

“The Conservatives do seem to favour people staying at home, mainly women, and the Liberals favour women being ‘acknowledged’ for the unpaid work they do at home,” Yalnizyan says.

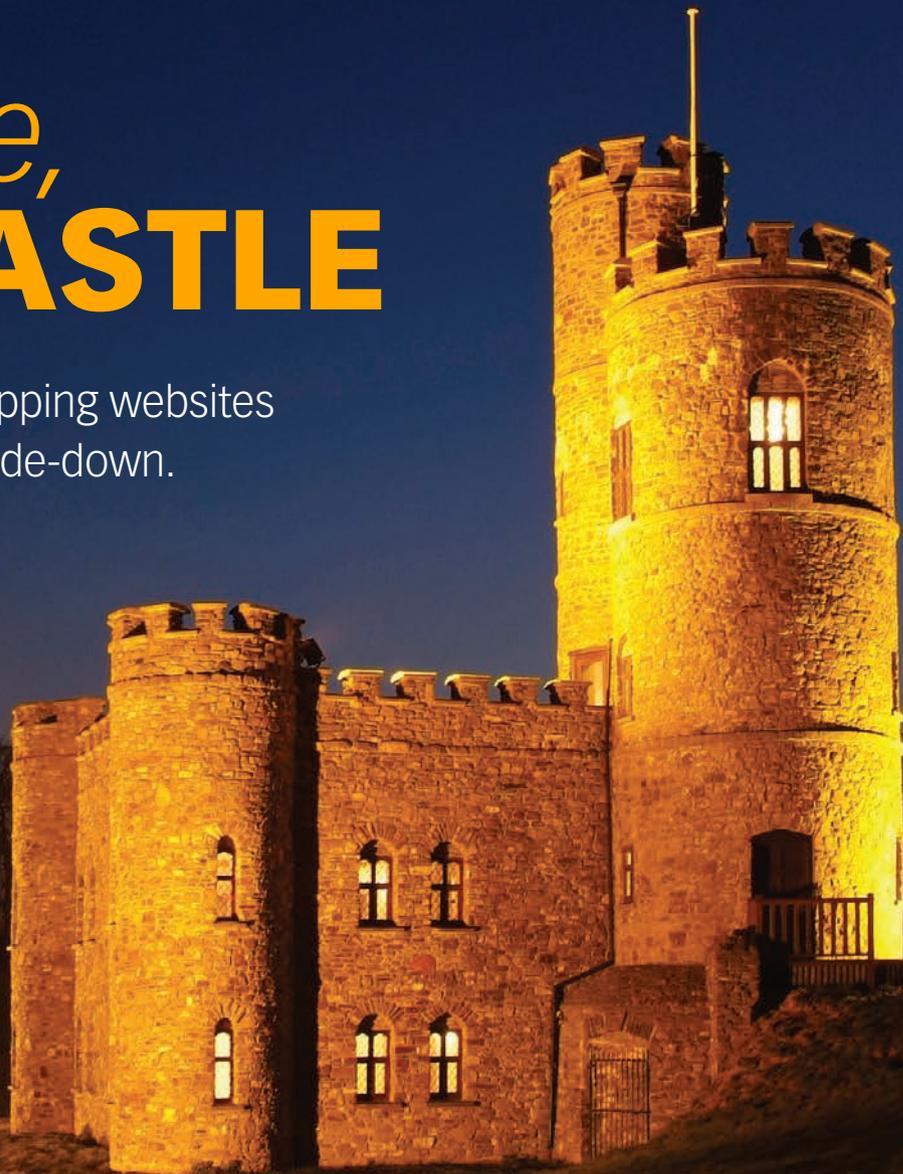
A 2011 report published by the Certified General Accountants Association of Canada noted that “each special tax rule has its own constituency — both individuals and corporations — that have grown used to seeing the tax system as the delivery vehicle for the indirect government spending that benefits them. Removing special tax rules, especially those that have been in place for a long period of time and have a strong political constituency, is not easy to do.”

Prime Minister Harper has underlined that point in recent months with his repeated assertion that the Tories plan to fight the coming election on the issue of putting “money in the pockets of Canadians”. ■

Their home, **YOUR CASTLE**

A new generation of home-swapping websites is turning the travel market upside-down.

ELIZABETH THOMPSON



Planning a holiday? How does a château in France sound? There's a stunning one in the Loire Valley, complete with a private lake and staff, that sleeps 19 — price tag \$2,200 a night in low season.

The "family friendly" Tawstock Castle in North Devon starts at \$700 a night. For \$50 a night you can stay in a tipi on the Guadalupe River in Texas, with air conditioning and Wi-Fi, or crash on a couch

in Manhattan. Twelve bucks gets you a pull-out sofa bed in an RV in Portland, Oregon. For the less adventurous, there are condos on the beach or chalets overlooking the slopes.

Whether it's called the "sharing economy" or "collaborative consumption", websites connecting people with services to people who want those services have soared in popularity in recent years. Some of the most popular sites connect travellers with people willing to rent their homes and cottages — or even a couch for a night.

Home-sharing sites like Airbnb, Home Away, VRBO, Home Exchange and Flipkey often offer a cheaper alternative to traditional hotels. Renting a home — or even exchanging homes — is particularly attractive for retirees on a limited budget. It can also be a way to test-drive a potential retirement destination before making a commitment.

The sector has grown so quickly that municipalities like New York City, Quebec City and Victoria, B.C. are looking into ways to tax or regulate what some consider part of the underground economy.

Tony Pollard, president of the Hotel Association of Canada, says his industry is feeling the pinch as these “private hotel rooms” compete with traditional hotels.

“We do know that in a lot of instances, in the past events would sell out a city,” he says. “When the Grand Prix is in Montreal, you can’t get a room. Last year you could.”

Pollard says his association has been lobbying governments to compel people renting rooms or homes for tourism to be licensed. For one thing, he says, cash-strapped municipalities and provinces are missing out on a lot of potential tax revenue.

For another, Pollard says these shared accommodation sites offer travellers no guarantee a guest room is insured, or that it’s been inspected the same way local authorities inspect hotel rooms.

But if hotels hate these websites, tourists love them. Airbnb, which started in 2008, hit the million-booking mark in 2012. It now claims more than 25 million guests and a million listings around the world. Home Away — which also has a million listings across 190 countries — had only 60,000 listings when it began 10 years ago.

“It has grown pretty dramatically and pretty quickly,” says Jon Gray, Home Away’s vice-president for North America.

Home Away and its affiliated site VRBO (Vacation Rental By Owner) boast that they offer everything from a castle to a caboose.

“The people who use Home Away are, for the most part, significantly older, travel in larger groups, are more affluent and are in many cases retirees,” says Gray. “For the most part, our properties are second homes. They are outfitted for vacation renting.” Airbnb’s properties, on the other hand, tend to be “primary residences where somebody is leaving the residence such that you can come stay in it.”

Home Away makes money by charging homeowners to list their properties on its site. On average, homeowners rent their vacation homes for about 18 weeks a year, netting them an average of \$27,000 in gross bookings, Gray says.

Airbnb, meanwhile, charges the traveller a service fee — 6 to 12 per cent of the subtotal of the reservation. The guest pays Airbnb, which releases the money to the host 24 hours after the guest checks in.

Guests and hosts can check each other out through their Facebook or LinkedIn pages and previous travellers can post reviews of each property.

Onefinestay has been described as “Airbnb for the one per cent”; spokeswoman Madeleine Ito prefers to call it a high-end service for more discerning travellers. Billing itself as the “unhotel,” Onefinestay currently operates in four cities — London, Paris, New York and Los Angeles.

Ito says their collection of homes is carefully “curated” based on location, condition and amenities. Homeowners receive a fee for each night their home is booked. Onefinestay then charges guests a rate that can vary based on demand. Before guests arrive, Onefinestay staffers ensure the home is clean, switch the bed linens to high thread-count sheets and provide towels and high-end toiletries.

When guests arrive, a Onefinestay staffer greets them, shows them around the house, makes sure they understand the rules set by the owner and hands them an iPhone to use during their stay, complete with information about the neighborhood, tips about local restaurants and 24/7 contact numbers in the event of a problem.

One of the more established services is Home Exchange, which allows two families to trade houses. Launched in 1992, it now lists 60,000 homes in 150 countries. Participants in Home Exchange pay nothing for the accommodation — just a membership fee. Spokeswoman Alexandra Origet du Cluzeau says retirees are a growing segment of their market.

“There is a very strong segment of what we call the active retired — people who live on a fixed income, who have an appetite for travel but not unlimited resources.”

The vast majority of travellers are happy with these services. Still, things can go wrong.

Andrea Paine, a federal citizenship judge, has used Airbnb to book accommodation for her

daughter for when she works Fashion Week in NYC. The first time, in 2013, it turned out well — a bunk bed in a midtown apartment for \$28 a night.

A year later, however, an attractive-looking listing for \$69 a night turned into a horror show. The sleeping area turned out to be an enclosure in the living room. The host’s boyfriend unexpectedly showed up.

Like the idea of swapping travel accommodation? Here are some websites to get you started. Happy hunting.

www.homeaway.com

www.vrbo.com

www.onefinestay.com

www.flipkey.com

www.homeexchange.com

www.airbnb.com



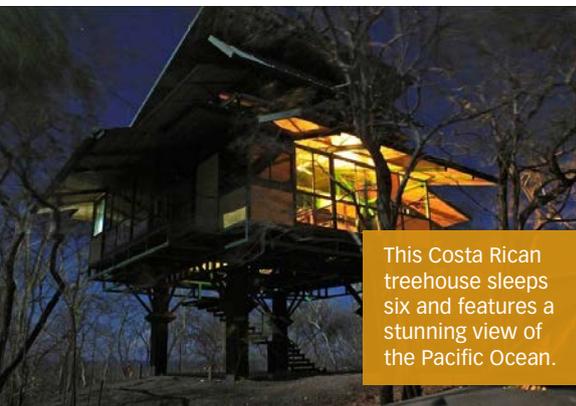
El Medio Place in Los Angeles, available through Onefinestay.

Source: Onefinestay.com



Source: HomeAway

Allure du Lac, a luxury lakeside castle in the Loire Valley, is available for rent through HomeAway (property # 352015vb).



This Costa Rican treehouse sleeps six and features a stunning view of the Pacific Ocean.

"He started living in the apartment, they started smoking weed, they kept lights on until really late," Paine recalled.

One day, Paine's daughter returned to the apartment to find her host had thrown her clothes, bags and passport out of the apartment — and had locked her out. The company she worked for put her up in a hotel for the remainder of the week.

"I wouldn't say I would never use Airbnb again, but I would certainly be a whole lot more cautious in calling the individual and

talking to them before I decided I was going to take it," says Paine.

That's good advice, says Gray: "Talk to the homeowner ahead of time and ask a lot of questions."

Most sharing economy travel sites build trust between homeowners and travellers by posting reviews on their sites — reviews homeowners can't remove.

"Pick a property that has good reviews," says Gray. "If the property has some reviews that aren't that great, weed through them because they will give you some colour as to why, and it might not be things that are really that bad... you may end up finding a property that's available that way as opposed to missing on one."

Checking out the property and the neighbourhood on Google Street View also can give a sense of what it's like before you commit.

If the owner isn't on-site, get the name of a local contact to call if there are problems. It also helps to get all of the rules and

instructions for the property in advance — preferably in writing. And do your research.

"My advice would be a bit of open-mindedness about where you are going to stay and investing some time in researching the neighborhoods themselves," says Ito, pointing out that London has beautiful neighborhoods like Hampstead that many tourists don't know about.

Avoiding peak season can cut your costs, says Gray. "If you go to Disney in October, it's a lot better than going in July in terms of volume and prices and everything else."

While Gray says fraud is rare and companies like Home Away take steps to block potential scam artists from their sites, there are steps you can take to protect yourself.

"If you're sending a cheque or something like that, call first to confirm the payment method," he advised. "Then, if at all possible, pay via credit card or an online secured service like Paypal. It's just a safer way of sending money and is the best way to make sure that you don't get defrauded." ■

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IN ARTHUR'S COUNTRY

A Canadian takes to the Roman roads of Wales to discover his family's heritage — and finds a medieval treasure.

MICHAEL WALTERS

Cardiff Castle from the air.

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When I was a boy, growing up in Sarnia in the 1950s, Sundays were spent at my grandfather's place. There, I would play with my brothers and cousins while grandpa and my father and his siblings spoke softly of old times, in a lovely old language we couldn't understand.

My people are Welsh. My dad, his folks and his 14 siblings emigrated to Canada in 1929 on the land grant program, eventually settling in southwestern Ontario. When grandpa lapsed from Welsh to English around us kids, he told us stories of his time as a soldier in the second South African War, as a shoemaker and a coal miner back in Cross Hands, the place where my father was born. The picture he painted of Wales in the late 19th century was of a green land, dotted with small farms climbing up the rolling hillsides — a way of life that was pushed aside by the coal mines that fed the fires of the Industrial Revolution. Even as a child I wanted to go there, to see what was left of the Wales of my grandfather's childhood.

Fast forward to 2014 and retirement — my wife Brenda and I chose our 40th anniversary for a trip back to the old country. We settled on a driving tour — the Royal Scottish Tours eight-day Elegant Wales tour from Cardiff, west to St. David's, up the coast to Aberystwyth, north to Llandudno then through the Brecon Mountains south to Brecon and back to Cardiff. The tour would take us back to my deepest roots — to the village my father knew as a child.

Cardiff is Wales' capital and its largest municipality — a small and charming city with the beautiful Cardiff Castle at its centre. The city is laid out like a wheel, with the castle at the hub and a series of pedestrian

arcades lined with shops that radiate out from the centre like spokes. Cars and buses are routed around the arcades and the castle. Locals call Cardiff the "twenty minute city" because they say you can be anywhere by car, taxi or bus within twenty minutes.

At the peak of the Welsh coal industry in 1913, over twelve million tons of coal were exported from Cardiff. But coal mining had begun to stagnate by the 1970s. When Margaret Thatcher closed the Welsh mines, Cardiff was forced to re-invent itself — as a centre for regional government services and as a tourist attraction. Today, Cardiff — with its centuries of stunning architecture, from the medieval to the Victorian — is one of the most popular tourist destinations in the U.K., ranked sixth in the world in National Geographic's list of alternative tourist destinations in 2011.

You can see that transformation from gritty Victorian shipping centre to tourist attraction



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A hillside view of the coastal town of Llandudno.

most clearly in Cardiff's waterfront, which has been remade since the 1980s. Acres of abandoned docks and sheds have been replaced with fine housing. Elegant restaurants and shops line Cardiff Bay beside the beautiful River Taff. The BBC has its Welsh headquarters there, where they shoot the perennial sci-fi series *Doctor Who*.

From Cardiff we travelled west along the motorway towards the southwest coast and Pembrokeshire. Our first stop was a lovely country inn at St. David's, a village named after the Welsh patron saint. On our way to St. David's we left the motorway following the sign to Dad's village. Dad had spoken of how much had changed; we did not find the old family home in Cross Hands and so we carried on to the village of St. David's.

The picture he painted of Wales in the late 19th century was of a green land, dotted with small farms climbing up the rolling hillsides — a way of life that was pushed aside by the coal mines that fed the fires of the Industrial Revolution.

Roads in Wales tend to narrow rather abruptly; our divided motorway became a two-lane highway west of Swansea. It suddenly shrank to a country road as we entered Pembrokeshire County. As we arrived at St David's the road narrowed further, and we found cars parked half on the sidewalk and half on the road, which made driving very... challenging. We spent two nights at a heritage hotel there and had a wonderful time visiting St. David's Cathedral, with its ancient Bishop's Palace and tower gatehouse dating from the 13th and 14th centuries. St. David's was an important pilgrimage site during the Middle Ages, when two visits to St. David's were considered the spiritual equivalent of a trip to Rome itself. We also found time to dip our hands in the holy well there, said for centuries to possess healing powers. (I splashed my forehead with the water. No results to report so far...)

Leaving St. David's we headed north along the coast road to Aberystwyth, a lovely, isolated coastal town built around the remains of an old castle along a long stretch of beach. The town is known for the university there and boasts some of the most stunning scenery in Wales. The streets run parallel to the coast, with a promenade on the water that runs from the castle north towards the wild Cambrian Mountains. Our hotel room looked out on the stormy Atlantic.

The next day we headed north, to Llandudno. Driving in rural Wales is a challenge, especially for someone used to the wide highways and generous roadside

In the Middle Ages, two visits to St. David's Cathedral were considered as good as a pilgrimage to Rome.



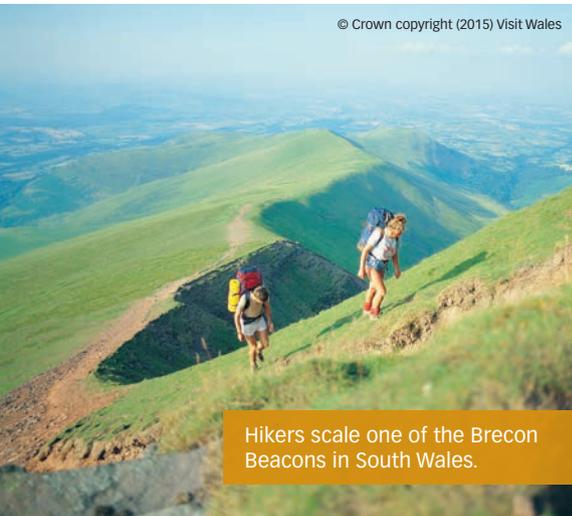
Source: Author

turnoffs of North America. Driving north we passed through the fair green hills and valleys — and I was finally getting used to driving a car with the steering wheel on the wrong side. But the roads in this region are twisting and narrow, built into the sides of steep hills, often with a sheer drop on one side, with few places to stop and take a picture. We were travelling through a part of the world settled centuries before trains and cars, when people got around by horse or on foot. Just finding a parking spot in the tiny lanes of the hamlets we passed through was a constant challenge.

We arrived in Llandudno — another waterfront town with another gorgeous seaside promenade — on a warm September Sunday. Our plan to drive to nearby Snowdonia the next day and take a vintage train to the mountain summit was scuttled by heavy fog and rain, so we carried on west to Conwy, a walled market city built around a castle dating from the late 1280s. Visiting Conwy was like stepping into a living Book of Hours; the castle, built by King Edward I to keep the Welsh in line, still towers over the winding streets, where one can still hear the Welsh language spoken casually. Three bridges span the river that empties into the beautiful harbour, constructed in the 1800s to transport the slate, copper and tin mined in the area during Wales' great industrial era.

After our two nights in the north, we prepared to set out for Brecon. Before leaving our hotel, we received a useful piece of advice. The route suggested by our tour

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Hikers scale one of the Brecon Beacons in South Wales.

organizer followed the motorway east to Chester and then south to Brecon along the English-Welsh border. It seemed a little out of the way, so we thought we'd take a more direct route — through the Brecon Beacons and the centre of Wales. When we mentioned our plan to the desk manager at our hotel, she shook her head: The central route, she said, is very narrow and dotted with small hamlets and crossroads —

a legacy of the fact that, for centuries, the mountainous central region was a refuge and staging ground for Welsh nationalists struggling to beat back successive waves of Roman, Saxon, Norse, Irish, Scottish and Norman invaders. Lesson learned: When travelling in Wales, do as the Romans did and stick to the coast.

Our hotel just outside of Brecon turned out to be another beautiful former gentry estate. The River Usk runs directly behind the property and we were able to walk along the riverbank for a stretch. Brecon is another market town with an unequalled view of the Brecon Beacons, a chain of high hills at the centre of a national park. The town is overlooked by a handsome old Norman castle; the town was long prized as a military staging area because it offers one of the only places the Usk can be forded. We headed back to Cardiff the next day.

Our last three nights in Wales were spent in Cardiff in a hotel next to the central shopping district. We visited the Welsh Assembly, seat of the regional government, and toured the National Museum — a one-of-a-kind

collection of art and artifacts tracking the complete history of Wales, from the Jurassic to the present day.

Wales is a land of astounding physical beauty, with craggy cliffs blending into rolling green pastures and long, sandy beaches. But it's the people who make the land truly special. When I was a boy my dad used to tell me that the members of our family are all "good talkers". Now I know where we got it: This is King Arthur's country, and everywhere you go in Wales you meet locals who are fiercely proud of their history, legends, language and traditions. Everyone you meet has roots in the land running as deep as the mountains themselves, and will regale you with family stories going back generations.

In Wales the past is living and ever-present. "Welcome home," they said to me, when I told them about my father's family. And they surely gave us a trip to remember. ■

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National Association
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When your best friend STAYS BEHIND

You can't always take your pet on holiday. But with a little planning, you can make the experience painless for both of you.



Going on vacation takes a lot of preparation. Although we like to take our pets with us wherever we go, sometimes that's not possible. There are a lot of options for you when you have to leave a pet at home.

Family, friends and fans

It's great when you have people in your life willing to take care of your cat or dog while you're away. But whether you're sending your pet out for a 'sleepover' for the duration of your trip or having someone check in on them at your place, make sure helpers understand the commitment they're making.

If someone is visiting your house to take care of the cat, is he or she willing to stop by often and stay a while for playtime? If your pet is staying at someone else's house, do you have an agreement about what to do if your pet breaks something or ruins the carpet? (Not like that would ever happen...) When everyone understands the expectations, chances are better that you'll all have a good experience.

Choosing a kennel

Boarding your pet at a kennel has many advantages. You know that your pet will have around-the-clock care in a safe and secure environment. You'll also be dealing with professionals who have experience with pets of all kinds.

But choose wisely; every pet has different needs, so you want to be sure the facility you select is a good fit and that you're leaving your cat or dog in capable hands.

Get started by asking around. A personal recommendation can be invaluable. Keep in mind that price shouldn't be the first consideration — a bargain might turn out to be too good to be true.

Do some checking. Is the kennel clean and well-maintained, warm in the winter and well-ventilated in the summer? Is there adequate exercise space? What's the staff like? Visit the facility, preferably unannounced. That way, you'll see what it looks like under normal operating conditions.

If you're going on an extended trip and leaving your pet at a kennel you've never used before, try a weekend stay first. That way, you'll have a chance to check things out without making a major commitment.

Professional pet sitters

If you have multiple pets or if there isn't a suitable kennel nearby, a professional pet sitter might be a great option for you.

If the person is new to you, be sure to check credentials. Many pet sitters are members of organizations like Pet Sitters International or the Better Business Bureau. Pet sitters also should carry liability insurance and may even be licensed and bonded. Remember to ask for references. After all, if the person will be staying in your home with your pets, you want to be sure you're choosing someone reputable.

Before you make a final decision, have the potential sitter come to your house to get acquainted. Observe how the sitter interacts with your pet. You want to make sure your pet will receive personal attention during your holiday.

Leave a List

Help your caregivers do a great job by leaving a list with some of the details they might need to know. Here are a few things you might want to include:

- Your vet's contact information
- Where you can be reached
- Your itinerary (when you're leaving, when you'll get back)
- Medications, if any, and how and when to give them
- Your pet's routine – when to walk the dog or feed the cat
- Any special instructions about your home or preferences

Health concerns

A dog or cat with a medical condition may need special care while you are away. Before you leave, check with your sitter or kennel to ensure they fully understand how to look after your pet. Hopefully there won't be problems — but make sure you know what steps the caregiver will take if your pet becomes ill or is injured.

Remember — if you've taken the right steps and feel confident about the care your cat or dog will receive in your absence, everyone will enjoy the vacation more, and look forward to a healthy and happy reunion. ■

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

LEARNING TO LOVE THE DIGITAL

There's an ocean of information out there. Dive in.

PETER ATKINSON

I'm obviously a fan of information technology. Not in the nerd sense; I don't know how to write code or tinker with Arduino, and I can't tell you the screen resolution of my monitor.

But I love it when technology makes life better. I know it can make things worse — but that usually has more to do with how we use it than the technology itself. And if you take a few simple precautions, the bad stuff is pretty rare.

So in this issue, I want to help you find ways to use information technology to improve your quality of life. There's bound to be some aspect of it that can make your life more enjoyable, simpler, less stressful. I'm going to ask you to bravely venture forth into new territory — but I'm going to equip you to do so wisely.

You'll often have to create a login first, so let's start there.

Using a password manager like LastPass is a big step in staying organized and secure online. I've written about LastPass before so I won't bore you with the details, but it's free and, as odd as it seems to store passwords online, it's secure. I don't worry about forgetting passwords because I don't bother remembering them. LastPass does that for me.

Use a free service like Google's Gmail or Microsoft's Outlook to create a new throwaway email address to register with these new sites. If you find something you want to stick with, you can always shift to your main email address later. This is smart web-surfing. Many people use different email addresses for shopping or subscribing to newsletters.

Speaking of shopping — while sites do occasionally get hacked, the risk to you as a consumer is actually very small. Check with your bank or credit card provider, but most credit card companies offer zero liability as long as you've advised them within a reasonable length of time of any suspicious charges on your bill. (And checking that bill regularly is simply smart, whether you shop online or not.)

Now, with LastPass at the ready and your throwaway email address in place, you're ready to start experimenting.

Most sites will let you sign up with just an email address and a password. If a site asks for more — and if you're concerned about



your personal information — stick to the absolute minimum and don't provide anything that isn't required. If there's a mandatory field that you really don't want to fill out, just type an 'x' or two. That's usually enough to convince the website code that the form has been completed.

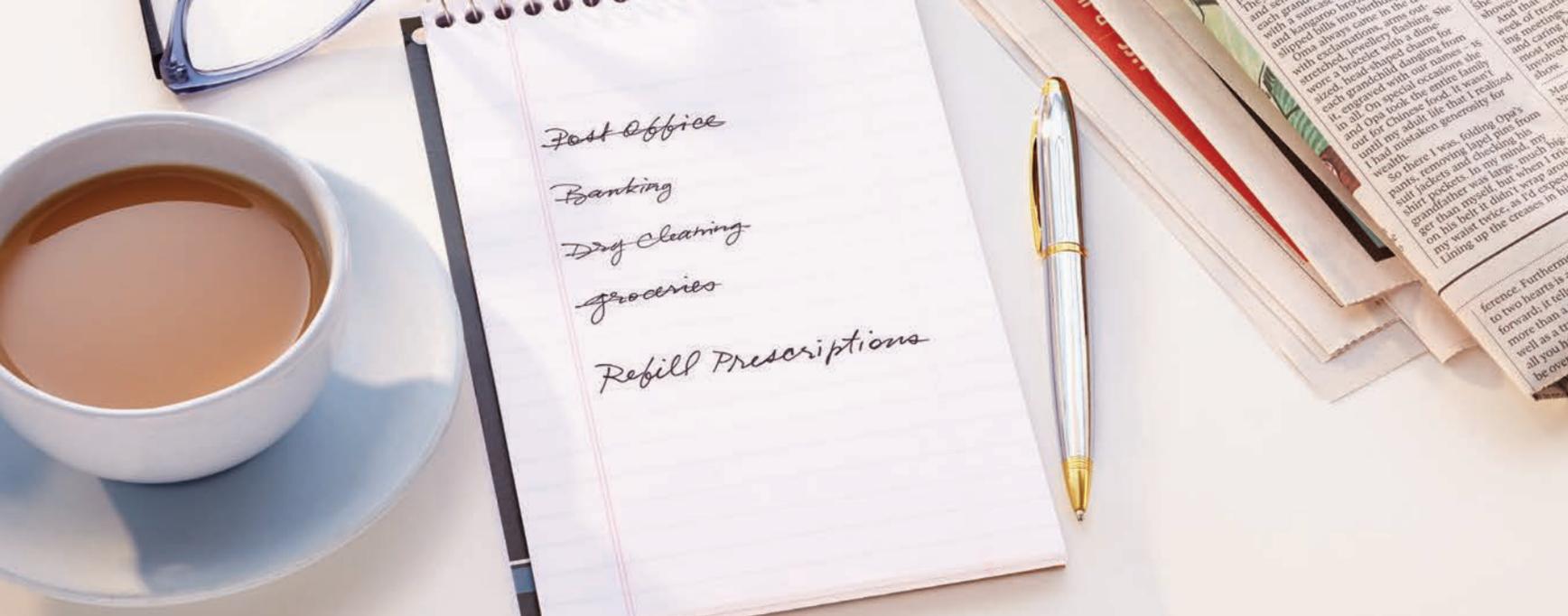
Create free accounts and try out some of the established players to see if they work for you. Evernote and Dropbox can help you manage website favourites, photos, documents and other files. Try SuperCook to create recipes that use what you have on hand, use Calm to relax and DuoLingo to learn a new language. Try Disqus and Gravatar if you like commenting on articles, see if you have anything to offer HistoryPin or Wikipedia and try Pocket to help you manage all those online articles you want to read someday.

Or just start with a Google search of "top websites for X" or "top tools for X" — 'X' being something that you're interested in — and see where it takes you.

Use your throwaway email address to create accounts. Log in, click around. Test drive the buttons. If you don't like it, don't come back. If you do, LastPass will help you login whether you come back the next day or the next year.

This last tip might be the most important. It's really, *really* hard to break something these days. So don't be nervous; click something to see what it does.

For a small investment in time up front, you might find something that makes a big difference in your life. ■



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ASK THE PHARMACIST

If you don't take your medication as prescribed, you're putting your health at risk.



Do you follow your doctor's orders? Like most people, you're probably inclined to say 'yes' – but many of us still don't take our medications exactly as directed.

Whether we miss a dose here or there, or stop taking our medications before we're supposed to, failing to take medications as directed can have serious consequences for our health.

Your health is important — so make it a priority.

That means you need to:

Refill your prescriptions

It might sound simple, but sometimes life just gets in the way and we can't find the time to make it to the pharmacy. Talk to your pharmacist about how to make your refills easier.

Take your medications as directed

Some conditions — such as high blood pressure, high cholesterol and diabetes — might not make you *feel* sick. You might feel fine, in fact — but it's important to take your medications as directed by your doctor in order to help prevent future complications.

Some people stop taking their medication once they start feeling better. But missing doses or failing to refill a prescription can have serious consequences for your health.

Before you stop taking any medication, talk to your pharmacist.

Know how your medications work

It's a good idea to learn more about your condition, your medication and the impact it has on your body, along with any potential side effects. Empowering yourself with knowledge is key to staying healthy and well.

Your pharmacist is an important information resource and can help answer any questions you have, and provide helpful advice and one-on-one counselling that's specific to your situation.

Talk to your pharmacist about side effects

Side effects can sometimes get in the way of taking your medication as directed. If you experience any side effects, talk to your pharmacist about adjusting your medication to minimize any unpleasantness.

Your pharmacist also may be able to recommend changes to your medication and provide tips or recommend products that can help you deal with any side effects.

Never miss a dose

If you're taking several medications, several times a day, it's hard not to imagine missing a dose here or there. It happens to the best of us.

But even those who take their medications consistently can end up taking them at the wrong times, mixing up dosage schedules or taking them incorrectly — often without even realizing it. This also can have serious impacts for your health.

Your pharmacist can put together a dosing schedule that works with your daily routine, and recommend ways to organize your medications by using a pillbox or a medication organizer. ■

This article is brought to you by Shoppers Drug Mart.

SUPPORTING A LOVED ONE?

Is it time to consider retirement living?

Adult children who've taken on a caregiving role for a loved one can be overwhelmed by worries about aging parents and their declining independence. Caregiving can include managing tasks around the house such as groceries or outdoor work, co-coordinating medical appointments, or even dropping in regularly for company and to ensure everything is okay.

In a study conducted by Chartwell Retirement Residences, 47% of adult children who were responsible for assisting with the day-to-day needs of their parents reported that without extra support, the added responsibilities were a significant source of stress.

For many, a retirement residence is the perfect option to balance the need for some support, such as housekeeping and dining, with the desire to still maintain an active and independent lifestyle. If you are considering retirement living for a loved one, there is support to

help you decide if the time is right and the options you should be considering. There are even short-term stay programs offering the flexibility of exploring retirement living without a commitment.

If you'd like to find out if the time is right for your loved one, take this readiness survey.

Just as needs vary by individual, there is no definitive time to consider senior living — but there are a number of signs to watch for when deciding if a retirement living community is the solution.

If you would like to find out if the time is right for retirement living for your loved one, take the "Is It Time?" survey.

To calculate your answers and receive a tailored recommendation, visit www.chartwell.com/help-me-choose/readiness-survey. This survey is courtesy Chartwell Retirement Residences.

IS IT TIME? SURVEY

- How often do you worry about your elderly loved one when he or she is home alone?**
 - Never
 - Often
 - Sometimes
- Has your loved one recently suffered a health scare that has caused you concern?**
 - No
 - Yes
 - No, but I am worried this may occur
- Have you been increasingly stressed because of extra efforts you have recently undertaken to care for your loved one?**
 - No
 - Yes
 - No, but I fear I may in the future
- Has your loved one become forgetful recently, neglected household chores or not paid bills?**
 - No
 - Yes
 - A little bit
- Do you believe your loved one may be lonely, and would benefit from enhanced social connections with others?**
 - No
 - Yes
 - Maybe
- Has a medical professional recommended that searching for senior living options may be beneficial for your loved one?**
 - No
 - Yes
 - Not yet, but expect they will in future
- Would living in a community that provided basic assistance, such as laundry, housekeeping and security, help your loved one and reduce the stress on family caregivers?**
 - No
 - Yes
 - Maybe within the foreseeable future
- How much physical activity does your loved one have access to and actively participate in?**
 - My loved one has access to and participates in physical activity on a regular basis
 - Some, but he or she could benefit from more options
 - None, and he or she would benefit from a community that provided this
- Has your loved one experienced any driving-related problems, including decreased confidence while driving, loss of license or difficulty in finding transportation for appointments?**
 - No
 - Yes
 - No, but this is a strong possibility for the future
- Would you feel a peace of mind in knowing that your loved one received regular observation and supervision of their well-being?**
 - No
 - Yes
 - No, but I may in the future

ASK THE HEALTH OFFICER

How can I avoid nasty surprises when submitting medical and dental claims?

QUESTION: I recently submitted claims under the Public Service Health Care Plan (PSHCP) and the Pensioners' Dental Services Plan (PDSP) and was shocked to learn that I would not be reimbursed for either claim. I'm now left paying for them out of pocket. How can I keep this from happening in the future?



ANSWER: Take the time to understand the coverage in your plans. You may be surprised by what you learn.

Many plan members assume a service, drug, treatment or medical equipment is covered simply because it was prescribed by a medical specialist, or recommended to improve their health. But a prescription or recommendation doesn't automatically mean reimbursement under PSHCP or PDSP.

Taking the time to read the plans can help you make informed health decisions. It surprises me that many plan members know so little about the plans' limits. Knowing your

coverage will be a big help if you find yourself in a situation where you have to make a quick health decision. You'll know what services, treatments, medications and medical equipment you can access. If the thought of reading a plan directive seems daunting, even scanning it will give you a useful general understanding of your coverage.

For example, did you know that you can access the services of allied health care professionals like chiropractors, massage therapists, occupational therapists and psychologists, or procure medical equipment like hospital beds and lift chairs?

Being informed about your out-of-province (or country) medical emergency coverage may help you stay calm if you find yourself in an emergency situation far from home. It can also help you avoid costly medical expenses upon your return.

Most members don't know that submitting PSHCP or PDSP claims for items not covered drives up the plans' administrative costs. All claims submitted to Sun Life require processing, even when there's no reimbursement. Those extra costs are absorbed by the plan, which in turn may increase contributions from all retired plan members.

So knowing what's in your plan is good for you, and for every other plan member. You can do your part by visiting the PSHCP website at www.pshcp.ca and the PDSP website <http://www.tbs-sct.gc.ca/hr-rh/bp-rasp/benefits-avantages/pdsp-rsdp/pdsp-rsdp-eng.asp> to learn the finer details of your plans.

Another smart move is to open your very own personalized online account for PSHCP and PDSP at this website: <https://www.sunnet.sunlife.com/signin/csi/pshcp/e/home.wca>. You'll need to open two accounts — one for the PSHCP and another for the PDSP. You can check out Sun Life's e-tutorials on personalized online accounts at the following website: <http://www.sunlife.ca/static/canada/sunlifeCA/ETutorial/English/index.html>.

A personalized online account can help you explore and manage your claims history, keep track of when you can next claim for glasses, access detailed coverage information and much more.

Knowledge is power! ■

ASK THE PENSION OFFICER

QUESTION: My partner and I are getting married this year. Will my spouse be entitled to a survivor benefit? Is my new spouse covered under my health and dental insurance plans?

ANSWER: This question has come up a few times recently... must be spring. First off, congratulations.

Your new spouse's eligibility for a survivor pension and insurance benefits depends on a couple of things.

Were you married or living in a common-law relationship prior to your retirement? If you were married before you retired from the public service, then normally your partner would be entitled to survivor benefit.

If you are not married but are common-law, and if you have lived in a "relationship of a conjugal nature" for at least a year prior and prior to your death, your partner may be entitled to a survivor benefit. To qualify you must provide a Statutory Declaration form to the Government of Canada Pension Centre (these files are available online at <http://www.tpsgc-pwgsc.gc.ca/remuneration-compensation/form/html/2016-eng.html>).

Unfortunately, if you marry *after* retirement (or after age 60 for the Canadian Armed Forces), your spouse is not entitled to a pension. That said, you still have options. For example, you can choose to provide your partner with a benefit by taking a reduction in your own pension. You must choose this option within one year of your marriage, or one year from the commencement of your pension, whichever is later. This decision also must be made at least one year prior to your death.

Good news: Your new partner might be covered under your insurance plans. The Public Service Health Care Plan (PSHCP) provides coverage for members and their eligible dependents, while the Pensioners' Dental Services Plan (PDSP) is voluntary and provides eligible pensioners and their family members (including survivors) with dental services that are not covered by the provincial or territorial health or dental care plans. You must, however, take steps to make sure your new partner is enrolled within the time limits specified by either plan. That said, when the pensioner passes away, if the dependent (i.e.: the new spouse) does not qualify for a survivor pension, then they do not receive benefits from the PSHCP or PDSP.

If you have any questions regarding your specific situation or pension plan administration, you can contact the Pension Centre toll-free at 1-800-561-7930 (Monday to Friday, 8:00 am to 5:00 pm, your local time). If you're outside of Canada and the United States you can call 509-533-5800 (Monday to Friday 8:00 am to 5:00 pm Atlantic time).

You can also visit Public Works and Government Services Canada online at <http://www.tpsgc-pwgsc.gc.ca/>. For RCMP pensions, call toll-free 1-855-502-7090 (Monday to Friday, 8:00 am to 4:00 pm, your local time) or email pensioncentrercmp.centredespensionsgrc@pwgsc-tpsgc.gc.ca. For veterans, contact 1-800-267-0325 (toll free within Canada and the United States) or email pensioninquiries@forces.gc.ca. ■



ASK THE VETERANS OFFICER

Who qualifies for burial in the National Military Cemetery?

QUESTION: I recently attended a funeral for an elderly family friend at the National Military Cemetery in Ottawa. The service was beautiful and very dignified, with a small honour guard. I was wondering: Are all veterans eligible for interment in this cemetery?

ANSWER: The Department of National Defence, in partnership with Beechwood Cemetery, operates the National Military Cemetery (NMC) in Ottawa. The cemetery is unique in Canada as it honours members of the Canadian Armed Forces (CAF) who have served their country with distinction in war and in peace.

Those eligible for interment at the NMC must be:

- Serving or honourably released members of the CAF (regular and primary reserve) and former services;
- Canadian veterans of the world wars or the Korean War;
- Merchant navy members as defined by Veterans' Affairs, or;
- One designated immediate family member of a person qualifying for interment, who may be buried in the same plot as the family member.

You or a family member can apply for burial in the NMC prior to death. Apply to the Director of Casualty Support Management (DCSM); application forms can be obtained online (http://www.forces.gc.ca/assets/FORCES_Internet/docs/en/caf-community-support-services-casualty-support/d2277-em.pdf) or by contacting DCSM directly. You can file an application by fax, mail or email, or drop it off in person.

Once an application has been approved, Beechwood Cemetery arranges for the installation of a standard headstone. Fees for

burial and related services are based on rates approved annually by the Ontario Ministry of Corporate and Consumer Relations. CAF covers all burial costs for members who were killed or died while serving, up to a maximum set in Treasury Board directives. Burial costs for those whose deaths were not service-related, and for designated family members, are the responsibility of applicants and their estates. Beechwood offers pre-payment options; current rates are published on the NMC website.

Family of deceased CAF members (regular and primary reserve) can request, free of charge, a small honour guard, a padre, a bugler and/or a piper. Immediate family members who are not former CAF members aren't entitled to this service.

For more information, contact the DCSM toll-free in Canada at 1-800-883-6094, or at 613-992-0307. Or email at jpsu@forces.gc.ca. You can learn more about the NMC at forces.gc.ca/en/caf-community-support-services-casualty-support/national-military-cemetery.page. Contact Beechwood Cemetery directly at 1-866-990-9530 or 613-741-9530, or by email at mbourbeau@beechwoodottawa.ca.

Another program available to some veterans is the Last Post Fund. The fund supports Veterans' Affairs Canada's (VAC) Funeral and Burial Program, which provides funeral and grave-marking services to eligible Canadian and Allied veterans.

Its mission is to ensure that no veteran is denied a dignified funeral and military gravestone. Eligible veterans must meet both military service and financial criteria, and must have been:

- a member of the CAF or any predecessor naval, army or air force of Canada or Newfoundland, or;
- a Merchant Navy veteran of the Second World War or Korean War, or;

- a veteran who served with the Allied Forces during the Second World War or the Korean War and lived in Canada for at least 10 years, or lived in Canada prior to enlisting and was living in Canada at time of death.

Eligibility can be established in one of two ways:

Matter of right: When a veteran's death is related to military service due to a condition for which VAC has provided a disability benefit — and on approval from a VAC medical authority — assistance may be granted without means testing.

Means testing: The test takes into account marital status, number of dependents and net assets.

Before offering assistance, the Last Post Fund will conduct a short interview with the veteran's next of kin, executor or other responsible person to establish eligibility. When applying for assistance, have the veteran's military service and financial information on hand to speed the process. **Please note that you can apply for assistance for only one year after the veteran's death.** For more information call toll-free at 1-800-465-7113 or email info@lastpost.ca.

The RCMP National Memorial Cemetery

The Ottawa Division of the RCMP Veterans' Association, with the help of the RCMP and the Beechwood Cemetery Foundation, officially dedicated the RCMP National Memorial Cemetery in October 2004. At the time the cemetery was open only to retired and current members of the RCMP, civilian members, special constables and members of their families. In 2006 eligibility was broadened to include civil servants with 20 years or more of uninterrupted RCMP service. Learn about applying at beechwoodcemetery.com or call the liaison to the RCMP National Memorial Cemetery at 613-741-9530. ■

Advocacy in action

HERE COMES THE ELECTION

We know it's coming: the 2015 federal election. And federal retirees will be ready to speak out and help set the election agenda.

Once the federal election is called, members of the National Association of Federal Retirees will receive a toolkit called *Your Guide to the 2015 Federal Election*. In it, you'll find all of the tools that will be used by more than 185,000 federal retirees across the country over the course of the election campaign.

The 2015 federal election will give Association members opportunities to engage with politicians and candidates directly: meeting with MPs and candidates, writing letters, engaging campaigners on the issues that matter to federal retirees.

Members will get the tools they need to be active voices in our communities. Town halls and all-candidates meetings will be opportunities to have vibrant conversations about the issues that matter most to federal retirees. Plan to attend them and ask questions. The more often politicians hear about our issues, the more likely they are to incorporate them into their platforms and the national dialogue.

And, as our members, you'll have the opportunity to make your mark in media — both traditional media and social media.

It's never too early to become active on the social media front — so we're encouraging all federal retiree members who haven't done so already to venture into Twitter and Facebook, and take part in the conversations that will shape and, more than likely, help determine the course of the federal election.

Social media now plays a big role in politics, especially on the federal scene — and it's the perfect way for candidates, parties,

advisors, pundits and Canadians to roll with the punches as election campaigns unfold. More than 14 million Canadians log on to Facebook on a daily basis, nearly 6 million Canadians use Twitter each month, and every major national political party is active on social media; if you're not taking part, you're missing out. Now is the perfect time to join the Twitterverse and start following the users and hashtags that will shape the 2015 election conversation.

Hashtags are user-created standards for identifying tweets that belong to a common topic. Twitter users include the hashtag in their tweet, so that other users searching for the same topic will be able to find it. Facebook has enabled searching by hashtag too, so you can use hashtags on Facebook — but you should always use hashtags on

Twitter. Stories about anything in Canadian politics usually include #cdnpoli, and the tag #elxn42 is trending for use in the 2015 federal election.

A Twitter handle is essentially a username — it identifies people and businesses. Twitter handles are immediately preceded by the “@” symbol. For instance, Prime Minister Harper is @pmharper and our Association is @fedretirees.

Once you've joined Twitter, search for and follow Canada's main political parties and leaders, listed below. MPs and candidates, or their campaigns, may also have Twitter handles. Keep up with what's trending in Canadian politics on Twitter at the website <http://politwitter.ca/page/canadian-politics-hash-tags>. ■



Parties

Bloc Quebecois:	@BlocQuebecois
Conservative Party:	@CPC_HQ
Green Party:	@CanadianGreens
Liberal Party:	@liberal_party
New Democratic Party (NDP):	@NDP_HQ

Leaders

Bloc Quebecois:	@Mario_Beaulieu
Conservative Party:	@pmharper
Green Party:	@ElizabethMay
Liberal Party:	@JustinTrudeau
NDP:	@ThomasMulcair

Party hashtags

Bloc Quebecois:	#BlocQc
Conservative Party:	#CPC
Green Party:	#gpc
Liberal Party:	#lpc
NDP Party:	#NDP

OUR PREFERRED PARTNERS



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Call 519-772-7632 or visit
www.canadianmoneysaver.ca;
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Chartwell Retirement Residences

Call 1-855-461-0685 or visit www.chartwell.com

Choice Hotels Canada

Call 1-800-4CHOICE (1-800-424-6423) or visit
www.choicehotels.ca; use ID number 219420

Collette

Call 1-866-413-3762 or visit www.gocollette.com;
quote promotion code R841-AX1-918

Delta Hotels and Resorts

Call 1-800-268-1133 and mention Federal
Retirees or visit www.deltahotels.com/corporate-landing-page/Federal-Retirees

Enterprise Rent-A-Car

Call 1-800-736-8222 or walk into your local
Enterprise, quote ID number NAC3013,
or visit www.enterprise.com/fsna

Johnson Home and Auto Insurance

Call 1-855-516-5606 or visit
www.johnson.ca/federalretirees

MEDOC® Travel Health Insurance

Call 1-866-606-3362 or visit
www.johnson.ca/federalretirees

National Car Rental

Call 1-800-CAR-RENT (227-7368);
use ID# 5030905

Nexus Holidays

Call 1-866-553-8989 or visit www.nexusholidays.ca

Relocation Services Group

Call 1-866-865-5504 or visit
www.relocationservicesgroup.com/federalretirees

Shoppers Drug Mart/Pharmaprix

Members take advantage of exclusive Optimum offers. Visit Shoppers Home Health Care for 15 per cent off a variety of home comfort and safety solutions. Call 1-855-701-3762 for the Shoppers Specialty Health Network's reimbursement assistance program.

VIA Rail

Call 1-888-VIA-RAIL (1-888-842-7245) and
quote business rate code 810962 or visit
www.viarail.ca/en/FederalRetirees



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National Association
of Federal Retirees

Association nationale
des retraités fédéraux

FEDERAL RETIRES NEWS

Board member opportunities

The Board of Directors of the National Association of Federal Retirees is made up of leaders who are dedicated to the organization's mission — to 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 our credibility and voice. Serving on the Association's Board of Directors is an extraordinary opportunity for those who are passionate about leading an organization that is almost 185,000 members strong, with 83 branches across Canada.

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're seeking directors to contribute to a dynamic, unified team of leaders, skilled in effective teamwork and strategic thinking. We're looking for people with knowledge of health care and pensions, environmental scanning and recruiting.

Board Member Responsibilities

Each Board member is expected to know what good governance is and to practice it. Board members are expected to be aware

of the Association's advocacy issues and to keep in touch with new developments that affect the Association and its advocacy work.

Board members are expected to read and understand the Association's financial statements and 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 participate positively in discussions.

Board members are expected to serve on one or more Board committees and 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

If you are interested in joining the Association's Board of Directors and lending your voice to speak for retirement security for our members and all Canadians, or if you would like more information, please contact the Nominating Committee by email at elections@fsna.com.

Ian Gray re-appointed to Association's Board

Ian Gray has been re-appointed to the Board of Directors as Ontario District Director, pursuant to the Association's bylaws.

The Association's Board of Directors looks forward to working together as a dynamic and unified leadership body in pursuit of our mission: to improve the quality and security of retirement for our members and all Canadians through advocacy and the provision of services.

Travelling to the U.S.? Keep this in mind

The time you spend in the U.S. could have an impact on your tax status with the United States Internal Revenue Service — but you can take steps to make sure you don't run afoul of the IRS.

In deciding whether to tax snowbirds, the IRS uses a 'substantial presence' test that considers the amount of time you've been in the U.S. over the previous three years. If the time averages four months or more over any three years, you're considered a resident alien.

Resident aliens are non-U.S. citizens who spend 183 or more days per year in the U.S. (subject to the averaging under the substantial presence test) and are typically taxed by the IRS on income from all sources worldwide. Non-resident aliens are those who spend 182 days or less in the U.S. and are generally taxed only on income from U.S. sources (including rental income, the sale or exchange of U.S. real estate, interest, dividends and annuities).

Completing IRS Form 8840, the "Closer Connection" form, can help you retain your status as a non-resident alien and may save you a serious tax headache with the IRS. The form will help you tell the IRS that you've spent fewer than 183 days of the calendar year in the U.S.; that your main place of residence is in Canada; and that overall, you had a closer connection to Canada than to the United States during the year. The form should be completed by June 15 of each year.

Soon, the new Entry Exit Initiative will allow officials to track how many days Canadians have spent in the U.S. This bi-national border program means entry and exit data will be shared on individuals travelling between Canada and the U.S. The initiative was set

to be expanded on June 30, 2014, to include Canadian and American citizens, but the necessary legislative and regulatory changes had not been implemented. At press time, the Initiative is not yet fully operational.

To stay on the right side of the IRS, contact the Internal Revenue Service and ask about completing IRS Form 8840 annually if you spend a significant amount of time in the U.S. each year.

Time spent in the U.S. can also affect your eligibility for provincial health care coverage. Before travelling, check your province's requirements for health care eligibility, verify your Public Service Health Care Plan coverage, and buy adequate travel insurance for your needs.

About your new membership card

By now you may have received your new membership card, with our new name, logo and look. In addition to being part of a more informative membership package, the cards are made of a thicker, more durable plastic.

We've moved to these cards for several reasons. Our old cards weren't very durable and members were often inconvenienced by having to request a replacement.

These new cards will last for several years. The card has a current expiry date printed on the back, but your renewal will be handled much in the same way vehicle licence plates are — we'll issue a sticker each year to keep your card up to date.

Some members paying directly from their pensions (dues deducted at source, or DDS) might notice that the expiry date has changed from March to December. There's no loss to you; because you pay monthly you aren't losing — or gaining — any time. This is an administrative move that synchronizes expiry dates and will help to keep costs down.

These cards will save the organization hundreds of thousands of dollars in printing and mailing costs that can be spent where it's needed most — on advocacy to protect your pensions and benefits.

Your new brand

The Association began a rebranding exercise in late 2013, with a focus on our name, logo and brand. At the 2014 Annual General Meeting in June, delegates selected the name most supported by our members — National Association of Federal Retirees — and opted to keep our old logo and re-colour it to make it more vibrant and modern. The Association is pleased to present our new logo on the preceding page — and you may have noticed it already on the cover of this issue of Sage. You may also have seen our new logo in use already in other ways, and over the coming weeks you'll see the Association transition completely to the new look. Stay tuned and visit our website regularly for a full reveal of our new brand.

Relocating?



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BRANCH ANNOUNCEMENTS

BRITISH COLUMBIA

CENTRAL FRASER VALLEY (BC01)

BRANCH EVENTS

Thurs, Mar 12, 2015 at 1:30 pm: Regular branch meeting in the APA Church Fireside Room, 3145 Gladwin Rd, Abbotsford, B.C. We'll hear from an informative speaker addressing issues of interest to our members, who will be followed by a short business meeting.

Thurs, Apr 9, 2015 at 1:30 pm: Regular branch meeting in the APA Church Fireside Room, 3145 Gladwin Rd, Abbotsford. We'll hear from an informative speaker addressing issues of interest to our members, who will be followed by a short business meeting.

Thurs, May 7, 2015 at 1:30 pm: Regular branch meeting in the APA Church Fireside Room, 3145 Gladwin Rd, Abbotsford. We'll hear from an informative speaker addressing issues of interest to our members, who will be followed by a short business meeting.

Thurs, June 4, 2015 at 11:30 am: A branch spring luncheon at Rancho Catering, 35110 Delair Rd, Abbotsford, B.C.

For more information please contact Branch President Randie Scott at 778-344-6499 or at randiescott@hotmail.com. If you have not yet shared your current e-mail address with the branch, contact us at fsna-cfv@shaw.ca.

CALLS FOR NOMINATIONS & VOLUNTEERS

The Central Fraser Valley Branch is seeking volunteers for a Branch Advocacy Committee that will prepare and execute a plan for advocacy initiatives and information sessions in advance of the 2015 federal election. The branch is also looking for a member willing to work with our designated Health Benefits Officer as a backup. Training and access to resource material will be provided. We need other volunteers for a variety of duties on ad-hoc committees. For more information please contact Branch President Randie Scott at 778-344-6499 or at randiescott@hotmail.com.

CHILLIWACK (BC02)

BRANCH EVENTS

Tues, Feb. 10, 2015 from 10:00 am to 12:00 pm: Annual general meeting at the Seniors Recreation Centre, College St, Chilliwack. Election of officers. For details call the branch office at 604-795-6011.

Tues, June 9, 2015 commencing at 5:30 pm: Branch annual dinner and awards banquet. Entertainment and door prizes. Location TBA.

CALLS FOR NOMINATIONS & VOLUNTEERS

The Chilliwack Branch is urgently seeking volunteers to serve on the board of directors. There are vacancies for the following positions: secretary, member support, newsletter editor, branch website manager, office staff, telephone committee, compassionate chair. Call the branch office at 604-795-6011, or email us at regdaws.fsna.bc02@shaw.ca

DUNCAN AND DISTRICT (BC03)

BRANCH EVENTS

Thurs, Apr 16, 2015 at 11:00 am: Annual general meeting and lunch at Travelodge in Duncan. Guest speaker Janelle Lacroix, a Duncan lawyer, will discuss the recent changes in wills. Invitations will follow by email or telephone. For more information and our contact list, please check our website at <http://www.fsnabc.org> and follow the link to the Duncan branch.

FRASER VALLEY WEST (BC04)

BRANCH EVENTS

Thurs, Mar 19, 2015 at 11:30 am: Annual general meeting at Newlands Golf and Country Club, Langley, B.C. We'll debate newly-drafted branch bylaws, fiscal matters, branch communications, our mail-out strategy and the hard copy mail-out of our quarterly branch newsletters. To enquire about the cost of lunch, or to make reservations, please contact Heather Smith at hsmith1853@shaw.ca or at 604-574-1853 by Mar 12, 2015.

Every first Thursday of the month: Meet-and-greet coffee at ABC Restaurant on King George Blvd near 22nd Ave in South Surrey.

NANAIMO AND AREA (BC05)

BRANCH EVENTS

Thurs, Mar 26, 2015 at 11:00 am: Annual general meeting at Tigh-Na-Mara Seaside Spa Resort and Conference Centre, 1155 Resort Drive, Parksville B.C. Doors open at 10:00 am. The business session commences at 11:00 am and will include approval of the revised branch bylaws and the election of officers, followed by guest speaker Sylvia Ceacero, CEO National Association of Federal Retirees, and a luncheon. RSVP no later than March 21, 2015 to the registrar, Jim Gahr, at 250-754-0989. For more information and meal prices contact Rick Roberts, program director at 250-248-7171. More information will be available in our next newsletter; you can also visit our website www.fsna-nanaimo.org. Also, our "phoner" call-outs commence two weeks prior to the meeting.

Mon, May 11 at 11:30 am: Volunteer luncheon at Lantzville Legion. Lunch at 12:30. Use above contact information for further information.

Thurs, June 18, 2015: General meeting at Coast Bastion Hotel, Nanaimo. Use the above contact information for further information.

CALLS FOR NOMINATIONS & VOLUNTEERS

Volunteers are always welcome. Please consider helping your branch continue to serve our membership. For more information please call 250-468-0260 or email Bobwillisbc@shaw.ca

VANCOUVER (BC08)

BRANCH EVENTS

Thurs, Mar 5, 2015 at 11:30 am: Annual general meeting and luncheon at Broadway Church, 2700 E Broadway, Vancouver B.C. The meeting will include presentation of the 2014 financial reports and calls for nominations and elections of the vice president, membership director, treasurer and two directors. Please RSVP by Feb 25 by calling 604-681-4742 or by e-mail fsnavan@shaw.ca.

Thurs, June 11, 2015 at 11:30 am: General meeting and luncheon at Broadway Church, 2700 E Broadway, Vancouver B.C. Speaker TBA. Please RSVP by June 4 by calling 604-681-4742 or by e-mail at fsnavan@shaw.ca.

CALLS FOR NOMINATIONS & VOLUNTEERS

Vancouver Branch seeks volunteers to staff our office one or more days per month from 10:00 am to 2:00 pm to provide information and referral service to members and potential members. Contact Bob Anderson at 604-681-4742 or by e-mail at fsnavan@shaw.ca to learn more.

VICTORIA-FRED WHITEHOUSE (BC09)**BRANCH EVENTS**

Tues, May 5, 2015 at 11:30 am: Spring luncheon at Gorge Vale Golf Club at 1005 Craigflower Rd. Victoria, B.C. Guest speaker Isobel Mackenzie, seniors advocate, B.C., at 11:45 am. Cost is \$15 for members, \$33 for guests. RSVP by Apr 17, 2015 to Jacquie Savard 250-590-8755 or by email jacquie.savard@yahoo.ca

SOUTH OKANAGAN (BC10)**BRANCH EVENTS**

Fri, Mar 27, 2015 at 10:00 am: General meeting at Penticton Library/Museum Auditorium, 785 Main St, Penticton. Coffee at 9:30 am. Presentation by Scott Austin of Art Knapp on "Container and Balcony Gardening".

OKANAGAN NORTH (BC11)**BRANCH EVENTS**

Thurs, Apr 9, 2015 at 10:00 am: Annual general meeting at the Elks Hall, 3103 30th St, Vernon B.C. Elections for all positions. Please plan to attend. Coffee will be served. For more information please call 250-542-2268 or email fsna11@telus.net.

Thurs, June 11, 2015 at 10:00 am. Regular meeting at the Elks Hall, 3103 30th St, Vernon B.C. There will be a guest speaker. For more information please call 250-542-2268 or email fsna11@telus.net.

Sun, June 14, 2015: Spring luncheon at the Elks Hall, 3103 30th St, Vernon B.C. Further information will be sent out by email. For more information please call 250-542-2268 or email fsna11@telus.net.

SIDNEY & DISTRICT (BC14)**BRANCH EVENTS**

Sat, May 9 at 10:00 am: Quarterly general meeting at St. Elizabeth Church, Third St, Sidney. Coffee will be on from 9:30 am and the meeting will open at 10:00 am. Guest speaker Steve Wallace, Victoria driving instructor, talking about seniors and driving in B.C., including licensing after age 80.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch executive is always looking for volunteers. If you can spare a few hours each quarter, please contact the president, David Stinson, at 250-654-0244 or at federalretirees.sidneybc@gmail.com.

PRINCE GEORGE (BC15)**BRANCH EVENTS**

Thurs, Mar 12 at 10:30 am: General meeting rescheduled at the Spruce Capital Seniors Centre. Our general meeting set for Feb 12 was cancelled due to the 2015 Canada Winter Games. For more information contact Marg Briault at mabriault@gmail.com

ALBERTA**CALGARY (AB16)****BRANCH EVENTS**

Fri, Apr 24, 2015 at 10:30 am. Annual General Meeting Luncheon at Fort Calgary, 750 9th Ave., S.E., Calgary, AB. RSVP by Apr 13, 2015. Cost is \$25 for members. Guest speaker Gary Oberg, President, will discuss the latest information from National Office. Contact Calgary Branch Office with questions or RSVP at 403-265-0773 or fsnacalg@telusplanet.net before Apr 13, 2015.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch elections of directors will occur at the Apr 24, 2015 Luncheon Meeting at Fort Calgary, 750 9th Ave. SE., Calgary, AB. The Calgary Branch, Volunteer Recognition and Appreciation Committee reviews, recommends and submits names of members for annual volunteer recognition and appreciation awards to the Branch and National Boards of Directors. Recommendations must be submitted no later than Mar 1, 2015 — by email at fsnacalg@telusplanet.net, attention Volunteer and Recognition Committee with your contact information — or by calling the Branch Office at 403-265-0773 and leaving contact information for the Volunteer and Recognition Committee. A committee member will respond. Our office needs a volunteer with some bookkeeping background who could assist our treasurer and, of course, volunteers for the office are always needed.

We invite you to drop into our office at the Kerby Centre any weekday morning from 10:00 am to 12:00 noon, room 302, 1133 7th Ave. S.W., Calgary, AB, T2P 1B2 and meet some of our Board members and volunteers in our organization.

EDMONTON (AB17)**BRANCH EVENTS**

Wed, May 6, 2015 at 3:30 pm. Annual General Members Meeting at the Royal Canadian Legion, Kingsway branch 175, 14339-50th St. Doors open 3:30 pm, supper at 6:00 pm (\$20 at door); the meeting starts at 7:00 pm. We will hold elections for Secretary and 1st Vice-President. Our meetings provide instant, on-screen, display of spoken words for our hearing-impaired members. For current information regarding all branch activity and services, please visit your branch website www.fsnaedm.ca

CALLS FOR NOMINATIONS & VOLUNTEERS

We need volunteers to phone some of our members three times a year, to confirm attendance at our general members meetings. This is a vital service required for seating and meal preparation.

Volunteer board members are also needed. Please contact any current board member or use the Quick Contact link at www.fsnaedm.ca to reach us. We will invite you to observe a board meeting or two to see if you feel you'd like to contribute.

Please help us reduce volunteer workload and improve the delivery of all branch services by either calling, or sending your email address to, Lilian June at 780-476-9803, fsnaedm@shaw.ca. With any communication, please include your name and phone number.

RED DEER (AB19)**BRANCH EVENTS**

Tues, Apr 7, 2015 at 1:00 pm: Annual general meeting at the Red Deer Legion, 2610 Bremner Ave.

MEDICINE HAT & DISTRICT (AB20)**BRANCH EVENTS**

Thurs, Apr 23, 2015 at 6:00 pm: Annual General Meeting at the Medicine Hat Golf Club, 947 Pigeon St N.E. Medicine Hat. The meeting will commence with a 6:00 pm buffet dinner. Business of the meeting includes approving the branch's 2014 audited financial report, the 2015 budget and the new branch bylaws, followed by nominations and elections for positions of vice president, treasurer and up to three additional directors. Prior to the meeting you will be contacted asking if you plan to attend. Please email the branch at fsna.ab20@gmail.com or contact President Provost at 403-527-8672 if you require more information.

LAKELAND (AB92)

BRANCH EVENTS

Tues, Mar 17, 2015 at 9:30 am: Executive and Committee Meeting at the Royal Canadian Air Force, 784 Wing, 5319 – 48th Ave S, Cold Lake, AB. RSVP by Mar 12, 2015. Contact Lou 780-594-3961 or louethel@telusplanet.net.

Tues, May 12, 2015 at 9:30 am: Executive and Committee Meeting at the Royal Canadian Air Force, 784 Wing, 5319 – 48th Ave S, Cold Lake, AB. RSVP by May 9, 2015. Contact Lou 780-594-3961 or louethel@telusplanet.net.

Tues, June 16, 2015 at 9:30 am. General Members Meeting at the Royal Canadian Air Force, 784 Wing, 5319 – 48th Ave S, Cold Lake, AB. Cost for luncheon is \$10 for members. RSVP by Mar 12, 2015. Contact Ethel at 780-594-3961 or ethellou@telus.net

Satellite coffee meetings: To those in St. Paul, Bonnyville, Lac La Biche and surrounding communities: What do you folks, who live too far to attend the regular scheduled meetings, think of us getting together over coffee once in a while in your local coffee spot, or at a convenient hall/meeting room? Contact Lou 780-594-3961 or louethel@telusplanet.net.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is seeking volunteers for the phone committee. If you're interested please contact Ethel at 780-594-3961, ethellou@telus.net or Lou at 780-594-3961, louethel@telusplanet.net

SASKATCHEWAN

REGINA & AREA (SK24)

BRANCH EVENTS

Mon, Mar 9, 2015 at 12:00 pm: Annual general meeting at All Saints Anglican Church, 142 Massey Rd, Regina, SK. Lunch at 12:00, meeting to follow. Free for members. RSVP at 306-359-3762 or email fsna@sasktel.net by Feb 23 or ASAP.

CALLS FOR NOMINATIONS & VOLUNTEERS

Health benefits officer — Judy Mazur has taken over this role for our branch. You may contact Judy by leaving a message at 306-359-3762 or via email at fsna@sasktel.net.

SASKATOON AND AREA (SK25)

BRANCH EVENTS

Wed, Apr 8, 2015 at 12:00 pm: Member luncheon at Smiley's Buffet on Circle Drive, Saskatoon, SK. Collette Travel will join us to speak about the travel benefits they offer to our members. Hear more information about a special meeting to vote on upcoming changes to your branch in the fall and the annual regional conference being held in North Battleford, SK, May 3 and 4, 2015. Door prizes galore, great food and a chance to reconnect with old friends and make new ones. Come out and enjoy the afternoon, but please remember to RSVP. Cost is \$5 per member (\$10 per guest).

Wed, June 17, 2015 at 11:30 am: Members BBQ at Floral Community Centre. If weather is inclement this event will NOT be cancelled — however, the road can be bad, especially when wet. At such times use Floral Rd (at Agar's Corner) off Hwy 16. There is no cost to our members for this event. All you will need to bring is a lawn chair.

RSVP to Joan Morrison at 306-493-3016 or Loretta Reiter at 306-374-5450 for these events.

CALLS FOR NOMINATIONS & VOLUNTEERS

The Saskatoon and Area Branch welcomes members who are willing to offer a few hours a year to assist in a variety of ways: helping to organize social events; making phone calls or sitting on administrative committees. If you are interested in helping in any capacity, please contact Anne at sktnpres@saskfnsa.ca or call 306-242-4835. Volunteers are always welcome.

SWIFT CURRENT (SK29)

BRANCH EVENTS

Thurs, Mar 12, 2015 at 12:00 pm. Annual Membership Meeting at Houston Pizza, 323 N. Service Rd W., Swift Current SK. Important items on the agenda include approving new branch bylaws and election of directors and executive. Contact Albert (Al) Kildaw, President with questions at 306-784-3475 or email SK29.Pres@outlook.com

CALLS FOR NOMINATIONS & VOLUNTEERS

The Swift Current branch will hold nominations and elections for positions on the branch board — president, vice-president, treasurer and

secretary, plus seven additional directors — at the annual membership meeting on Mar 12, 2015. Also, the branch has three vacancies on the phone committee. If you are willing to serve on the executive or any other volunteer position, or, know someone who would be interested, please contact Albert (Al) Kildaw, president, for more information at 306-784-3475 or email SK29.Pres@outlook.com. With six or fewer meetings per year, the time commitment is minimal. Some computer knowledge would be an asset.

MANITOBA

WESTERN MANITOBA (MB30)

BRANCH EVENTS

Tues, May 26, 2015 at 11:30 am: Annual general meeting. Lunch at Seniors for Seniors Co-op, 311 Park Ave E, Brandon, MB. Cost is approximately \$5 for members and \$12 for non-members. For more information please contact President Terry Gunnlaugson at 204-728-9786 or by email tgunn1ster@gmail.com

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is seeking a volunteer director at our annual general meeting on May 26, 2015. If you are interested in this position please contact Rhonda Mathers at 204-728-1276 or email sneakers@mts.net

CENTRAL MANITOBA (MB32)

BRANCH EVENTS

Wed, Apr 15, 2015 at 12:00 pm: Central Manitoba, Portage, Morden and area annual general meeting and elections at Herman Prior Center, 40 Royal Rd N, Portage la Prairie, MB. Lunch at 12 noon, meeting at 1:00 pm. RSVP required by Apr 9. For more information please email Marianne Abbors at marianne643@gmail.com.

Wed, Apr 29, 2015 at 12:00 pm: Satellite meeting at Morden Friendship Center, 306 North Railway St, Morden, MB, R6M 1S7. Lunch at 12 noon, meeting to follow. RSVP required by Apr 23. For more information or any questions please email Lorne McNeice at lorne@mccasaenterprises.ca.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is in need for volunteers for the following positions: president or vice president,

membership and treasurer. Volunteers need to step forward because other small branches have closed due to a lack of volunteers.

EASTERN MANITOBA (MB91)

BRANCH EVENTS

Thurs, Apr 30, 2015 at 12:00 pm: Annual general meeting at the Pinawa Alliance Church, Burrows Rd, Pinawa. Lunch, followed by the annual members meeting. Nominations for all board positions are invited and elections will be held. Guest speaker Angela Chen from Nexus Holidays will give a presentation on travel to China and SE Asia. No charge for members, \$10 for guests. Contact Chuck Vandergraaf at ttveiv@mts.net.

ONTARIO

ALGONQUIN VALLEY (ON33)

BRANCH EVENTS

Sun, Mar 1, 2015 at 12:30 pm: Branch annual meeting at the Royal Canadian Legion, 3583 Petawawa Blvd, Petawawa. RSVP by February 16 required for complimentary lunch. Contact Paul Ballantyne with questions or to RSVP at 613-687-2259. The meeting includes an update on branch events, the 2014 financial report and the election of the 2015 executive. We'll have a session on "Estate Planning Considerations" with information on powers of attorney, wills and trust strategy, plus probate tactics to reduce the tax liability before transferring assets to beneficiaries. Presented by: Dilia Ayala-Mayost and Heather Richardson from TD Wealth, Private Trust, Ottawa.

Fri, Sat and Sun, Apr 17, 18, 19, 2015: Petawawa Spring Showcase 2015 at the Petawawa Civic Centre, 16 Civic Rd Ctr., Petawawa. Free admission to the public. Executive members will be available to answer questions on federal pensions and benefits and affinity programs, and to provide information material. Please visit us at our booth.

Tues, Apr 14, 2015 at 12:00 pm: Lunch and Learn meeting at the Royal Canadian Legion, 43A Main St, Cobden. RSVP by Apr 10 required for lunch. Cost is \$10 for members. Speaker Leo Buckley of the Association will discuss how OHIP, PSHCP and MEDOC fit together. Contact Art Plume with questions or to RSVP at 613-401-7173.

Wed, May 13, 2015 at 12:00 pm: Lunch and Learn meeting at Danny's Restaurant,

3432 Petawawa Blvd, Petawawa. RSVP by May 8 required for lunch. Cost is \$10 for members. Speaker Leo Buckley of the Association will discuss how OHIP, PSHCP and MEDOC fit together. Contact Paul Ballantyne with questions or to RSVP at 613-687-2259.

Wed, June 17, 2015, at 2:00 pm: Seniors Aging Issues talk at Chartwell Heritage Manor, 1111 Pembroke St W, Pembroke. RSVP by June 12, 2015. Cost is free for members and general public. Speaker Lise Racicot of the Community Care Access Centre (CCAC) will discuss how CCAC helps you to access the services available to seniors in our community and the process of applying for long-term care. Contact Paul Ballantyne with questions or to RSVP at 613-687-2259.

For more information about these events visit our website at www.fsnaalgonquinvalley.com

CALLS FOR NOMINATIONS & VOLUNTEERS

The Algonquin Valley Branch is seeking volunteers to take pictures and write notices of events for publicity and posting on our website. We are also seeking military retirees to assist with our veterans programs. If you are interested, please call Paul Ballantyne at 613-687-2259.

PEEL-HALTON & AREA (ON34)

BRANCH EVENTS

Wed, May 6, 2015 at 10:00 am: Annual general membership meeting at the Mississauga Grand Banquet and Convention Centre at 35 Brunel Rd, Mississauga, ON. Guest speaker to be announced. Further details will be provided about this meeting directly from your branch board. Your board members urge you to attend as this meeting will include the annual election of members to your branch board of directors.

CALLS FOR NOMINATIONS & VOLUNTEERS

It is very important that we add new members to the board to replace retiring board members and provide fresh perspectives on how the Association can effectively represent your needs in its dealings with our former employer. If you are interested in being a candidate, please contact any of your board members for details. Some computer e-mail and word-processing knowledge would be helpful. Please feel free to contact any of your existing board members and watch the branch website,

www.fsnapeelhalton.org for more information regarding this venue as well as new postings on other matters that may be of concern to you.

HURONIA (ON35)

BRANCH EVENTS

Wed, May 6, 2015 at 11:00 am: General meeting at Sheba Shrine, corner of John and Anne Street, Barrie, Ont. Coffee at 10:30. Guest speaker is Jane Meadus of the Advocacy Centre for the Elderly. Lunch to follow, \$7 per person. For more information contact the Huronia branch office at 705-792-0110 or by email at fsnahuronia@rogers.com.

BLUEWATER (ON36)

BRANCH EVENTS

Wed, Apr 15, 2015 at 12:00 pm: Annual general meeting at Baldoon Golf Course, Wallaceburg, ON. Please be advised that there will be a vote on by-laws for Bluewater Branch, and we will be voting for the executive. A guest speaker will be announced.

Tues, Mar 31, 2015: Deadline for renewal of all memberships. If you are not renewed by this date you will be removed from the membership.

Wed, June 17, 2015: Social event to be announced.

KINGSTON AND DISTRICT (ON38)

BRANCH EVENTS

Tues, Apr 21, 2015 at 5:00 pm: Annual members meeting and dinner at Minos Village Restaurant, 2762 Princess St, Kingston, ON. The cost is \$15. Pre-registration required by Apr 14. Please indicate your choice (salmon, chicken or shish-kebab). Questions by email: kolinlee@sympatico.ca. Send cheque by due date to: E. Lee, 1061 Hickorywood Cres, Kingston, ON, K7P 2E6.

CALLS FOR NOMINATIONS & VOLUNTEERS

The election of officers for the Kingston and District Branch Board of Directors is scheduled for Apr 21, 2015 at the Branch annual members meeting. Nomination forms are available upon request, either by email or Canada Post, for any member who may wish to make a nomination to any board position. Completed nomination forms must be received by April 10, 2015.

ASSOCIATION BRANCH ANNOUNCEMENTS

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

KITCHENER-WATERLOO & DISTRICT (ON39)

BRANCH EVENTS

Tues, Apr 21, 2015 at 10:00 am: Annual general meeting at Conestoga Place, 110 Manitou Dr, Kitchener ON. Meeting will include branch elections and a guest speaker. Luncheon cost is \$ 8 for members, \$10 for non-members. RSVP deadline is Thurs, Apr 16, 2015; call 519-742-9031 or email fsna39@gmail.com

LONDON (ON40)

BRANCH EVENTS

Tues, Mar 17, 2015 at 1:30 pm: General meeting at The Duchess of Kent Legion, 499 Hill St, London, ON.

Tues, Apr 21, 2015 at 11:00 am: Annual general meeting at Best Western Lamplighter Inn, 591 Wellington Rd S. Tickets \$15 for members and \$20 for guests.

CALLS FOR NOMINATIONS & VOLUNTEERS

The London branch is seeking volunteers willing to assist the telephone committee in contacting our members. This work keeps members informed of upcoming meetings and events. We are also seeking members willing to stand for election for various positions on the executive. Elections will be held at our AGM on Apr 21, 2015 at the Lamplighter Inn. We are seeking nominations for six positions: treasurer, secretary, obituary monitor, bereavement/membership director, marketing and recruitment, and first vice president. Please contact Gerry Filek at 519-439-3762 or by email at gerryfilek@gmail.com.

NIAGARA PENINSULA (ON41)

BRANCH EVENTS

Wed, Apr 15, 2015 at 11:00 am: Luncheon meeting at the Holiday Inn, 327 Ontario St, St. Catharines, ON. Guest speaker on retirement homes. Cost is \$16 per member, \$19 per guest. RSVP with Minda Reyes at 905-937-2982 for reservation. Email aareyes1931@gmail.com to receive reminders and information.

Tues, May 12, 2015: Trip to Stratford to see the show "The Sound of Music". Cost is \$126/person (luxury bus, lunch, show, taxes).

Wed, May 20, 2015: Recognition dinner at the Holiday Inn, 327 Ontario St, St. Catharines, ON, starting at 5:00 pm. Cost is \$19/meal. RSVP with Minda Reyes at 905-937-2982 for reservation. Email aareyes1931@gmail.com to receive reminders and information.

OSHAWA & DISTRICT (ON42)

BRANCH EVENTS

Tues, Apr 21, 2015 at 11:30 am. Annual general meeting at the Moose Lodge, 731 Wilson Rd S, Oshawa ON. Lunch \$6, followed by meeting at 1:00 pm. Guest speaker: Sandra Hicks, Chartwell Retirement Residences.

Tues, June 9, 2015 at 11:30 am: Spring/summer luncheon. Location and cost TBA.

CALLS FOR NOMINATIONS & VOLUNTEERS

Oshawa and district is seeking nominations for the key positions of president, vice president, secretary and membership chairperson as the current incumbents are stepping down after the AGM on Apr 21, 2015. If you are willing to serve in these or any other executive positions, or know someone who would be interested, please contact Ron Jessup at 905-728-7185. We are also seeking telephone captains. If you are interested, please contact Jim Arnold at 905-721-1729.

OTTAWA (ON43)

BRANCH EVENTS

Tues, May 5, 2015 at 8:30 am: Annual general members meeting at the RA Centre, 2451 Riverside Dr, Ottawa, ON. Info Mart and coffee at 8:30 am, meeting at 9:30 am. Guest speaker discussion on pensions, followed by questions from members. The meeting will cover approval of minutes of previous meeting, election of board members, tabling of the annual audited financial statement, election of the auditor for the year 2015 and question period. Bring your membership card for identification.

PETERBOROUGH & AREA (ON44)

BRANCH EVENTS

Wed, Apr 22, 2015 at 12:00 pm: Annual general meeting at the Royal Canadian Legion, 1550 Lansdowne St W. Lunch is \$3 per person. Meeting will include branch elections.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is still seeking nominations for members of the executive. If you are willing to

help, please call Brian Wakelin at 704-324-4688 or via email bswakelin@hotmail.com, or contact Lois Gehan at 905-372-6449. The time commitment is minimal and the branch members are very nice.

QUINTE (ON45)

BRANCH EVENTS

Tues, May 5, 2015 at 11:30 am: Annual general meeting and luncheon, with election of officers, at Maranatha Church, 100 College St W, Belleville, ON. Cost is free (open to Association members). RSVP by Fri, Apr 24, 2015 to 613-968-7212 or e-mail to fsnaon45@gmail.com. There are openings on the executive. We need to now how many are planning to attend. Guest speaker to be announced. Members requiring transportation within Belleville may contact Bluebird Taxi for a ride, which will be charged to the branch.

QUINTRENT (ON46)

BRANCH EVENTS

Tues, Apr 21, 2015 at 12:30 pm: Spring general meeting at the Trenton Royal Canadian Legion. There will be a free lunch from 12:30 to 1:15 pm prior to the meeting.

Wed, June 10, 2015 at 12:00 pm. Annual spring BBQ at Baker Island CFB Trenton. Meet and greet at noon, followed by lunch at 1:00 pm. Cost is \$12.50 for members and \$20 for non-members. Due to fire regulations, the attendance is limited to 100 people so please purchase your tickets early.

For those who have access to the Internet, please send us your e-mail address to help us communicate with you. We are at federalsupernat@bellnet.ca

CALLS FOR NOMINATIONS & VOLUNTEERS

We are looking for a telephone committee director. If you are interested, please give us a call at 613-394-4633 and leave a message.

TORONTO & AREA (ON47)

BRANCH EVENTS

Mon, May 4, 2015 at 11:30 am: General meeting at St. Andrews United Church, 117 Bloor St E, Toronto. Doors open at 11:30, lunch at 12 noon.

Han Dong, MPP for Trinity Spadina, has expressed an interest in meeting with the Association members. If this can be arranged, he will be our guest speaker at the general meeting.

CALLS FOR NOMINATIONS & VOLUNTEERS

Volunteers are still required for administrative functions. Please call 416-463-4384 or email fsna@on.aibn.com

WINDSOR (ON49)**BRANCH EVENTS**

Wed, Apr 15, 2015 at 12:00 pm: Annual general and elections meeting, Branch 143 RCL, 1573 Marentette. Please let me know as soon as possible if you will be attending. Sharon McGovern, 519-972-1448. Please reply by Apr 5, 2015.

CALLS FOR NOMINATIONS & VOLUNTEERS

We are still looking for volunteers to help out on the board. If you can spare two hours a month, please contact any member of the Board. PLEASE VOLUNTEER.

ALGOMA (ON52)**BRANCH EVENTS**

Wed, Apr 29, 2015 at 11:30 am. Annual general meeting at Seniors Centre, 615 Bay St, Sault Ste. Marie, ON. Lunch followed by election of officers for 2015-16. Guest speaker TBA. Contact Lise Hotchkiss at 705-942-1489 or hotchkiss@shaw.ca.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is seeking nominations for the positions of treasurer and membership secretary at our annual general meeting to be held Apr 29, 2015. If you are interested in standing for election at the AGM or learning more about these positions, please contact President Linda MacDonald at 705-248-3301 or lm.macdonald@sympatico.ca. Training will be provided. Some computer knowledge would be helpful.

CORNWALL & DISTRICT (ON54)**BRANCH EVENTS**

Wed, May 6, 2015 at 10:00 am. Annual members meeting at Royal Canadian Legion, 415 Second St W, Cornwall, ON. You and your spouse are cordially invited to attend. "Bring a retired civil servant". Refreshments will be served following the meeting. Guest speakers will be Jean-Guy Souliere and Konrad von Finckenstein, directors, Ottawa district.

Tues, May 19, 2015 at 10:00 am: Information meeting at Royal Canadian Legion, 100 Reuben Cres. Kemptville, ON. "Bring a

retired civil servant". A light lunch will be served following the meeting. Guest speakers will be Bob Slack, president, Canadian Snowbird Association and Jean-Guy Souliere, director, Ottawa district.

CALLS FOR NOMINATIONS & VOLUNTEERS

The Cornwall and District Branch will seek nominations and hold an election at the May 6, 2015 annual members meeting. We need volunteers to stand for the positions of secretary, member services officer, pension benefits officer and director of communications for our board. These positions will be vacant next year if no members volunteer.

YORK (ON55)**BRANCH EVENTS**

Tues, Apr 21, 2015 at 10:45 am: Annual general meeting at the Richvale Community Centre, 160 Ave Rd, Richmond Hill. This is an important meeting as it will cover nominations and elections for president and three director positions, approval of the budget and acceptance of the revised branch bylaws. A guest speaker from Community Care Access Centres will provide information on home care, long-term care destinations and other services available in the community. A hot lunch will follow. For further information please contact Tom Nichols at 905-751-0745 or fsna.york@gmail.com

HAMILTON & AREA (ON37)**BRANCH EVENTS**

Mon, Apr 27, 2015 at 11:00 am: Annual general meeting at Michelangelo's, 1555 Upper Ottawa St, Hamilton, ON. Lunch served at 12:15 sharp. Cost is \$15 for members and \$20 for guests. Speaker(s) TBA.

June luncheon at the Erie Beach Hotel, Port Dover, ON: We will confirm the date, venue and costs as well as the registration contacts in the summer newsletter, and on the branch website at www.fsna-hamilton-on37.com.

CALLS FOR NOMINATIONS & VOLUNTEERS

On April 27, at the branch annual general meeting, our branch executive will stand for re-election. Nominations for members interested in running for an executive position should be sent to Wayne Honsberger (waynhons@yahoo.com), past-president, who will receive nominations and conduct our election of directors.

QUÉBEC**QUÉBEC (QC57)****BRANCH EVENTS**

Fri, Apr 10, 2015 at 10:00 am: Annual general meeting at the Patro RocAmadour, 2301, 1st Ave, Québec. A hot meal will be served free of charge. You will find the agenda on our website at www.anrf-sq-com. There will be elections for three director positions. Those who are interested should complete the form for that purpose and forward it to the office. For more information call 418-661-4896 or toll-free 1-866-661-4896.

First Wednesday of the month at 9:30 am: Monthly breakfasts at L'Académie la Capitale restaurant at 5401 des Galeries Blvd, local 205-206, Québec.

Tuesday afternoons at 1:00 pm: Bowling at the Mgr Marcoux Center located at 1885, de la Canardière Rd, Québec. You can join a team by communicating with Louise Mager at 418-527-0668 or René Andrews at 418-634-5197.

May 23, 2015, at 6 PM. Evening Party at the Corporation des salles du SFPQ, 5100 des Gradins Blvd., Quebec. Music by Jacques Proulx. Cost \$15 for members, \$25 for guests. Complete the registration form at www.anrf-sq.com and mail it with payment to 162-660, 57th Rue Ouest, Québec, G1H 7L8. Call 418-661-4896 for details.

BAS ST-LAURENT/GASPÉSIE

Tues, May 12, 2015 at 10:00 am: Annual meeting at the Centre des Congrès Rimouski at 225, René-Lepage Blvd E, Rimouski, QC. Lunch will be provided.

Breakfasts will be held at the Café aux Délices, 109, St-Jean St, Matane, QC at 9:00 am on Apr 6 and June 1, 2015. Please contact Suzanne Gauthier at 418-562-4840.

SAGUENAY/LAC ST-JEAN

Thurs, May 7 at 10:00 am: Annual meeting at the Centre de Congrès & Hôtel La Saguenéenne, 250, rue des Saguenéens, Chicoutimi, QC. A free lunch will be served. A conference will be given by Hélène Morin of Service Canada on the Old Age Security Pension and the Guaranteed Income Supplement.

Breakfasts will be held at the Coq Rôti Restaurant at 430 Sacré Coeur St W, Alma, QC, at 8:30 am on Mar 25, Apr 29 and May 27, 2015.

Breakfasts will be held at Chez Mike Restaurant, 285 de la Grande Baie N Blvd, La Baie, QC at 9:00 am on the first Tuesday of each month.

MONTREAL (QC58)

BRANCH EVENTS

Thurs, Apr 30, 2015 at 1:00 pm: Two conferences will be offered the same day, on two topics — A) How to choose a residence and avoid the surprises. B) Do you hear well? If you don't, come to discover the services available to remedy your potential hearing deficit. Location: 5000 Sherbrooke east Montréal (Universel hotel, corner Viau). We have 40 seats available.

Wed, May 6, 2015 at 10:00 am: Annual general meeting at the reception hall at Le Rizz, 6630 Jarry St E, St. Leonard, QC. More details, including the agenda and the process for nominations, will be available on the website of your branch as of Apr 1, 2015. www.anrfmontreal.ca

Our website was recently updated and we invite you to check for branch news. We would like to learn about your volunteer experiences — take a few minutes and send an email to our new address: info@anrfmontreal.ca

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is currently short two directors and some mandates will have to be renewed at the next annual general meeting on May 6, 2015. We will soon post on our website the necessary explanations to submit your candidacy.

EASTERN TOWNSHIPS (QC59)

BRANCH EVENTS

Thurs, Apr 30 at 10:00 am: Annual general meeting at Hôtel Le Président, 3535 King W. St in Sherbrooke, QC. To be followed by cocktails and a buffet. Cost is \$15 for members and \$20 for non-member spouses. Reservations and payments before April 24. Contact: 819-829-1403. In addition to the usual subjects, the agenda will include an item concerning modifications to the branch bylaws.

Second Monday of each month at 9:00 am: Monthly breakfasts at Rest. Eggsquis, 3143 Portland Blvd, Sherbrooke.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is looking for members who would like to act as a director on the board. If you are interested, please contact us by e-mail at anrf_cantons@hotmail.com or by phone at 819-829-1403.

OUTAOUAIS (QC60)

BRANCH EVENTS

Wed, Apr 15, 2015 at 9:00 am: Annual general meeting at the Galeries d'Aylmer Theater, 400 Wilfrid Lavigne Blvd, Gatineau, QC. Coffee and muffins will be available before the meeting and around noon a light buffet will be served. Please confirm your attendance by calling 819-776-4128 or by e-mailing us at: admin@anrf-fsnaOutaouais.qc.ca

CALLS FOR NOMINATIONS & VOLUNTEERS

At the Apr 15 AGM, the branch must fill a good number of vacancies for directors of the board. If you are interested, please contact the office at 819-776-4128 or toll free 1-888-776-4128 for information and to obtain a nomination proposal form. With ten planned meetings per year, the time commitment is minimal.

NEW BRUNSWICK

FREDERICTON & DISTRICT (NB62)

BRANCH EVENTS

Tues, May 5, 2015 at 5:00 pm: Spring dinner/ annual general meeting at St. Francis of Assisi Parish Hall. Cost is \$12 for member/partner, \$17 for guests. Send check to PO Box 30068 Prospect Plaza Fredericton, NB, E3B 0H8. For questions please call 506-451-2111 or email fsna2.fred@nb.aibn.com

Wed, June 10, 2015 at 10:00 am: Information session: wills, estates and power of attorney at Days Inn, Oromocto. Register by June 3 by calling 506-451-2111 or by email fsna2.fred@nb.aibn.com

MONCTON (NB64)

BRANCH EVENTS

Fri, Feb 27 at 10:00 am: Annual general meeting at Branch #6 Legion, Moncton. For more information please call the branch office at 506-855-8349.

Fri, Apr 24 at 10:00 am: General meeting at Branch #6 Legion, Moncton. For more information please call the branch office at 506-855-8349.

Mon, June 1 at 6:00 pm: Annual banquet at Sheraton Four Points Inn (formerly Future Inn), Rendezvous Room, 40 Lady Ada Blvd. Moncton, NB. Doors open at 5:00 pm. Supper served at 6:00 pm. Cost is \$15 for members and \$45 for non-members. Tickets will go on sale at the Feb 27, 2015 general meeting, with the balance sold by Apr 24, 2015. Those who will be down south at that time may call Norma Jeanne Lavoie at 506-854-8336 to arrange for tickets.

SAINT JOHN (NB65)

BRANCH EVENTS

Thurs, Apr 16, 2015 at 4:00 pm: Annual meeting at St. Mark's Church, Pettingill Rd, Quispamsis, NB. The prime rib dinner will cost \$15 per person. Cheques to cover the dinner can be sent to PO Box 935, Saint John, NB, no later than April 10. Members are asked to arrive by 3:45 pm to register. Dinner will start at 5:00 pm, followed by a presenter (TBA). For more information please contact Lorraine Scott at 506-849-2430 or at fsna65@gmail.com

CHALEUR REGION (NB68)

BRANCH EVENTS

Wed, May 13, 2015 at 10:00 am: Annual general meeting and breakfast. Location TBA. Please confirm attendance no later than May 5, 2015. A vote will be conducted on the revised branch bylaws. A copy is available upon request. For additional information or to confirm attendance contact Clifford Boucher, president, at 506-546-3435 or by email cliff@nbnet.nb.ca.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is seeking nominations for the positions of president, treasurer and three directors. Elections will be held at the annual general meeting. Please advise the president if you are willing to serve the branch or wish to nominate another member.

NOVA SCOTIA

SOUTH SHORE BRANCH (NS71)

BRANCH EVENTS

Thurs, Apr 23, 2015 at 11:30 am: Annual general meeting and smothered steak luncheon at the Oakhill Fire Hall, 2104 HWY 325. Meet and greet at 11:30 am followed by meeting at noon, followed by meal. Cost \$8 per person; no meal

tickets at door. Cheques only to be received by Thurs, April 16. Mail to: National Association of Federal Retirees, 450 LaHave St, Box 17, Suite 214, Bridgewater, NS, B4V 4A3. Contact: Joanne Meisner 902-530-2483.

COLCHESTER EAST HANTS (NS72)

BRANCH EVENTS

Sun, Apr 19, 2015 at 2:30 pm: Branch annual meeting in the Truro Fire Hall. We look forward to having you join us. There will be a special speaker and the sit-down, served meal will be complementary for all members. For further information contact the president at 902-639-9969.

NOVA SCOTIA CENTRAL (NS73)

BRANCH EVENTS

Wed, Apr 29, 2015 at 10:00 am: Annual general meeting at the Best Western Plus, 15 Spectacle Lake Dr, Dartmouth, NS. Meet and greet starts at 10:00 am, lunch served at 12:30 pm. Tickets for the luncheon will be available from Mar 30 until Apr 23, 2015. You may pick up tickets at the Federal Retirees office at 114 Woodlawn Rd. The cost for tickets remains \$15. Office hours are from 10:00 am to 12:30 pm, Mon through Thurs. Ticket arrangements can also be made by calling 902-463-1431. Please note: There will be a limited number of tickets available for this event.

CALLS FOR NOMINATIONS & VOLUNTEERS

There will be an election held at the AGM for executive positions. Please contact Brenda Allard for nominations at ballard29@gmail.com.

WESTERN ANNAPOLIS VALLEY (NS75)

BRANCH EVENTS

Thurs, May 7, 2015 at 11:30 am: Annual members meeting at Kingston Lions Hall, 1482 Veterans Lane, Kingston, NS. Cost is \$7 for members, \$10 for guests. Guest speaker TBA. RSVP at naf75@gmail.com or call Carolyn or Bill at 902-765-8590 no later than Apr 30, 2015.

SHELBURNE-YARMOUTH-CLARE (NS76)

BRANCH EVENTS

Fri, Mar 27, 2015 at 2:30 pm: Annual general meeting, Royal Canadian Legion Branch #61, 75 Parade St, Yarmouth, NS. Contact Les Silver at 902-742-9401.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is seeking directors for the branch executive. The key positions of president, vice-president and treasurer are available and must be filled if the branch is to continue to function. If these positions are not filled at the branch AGM on Mar 27, 2015, then a special meeting will be held to start the process to dissolve the branch. If you're interested in any of these positions, please contact Ray Arsenault at 902-837-7436.

CUMBERLAND (NS78)

BRANCH EVENTS

Fri, Apr 24, 2015 at 12:30 pm: 2015 members' annual general meeting and turkey dinner at Trinity St. Stephen's United Church, Havelock St. Amherst, NS. \$10 per person at the door. Phone soonest: Vera (902-667-3255), Gloria (902-667-1524) or Carol Ann (902-661-0596) to reserve your meal.

CALLS FOR NOMINATIONS & VOLUNTEERS

Nominations are hereby solicited for the Cumberland Branch Merit Award, established to recognize and honour those branch members who have provided meritorious service to the branch and have contributed in a positive and meaningful way to the National Association of Federal Retirees and to their community. Contact Gordon Helm at 902-661-7502 or Rick Harvey at 902-348-2080.

Nominations are hereby solicited for the position of branch director. Each year the terms of four of our 12 directors expire and need to be filled. Existing directors can be nominated, but many of us are getting older and your branch needs new and younger members on its board of directors. Contact Gerard Cormier, president, at 902-254-2277 or any member of the board.

REX GUY-ORCHARD VALLEY (NS79)

BRANCH EVENTS

Thurs, Apr 30, 2015 at 12:00 pm: Annual general meeting at Coldbrook and District Lions Club, 1416 South Bishop Rd, Coldbrook, NS. This is going to be our 30th anniversary and we are anticipating a good turnout. RSVP by Apr 20, 2015 to ensure number of sets required. Contact Dallas Moore with questions or to RSVP at 902-365-2189 or by email dalmoore1@eastlink.ca

CALLS FOR NOMINATIONS & VOLUNTEERS

The Rex Guy-Orchard Valley Branch will hold nominations and elections for positions of vice president and branch report editor at our annual general meeting on Apr 30, 2015. Please contact Vivian Willmets at 902 678-6373 or email vivsteve@eastlink.ca for more information. With six or less meetings per year, the time commitment is minimal. Some computer knowledge would be helpful.

NORTH NOVA (NS80)

BRANCH EVENTS

Thurs, May 7, 2015 at 2:00 pm: Annual general meeting at the New Glasgow Legion, 39 North Provost St, New Glasgow, NS. Special guest speaker will be a representative from Pharmacy First, a new Pharmacy in Stellarton. Pot luck supper to follow meeting. For further information contact 1st Vice President Margaret Thompson at 902-485-5119. An RSVP would be appreciated by April 30.

PRINCE EDWARD ISLAND

CHARLOTTETOWN (PE82)

BRANCH EVENTS

Tues, Apr 21 at 2:00 pm: Annual general meeting at the Farm Centre on University Ave, Charlottetown. There will be a guest speaker as well as our annual elections. Nominations for directors or executive should be received by Reg Shields before this date. For more information please contact Reg Shields at 902-393-6667.

SUMMERSIDE (PE83)

BRANCH EVENTS

Mon, Mar 16 and Thurs, Apr 27, 2015 (if needed) at 2:00 pm. Executive meetings at the Wing Boardroom, Summerside, P.E.I.

Mon, Apr 13, 2015 at 2:00 pm: Annual general meeting at Royal Canadian Legion 340 Notre Dame St, Summerside, P.E.I.

Mon, May 4, 2015 at 12:00 pm: General meeting (lunch). Location to be announced.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is looking for a vice-president and a recording secretary. Call Cliff Poirier 902-724-2302.

IN MEMORIAM

BRITISH COLUMBIA

Duncan (BC03)

Robert Ralph Canning
Bernice Serle
A. Steward
Lillian Sparkes
Edward Warneken

Vancouver (BC08)

Vera Allsopp
Kenneth Bell
Alexander Beveridge
Caleen Breen
Allen Corenblum
G. Courtney
Ross Davies
Donald Dixon
George Elvidge
George Fryer
Ray Goon
Peter Grabowski
Douglas Holbrook
Doris Hopkins
Frederick Kennett
Doreen Kling
William MacKinnon
Shizuko Matsui
Ida McNamara
Ruth O'Brien
Mary Pattenaude
Nicolaas Peereboom
Gillian Trushel
Robert Vockeroth
Franklin Zahar

Victoria (BC09)

Ruth Clay
Peter S. Cox
Lorne Albert Gazley
Jacquelyn Haas Gibbs
Irmgard Kathleen Green
Cora Mae Haden
Doris Hryciuk
Flora Hope Hurdle
Herbert Cyril Image
F. Stuart Jordan
John K Lowdon
Constance R Madill
John Robert Mason
Helen Sheila Middleton

Iris Redford
Edna Mae Scherk
Lillian Sotheran
Margaret E. Stevenson
Estelle Sutherland
Evelyn G. Willison
Helen Waggoner
Margaret M. Guille

Chilliwack (BC02)

Donald Parkes
John Smith
Mary Smith
Louis Richard
Malcolm Fox
Victor Dipalo

Sidney & District (BC13)

John Martin Arnold
William Burgess
Roy Byrne
George Cox
Terry Elworthy
Bernard Gooding
Garry F. Hammond
Bill McConnell
Donna Niemy
James Pettyjohn
Gerald William Pinard
Neil Campbell Rhodes
Leonard Alfred Sale
William George Welbourn
William Henry Willbond
John Williamson
Geoffrey Roy Worrall

ALBERTA

Lakeland (AB92)

John D. Dickson
Jack Thompson
Jack Ward

SASKATCHEWAN

Saskatoon & Area (SK25)

John O'Donnell
A. Priest

MANITOBA

Western Manitoba (MB30)

Donna Boutilier
Bert Delmage
Don Kines
Louise Pero
Thomas Purkess
John White
Harold Wainwright
Neil Rinn

Eastern Manitoba (MB91)

Sylvia Bjornson
Bernice Honke
Alexandra Ramsay
Hank Theunissen
Robert Wood

ONTARIO

Algonquin Valley (ON33)

Haroldine Ashe
Mildred Ellenberger
Tuffer Gauthier
George Heath
Patrick Heaney
Gail Kaechler
Francis Keeling
Damien Larouche
Melba Markee
William McAlpin
Rita McGee
Denis McGuire
Earl Mohns
Angus Morgan
Graham Nash
John Quait
Bill Ramsey
Robert Seaman
Donald York
Allan Walton
Bruce Watson
Alfred Zoschke

Bluewater (ON36)

Derek Bahnsen
Conrad Danvers
Doris Hodgins
Murray Craig

Raymond Chaddock
Robert Jordan
Harold Smith
Walter Glover

Kingston & District (ON38)

J. Aldridge
Sandra Breen
Russel Chalk
Greta Dagg
Shirley Dodds
David Emmons
Nancy Franklin
Lorne Hassard
Daniel MacDonald
Ronald Morris
J. D. Keith Nicholson
J. Robertson
Jean Salter
A. Scott
Mary E. Sharp
Mary Watson
Willis Workman

London (ON40)

Warren William Allertston
Iris Ann Astles
Margaret Bettridge
Wilfred Gorman
Cecil S. Hynes
Klaus Janoscheck
J.R. Jobson
Major Raynor Jobson
Mary S. MacDougall
Thomas McGarry
Joyce Isobel Malcolm
Wilfred Marie
Henry Medcalf
J. R. Pearson
Mary Playford
Joan Marie Perry
John Richard Pearson
Daniel MacDonald
Abe Van Veen
Enid Sybil Wade
Clayton Warner

Niagara Peninsula (ON41)

Fred Mahaffey
Angela McCauley

Quintrent (ON46)

Lawrence Garnett
Everett MacLean
Mel Sjostrom
Arthur Skidmore

Windsor (ON49)

Brian Hancrar (*member of branch executive*)

QUEBEC

Québec (QC57)

Lucien Arseneault
Monique Hébert-Côté
Christine Larouche
Eliette Leblanc
André Trotier

Montréal (QC58)

Andrée Forest

Mauricie (QC61)

Carmen Cristoni
Madeleine Pothier

NEW BRUNSWICK

Moncton (NB64)

Dorothy LeLacheur
Patrick Lawlor
Louyse Keating
Fay Horsman
Harbans Duggal

NEWFOUNDLAND & LABRADOR

Charles Andrews
Jacques Bibeau
Cyril Blackwood
George Hapgood

NOVA SCOTIA

Shelburne-Yarmouth-Clare (NS76)

Corrine Boudreau
Maurice Bower
Helen d'Entremont
Harvey Eldridge
Seretha Fevens
Martin Muise

Ronald Scott
Charles Trask (*former member and long-time branch director*)

Rex Guy-Orchard Valley (NS79)

John "Kurt" Arseneault
Harold Dunn
Lavine "Janet" Justus
Howard "Butch" Leighton
Donald L. Young

North Nova (NS80)

G. Murray Clark, Sr. CM,CDI

PRINCE EDWARD ISLAND

Charlottetown (PE82)

Lila Coulson
Norman Nelson MacLean
H. W. Foster
MacKinnon

Summerside (PE83)

James Cameron
Karen Evans
Elaine Dale
Henry Dunville
Mary Willard



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