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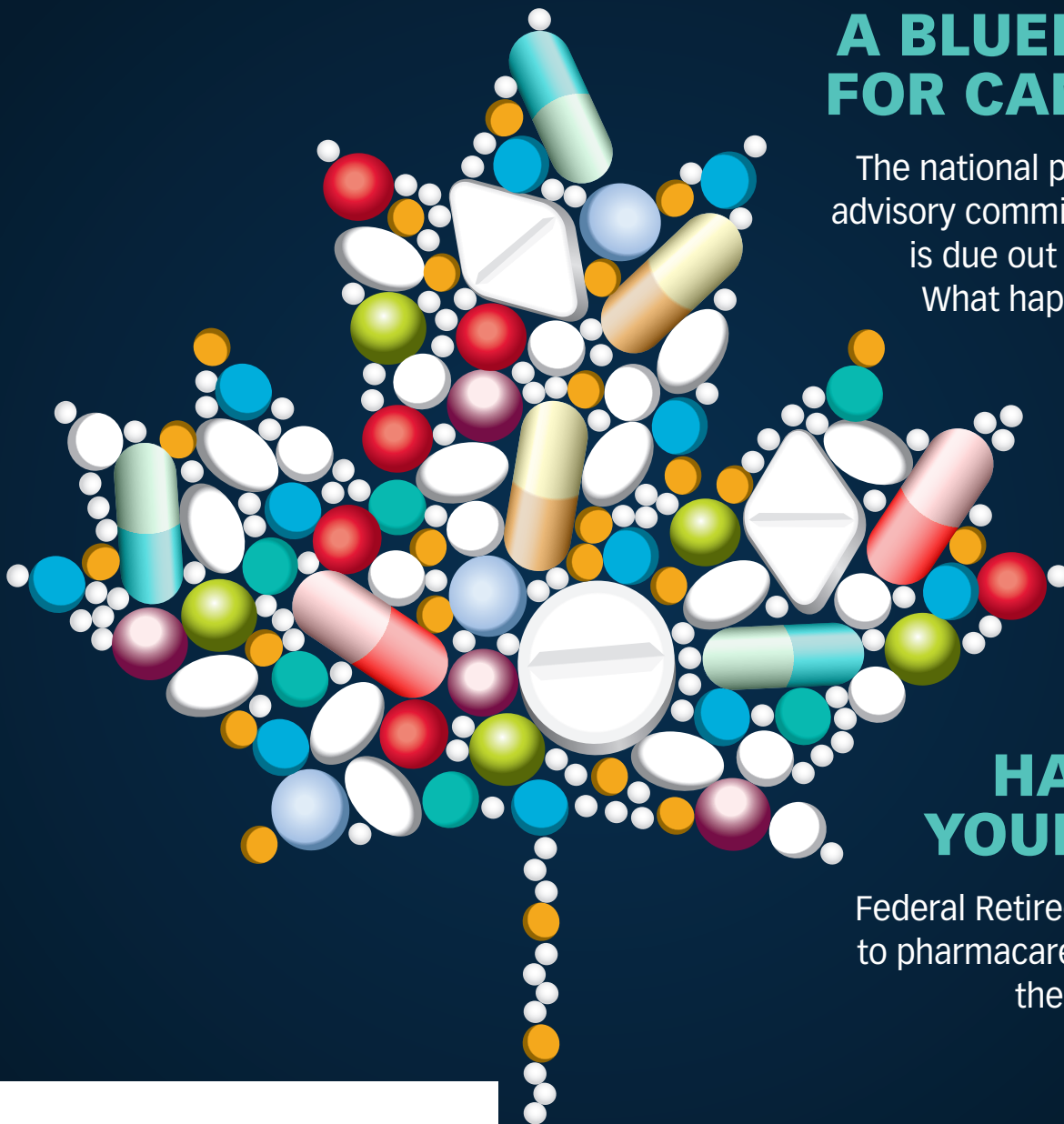
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YOUR FEDERAL RETIREES BRANCH IS IMPORTANT

JEAN-GUY SOULIÈRE

Like many organizations, meetings of local chapters or branches are usually not well attended. I have attended many branch meetings in my role as national president, including those at my own branch. It is a very rare occasion when 10 per cent of a branch's members attend the meetings. Most branches have two or three meetings a year, one in the spring prior to the annual members meeting, which is the association's national general meeting, and one in the fall. So, why are members not attending the meetings, and is it important?

In the past, most branch meetings were organized mostly for administrative purposes: the election of branch executives, approving the financial reports and other administrative obligations, also include educational and valuable presentations on issues of importance to federal retirees. These might feature briefings on our advocacy issues, including pension income security, the Public Service Health Care Plan, our federal election strategy and our work with other like-minded organizations. There is also valuable information provided on matters of interest to retirees and older Canadians, such as travelling, insurance, health care and local issues. As I said, I have attended many branch meetings and I keep learning about what matters (or should) to all of us.

There are many branches, and these seem to be the more active ones, that have more than two meetings a year. As part of their agenda, some organize social activities such as a Christmas dinner or lunch. It is an excellent way to get members together. I'm certain that if you were to attend a branch event, you would be meeting former colleagues that you haven't seen for years. This happens to me quite often.

Member involvement in our Association's activities is essential in moving forward and increasing our relevance and importance, if not our survival. In the "Moving Forward" initiative, the role of



National Association of Federal Retirees president Jean-Guy Soulière.

the branch takes on a more important role in advocacy and in recruiting more members. I invite you to read, if you haven't already done so, the documents on our website relating to "Moving Forward". You will see one document, "Role of Branches" that describes what is and what will be expected of the branch in our future. This implies that we must have strong, active and relevant branches, and this depends very much on you. Without your engagement and involvement, the danger of some branches being abolished, and this has happened too frequently in the immediate past, will increase. As mentioned, local advocacy efforts and recruitment are very much needed.

You can get information on meetings of your local branch in Sage, on our website and/or directly from the branch. It is up to you; it's only a few hours of your time a few times a year. Your presence and participation will encourage volunteers who are operating the branches and you will be participating directly in our activities. I realize that for some of you, the distance you would have to travel to attend a branch meeting is long, however, for the majority of our members, the meetings are organized in central locations. So how about it? I hope that I will have the pleasure of meeting you at one of these meetings. ■



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DEAR SAGE

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Or you can email us at
sage@federalretirees.ca

Note that letters have been edited for grammar and length.

(Re: Transforming government on the blockchain)

I just read Don Tapscott's article.

In the first paragraph, the author mentions that the way governments serve their citizens is about to undergo enormous changes, due to the convergence of revolutionary technologies that are shifting the way we think about work and values.

Later in his article, he says: "At its core, blockchain is a technology where trust is native to the network" and mentions a Walmart pilot project with IBM with "staggering" results.

So, in the last years of my career as a senior executive at the Canadian Food Inspection Agency, I too experienced a huge change due to the use of Phoenix, a "revolutionary technology" that was accidentally developed by IBM with "staggering results."

Using the author's words, I also dare say that among federal public servants, the lack of "trust" in this software is now "native."

The incompetence of the decision makers in this case has resulted in a significant loss of respect from employees and their way of "thinking about work."

While waiting until 2025 for the mistakes generated by Phoenix to be corrected among the 150,000 employees affected,

we can also dream of new technologies, but we must be realistic.

I sincerely hope that a new generation of decision makers in the federal government will be able to adopt and implement this new technology (blockchain) with greater sensitivity and respect for their clients.

Michael B. Bourque
Retiree
Federal public service

I retired 20 years ago from Canadian Heritage — Multiculturalism and Race Relations where, as an immigrant Canadian, I recall how I was privileged to help develop, for parliamentary approval, the Canadian Multiculturalism Act (1988).

In my retirement, I am finding it difficult to access the department I served for 30 years. At times, I feel like I would like to return to where I served, get updates and volunteer my services to the Minister and the department.

Since I am of intercultural and inter-racial origin — East Indian and Slovak — I wish to share how such persons may well provide insight and service in sound race relations.

In spite of my written request to the Ministers or the department for retired public servants to make an informal visit, I have received no reply, not even a formal refusal to meet.

FSNA (sic) might consider developing a roster of retired members who could offer productive and voluntary federal public service. It is important to demonstrate how retired federal public servants may freely gain satisfaction in volunteering and contributing service.

Roman Mukerjee
Ottawa

We're sorry that your quest to share your insights has not been positive. The Association partners with the Treasury Board of Canada Secretariat (TBS) in a mentoring program. To find out more, visit gccollab.ca.

And we have lots of opportunities for skilled volunteers to work with our local branches. For more information, contact volunteer engagement officer Gail Curran at gcurran@federalretirees.ca.

I look forward to receiving my Sage magazine. The articles are very interesting and full of information for us retirees. I was wondering, is it possible to do a segment on Registered Retirement Income Funds (RRIFs)? I do not have a lot of money in RRSPs but I am at that age when I must transfer what I have to a RRIF and I need to know what pitfalls to avoid.

Thank you.

William Johnston
Member
Kamloops, B.C.

That's a terrific idea. We'll look at publishing an article that addresses RRIFs in a future edition.

I congratulate the people who provide us with a beautiful and highly readable Sage magazine printed in brilliant colours on luxurious heavy paper with super artwork — all sealed in a tear-proof plastic wrap. It certainly must rank with the top in its class, but I find it wasteful and unnecessary in this time when we are exhorted to reduce, reuse and recycle. I recognize the need for a communication but would appreciate a much more utilitarian format that can be mailed without the plastic. The whole format is much too rich for my blood.

Paul Fast

Thank you for giving us the opportunity to address this concern. We wrap Sage magazine in plastic only when branches want to deliver printed newsletters to their members, many of whom prefer we use paper to communicate with them. While we look forward to the day when we can engage all members electronically, mailing the newsletters with the magazine produces significant savings in mailing costs.



A MATTER OF TRUST

Veterans continue to seek federal government's full backing

MURRAY BREWSTER

There was a keen look of dejection on the face of retired major Mark Campbell when he sat before the cameras last summer.

As someone who has covered him — both in and now out of uniform — he looked tired, deflated and thoroughly disgusted.

He lost both legs to the explosion of a Taliban booby trap in the late spring of 2008 in Kandahar, Afghanistan, and I remember how his men roared with pride afterward because Campbell continued to bark orders as he was carried bloodied from the battlefield.

In his post-military career Campbell never lost, until that day last summer, the flinty gaze that could reduce a subordinate or an adversary to a quivering pile of Jell-O.

It made for a striking image.

The Supreme Court of Canada had declined to hear the appeal of a British Columbia

Court of Appeal ruling, which put an end to the so-called Equitas lawsuit, launched six years earlier by Canadian veterans of the Afghan war.

Campbell, seated in his wheelchair in the boardroom of his B.C. lawyers, along with other plaintiffs, said what you would have expected: "There is no justice in Canada for our new generation of disabled veterans."

It is what came afterwards which was, perhaps, more significant.

He spoke about what he described as the "atrocious" legislative gap that had been exposed by the failed class-action lawsuit.

The case by the Equitas Society was and, in some respects, still is at the nexus of the political, social and economic conversation about veterans in this country.

The court action may be over, but the change it prompted and the unfinished legacy it leaves behind could have an important political and policy impact in the coming years.

The gap to which Campbell referred is the absence of overarching legislation that clearly and unambiguously defines the obligations of the federal government toward those in the military who've been wounded in the line of duty and to the families of the fallen.

The soldiers refer to it as the "social covenant" or "sacred obligation."

It stems from the pledge made by Sir Robert Borden, on the eve of the Battle of Vimy Ridge. When faced with a war-weary army he said:

"You can go into this action feeling assured of this, and as the head of the government I give you this assurance: That you need not fear that the government and the country will fail to show just appreciation of your service to the country and Empire in what you are about to do and what you have already done."

"The government and the country will consider it their first duty to see that a proper appreciation of your effort and of your courage is brought to the notice of people



Photo by Jason Franson

Prime Minister Justin Trudeau defends his government's changes to veteran pensions during a town hall last year.



Photo by Bruce Campion-Smith/Toronto Star

Mark Campbell, shown here during a demonstration on Parliament Hill back in 2014.

at home that no man, whether he goes back or whether he remains in Flanders, will have just cause to reproach the government for having broken faith with the men who won and the men who died."

That duty of care, however, has been conditional and — as we have seen in the aftermath of the war in Afghanistan — dependent upon the prevailing political winds.

Lawyers for the six veterans in the *Equitas* case tried to argue that the federal government's responsibility to ex-soldiers is similar to the constitutional obligation of the country towards its aboriginal people.

Federal lawyers quite accurately pointed out, and the B.C. Court of Appeal agreed, there is nothing in federal legislation that accords veterans similar constitutionally protected status.

The nub of the federal argument — as first articulated in the Crown's 2014 statement of defence — was that Borden's 1917 pledge amounted to "political speeches that reflected the policy positions of the government at the time and were never intended to create a contract or covenant."

Department of Justice lawyers added, almost with pique: "It is further pleaded that at no time were these statements intended to bind future

governments and, in any event, the principle of parliamentary sovereignty would have prevented such a result had it been intended."

All of that is true.

And it is why the *Equitas* challenge failed, but also why it is likely to have an enduring effect into the next election.

More than we are able to give right now

There was no more dramatic a demonstration that the entitlements of veterans are dependent on the discernment of politicians-of-the-day than when Prime Minister Justin Trudeau answered a question at a town hall last winter from a veteran about the *Equitas* case, which at that point, had not made it to the high court.

"Why are we still fighting certain veterans groups in court? Because they're asking for more than we are able to give right now," Trudeau said.

The Liberals, to their credit, were able to "give" more than the previous Conservative government, which wore the anger of veterans and their supporters during the 2015 election.

Back then, there was a raft of policy issues — from closed regional offices to unspent benefit funds to cuts in frontline staff — which the Liberals can claim, with conviction, that they are addressing.

When it comes to defining how much "we are able to give," the Liberals have aped the Conservatives in the sense that the New Veterans Charter — the mechanism through which benefits and services are delivered — is a "living document" and subject to revision.

When they face voters later this year, the Liberals will argue that the approximately \$10 billion in new money pumped into veterans services and benefits since 2015 is a clear display of how much they have given.

They will also argue they lived up to their campaign promise to give veterans an "option" between taking a lump sum payment for injuries — or a pension-for-life.

There is still an active debate about whether the government's option of a pension-for-life equals the old system of monthly disability payments and benefits, which was centred on the Pension Act.

The current government has argued veterans are better off with the changes that will come in to effect on April 1, 2019, than they were under the often-maligned New Veterans Charter, conceived by the Liberals, but enacted and championed by the Conservatives in 2006.

Setting aside the policy issues for a moment, people like Mark Campbell do not put themselves in harm's way to defend a policy — or in the hope of a payoff. They do so because they believe in their country and that the government will live up to its word and will do right by them.

The Liberals have yet to restore what could be the most consequential damage of the *Equitas* lawsuit — trust.

They have thrown money and staff at the veterans' problems, but the hearts and minds issue of defining where soldiers fit — and by extension their value — in our democratic society remains unrecognized.

Deliberate ambiguity

Legal experts, such as Rory Fowler, a former military lawyer now in private practice, told CBC News last summer the relationship of the federal government with all soldiers, serving and retired, is "poorly defined" in law.

There are a number of pieces of legislation that outline, in detail, the financial benefits offered to veterans, but the crucial question of what is the Crown's relationship to those who've served remains ambiguous and perhaps deliberately so.

Are soldiers employees of the government? Are they contractors? Can you ask a federal employee — or a contractor — to lay down his or her life without question in service to the country? And if so, what sort of legislated guarantees should they expect that are beyond the capriciousness of successive governments?

And does the absence of a clearly defined relationship mean soldiers should be entitled to special legal status?

Fowler, in a recent interview, said he believes the federal government is happy with the way things are and it is ultimately not in the interests of Parliament to legislate a clearer basis or understanding for the relationship.

The reason? Potential lawsuits.

"The ambiguity can be relied upon as a litigation avoidance strategy," he said.

The Conservatives, however, have promised to enshrine a social covenant with soldiers to — as the party's veterans critic Phil McColeman put it — "establish in legislation so that all veterans would know, and could trust that no matter the government of the day, they would be cared for."

The idea is not a new one.

In the waning days of former prime minister Stephen Harper's government, as the Conservatives thrashed about trying to hold on to the veterans' vote, there was a proposal in the fall of 2014 to modify the language of the New Veterans Charter to include a preamble defining the obligation of the nation.

The new Conservative policy proposal was passed at the party's convention earlier this year.

It is, however, more than just an issue of retail politics, or in the case of the Liberal government, ticking off boxes in the minister's mandate letter. It has, according to many in the military and veterans community, implications for the future of an all-volunteer force.

Who would want to send their child, or husband, wife, brother, or sister into harm's way without some kind of clear guarantee that the government will deliver a consistent standard of benefits?

Similarly, the ongoing struggle of both Veterans Affairs and National Defence to deliver existing benefits is an important issue of both perception and accountability.

Who wants to join an organization that cannot effectively deliver what is owed?

It is an issue the Liberal government will be required to defend in the coming months, as Canadians head to the polls.

Get transition right

A year ago, with the increasing number of benefits applications, there was a backlog of 29,000 cases in the veterans department and fully one-third of them were over the 16-week response standard.

That is according to a story by *The Canadian Press*.

Veterans Affairs said, as of Oct. 30, 2018, the backlog of cases over the service standard stood at 15,165. It did not say how many files were in the system.

The Liberal government hired 400 staff at Veterans Affairs to deliver benefits, but there is some question whether that was enough.

It will be interesting to see if the upcoming federal budget, the last before the next election, will allocate funding for more positions.

There is also the issue of transition, which has seized both the veterans and defence departments.

National Defence has struggled to deliver retirement pension cheques on time and the separate delivery of veterans' benefits is often hamstrung by red tape, such as Veterans Affairs requiring a second medical

opinion for conditions that a military doctor has deemed career-ending for a member.

Experts, such as Dr. David Pedlar, a former employee of Veterans Affairs Canada who now works for the Canadian Institutes for Health Research, say smoothing the path from uniform to civilian life is crucial.

"If you get transition right, then you're probably solving a lot of problems that could arise later in life," Pedlar told the University of Southern California during a 2016 appointment to the school's Center for Innovation and Research on Veterans & Military Families.

A bad transition is at the heart of some of the most vexing veterans' issues, including homelessness and possibly even suicide.

There has been much talk by the government about "closing the gap" between the departments and making transition "seamless." Veterans Affairs and DND announced the creation of a transition group that will help guide members out of the military, along with a series of important — some would say common sense — administrative changes (such as giving a member time to complete release paperwork). But a system of personalized service, recommended by watchdogs, is still years away and will — for the moment — only be the subject of a pilot program at one base in Ontario.

The Liberal government has — over two successive budgets — poured more money into benefits for educational training and rehabilitation.

Last winter, it hired a private contractor to take up the work of the charity Canada Company, which, under the Conservatives, helped find retiring military members jobs in the private sector.

Transition is a subject that has been reviewed multiple times over the years, much to the frustration of watchdogs, such as Gary Walbourne, the now-retired Canadian Forces

.....
 "There is no justice in Canada for our new generation of disabled veterans."

ombudsman, who has made a number of recommendations to improve the system.

He seemed mystified last year when a Parliamentary committee undertook yet another study of the issue.

“We do not need another study into transition,” he said, at the time. “We know what needs to be done. We just need to do it.”

The National Association of Federal Retirees, an independent organization, conducted extensive outreach and research within the veterans community in fall 2017 and compiled an exhaustive report on how the transition system is viewed.

Overall, the findings suggested that older retirees who left the military in the 1980s and 1990s had better things to say about the experience.

Those who took off the uniform following the Afghan war seemed to fare worse and complained about late pension cheques; the inability to access veterans benefits “in a timely fashion”; and a confusing application

process, where “many felt that processes were intentionally difficult to discourage applications or to deny benefits.”

As with the Equitas lawsuit, the notion of recognition and respect loomed large in the responses the association received.

Deborah Krause, Federal Retirees governance manager and veterans project lead, agreed.

“Some veterans have had challenging and difficult experiences with their former department and with Veterans Affairs,” she said.

“Rebuilding relationships with a goal to restore trust and confidence in how the government supports ill and injured veterans, with those individual veterans and families is critical.”

Restoring confidence, it appears, will take more than legislation to define the role of veterans in our society.

And that notion was reinforced with the recent news that Veterans Affairs shortchanged former soldiers and RCMP members by \$165 million — through an indexation error — over several years in the early 2000s.

The calculation was corrected in 2011, but no move was made to reimburse the 272,000 affected veterans until the issue was flagged by the former veterans ombudsman.

No one, it seems, has been held accountable for deciding to ignore the issue. Documents obtained by CBC News, in early January, show department officials incorrectly believed in 2011 that since the Pension Act was “silent” on the calculation methods the federal government was on solid legal ground.

That, however, proved not to be the case (since regulations supporting the legislation were clear at the time) and a proposed class-action lawsuit was filed shortly after the report appeared.

The Liberals have earmarked the funds for reimbursement, but payments are not expected to begin until 2020, after the next election.

The rebuilding of trust will likely take longer. ■

.....
Murray Brewster is senior defence writer for CBC News, based in Ottawa. He has covered the Canadian military and foreign policy from Parliament Hill for over a decade.

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KEEPING THE FAITH

Despite Phoenix failures, centre's "line of defence" ensures federal retirees' pensions are accurate and on time

KATHRYN MAY

Three years into the Phoenix debacle, there are few public servants who don't look at their pay every two weeks and wonder if it's correct.

Easing that doubt will cost the federal government millions of dollars, but it has been quietly racing to stop that contagion of mistrust from spreading to pensions.

All hell broke loose at the federal pay centre in Miramichi, N.B., when the Liberals first threw the switch for the new Phoenix pay system in February 2016. New and barely trained compensation advisers were swamped with thousands of errors — on top of the backlog of 40,000 files they inherited when departments moved their pay records to the centre.

It would take the government several months to realize it had a monumental crisis on its hands that would affect

most of its 300,000 employees. Today, it is considered one of the biggest public service management failures in history.

But 90 minutes away, in Shediac N.B., the eastern coastal town known as the Lobster Capital of the World, the 830 employees at the government's pension centre instantly realized there was big trouble ahead.

The stream of data that is fed every day from the pay-to-pension system was unreliable and full of errors — far more than usual. Almost as worrisome, the flow of files coming from the pay centre had slowed down considerably.

The pension centre is led by Dave Stevens, who started in the mailroom 35 years ago and climbed the ranks in pension administration to become the centre's director-general and top bureaucrat. He knows pensions inside and out. He and his management team knew they had to quickly cobble together a mitigation strategy to stop polluted pay data from infecting pensions.

"We realized a problem quite quickly. Right after the implementation of Phoenix, we got a feed of data and we recognized there would be data issues so the first thing we did was get a team of people to go and clean up those errors," said Stevens.

Nothing could be worse for a pension system that churns out \$4.5 billion in yearly payments to federal retirees and their beneficiaries than importing inaccurate salary data.

"My fiduciary responsibility is to ensure that each and every pension I pay is the correct amount," said Stevens. "That is my responsibility to the pension fund and that wasn't going to change (because of Phoenix) and it won't change going forward. My duty is to pay people the right amount, at the right time and to the right address."

Canada's comptroller-general estimated it could take five years to stabilize Phoenix, at a cost of \$3.5 billion. That report didn't include the cost of the pay review, damages

or compensation to employees. It estimated the pay review, which could encompass 500,000 people by then, could total up to \$74 million.

But Stevens' mitigation strategies seem to have insulated pensions from Phoenix's corrupted data, forestalling another trust crisis.

Every night, the pay centre transfers the data that was entered into Phoenix to the pension centre. The pension system, known as PENFAX, flags what Stevens calls "posting errors" if something seems amiss for pension administrators to check. That flagging system had been in place before Phoenix when its predecessor, the regional pay system, dumped data every day.

The old system Phoenix replaced was creaky and generated plenty of errors, but the 10,000 posting errors that used to be flagged in a typical month soared 300 per cent with Phoenix. Today, after millions of dollars in fixes and 1,500 new compensation advisers, those posting errors are still high, but have settled to about 22,000 a month.

The ideal is to fix salary errors before they are transferred to Shediak. Unable to count on that, the pension centre hired 88 additional staff to help analyze and verify data received from Phoenix.

It has built a three-layer line of defence to improve the flow of information and integrity of data.

On top of catching and fixing posting errors, the centre has a team dedicated to verifying every pension file. The centre has long sampled files to verify their accuracy, but with Phoenix that was ramped up to every file being checked and double-checked.

Stevens said the pensions are issued with the best information the centre has and if new or additional information arrives, files are updated and pension cheques are adjusted.

To verify a pension, administrators comb through a public servant's career, the

Draft legislation proposed to address gross vs. net Phoenix repayment issue

Federal Retirees applauds the federal government for finally proposing new measures to support employees who were forced to reimburse a salary overpayment to their employers. It's a measure that's particularly relevant to those impacted by the federal Phoenix pay system.

Since Phoenix's implementation, employees who received an overpayment had to pay back the gross amount of the overpayment — this includes excess income tax, CPP and EI contributions. This placed an unfair burden on them, making them pay a larger amount than they had received from their employer. It also forced them to pursue the Canada Revenue Agency come income tax time to recoup those monies.

In the announcement made on Jan. 15, 2019, the Department of Finance released draft proposals that would permit affected employees to repay their employer only the net amount of the overpayment, instead of the gross amount. This could apply to overpayments made after 2015.

The proposed legislation would apply to private sector employers as well as public sector, in certain circumstances.

The Finance Department also noted that consultations will be held on this draft legislation. Federal Retirees will be participating — particularly as the documentation does not specify if this legislation will also include those affected who have already retired.

— Patrick Imbeau

various jobs and departments worked in, as well as any leave taken for training or to have children.

This not only takes more staff, but also more time — to which Stevens is very sensitive. The pension centre has a service standard of getting pension payments to retirees within 45 days of their last day on the job — a rate the centre has historically met 98 per cent of the time.

Since Phoenix, Stevens said the centre is still hitting that target.

"We are confident that the quality of our payments is at the same level as before Phoenix," he said.

The more than 20,000 public servants who have retired over the past two years have their share of pay problems but, so far, retirees seem to have kept the faith with the pension centre.

The National Association of Federal Retirees, which represents 176,000 retired federal public servants, military and RCMP, surveyed 3,000 recently retired members and found 42 per cent had botched pay. They were paid too much, too little or not at all for acting pay, regular pay or vacation pay.

Some complained their income tax was fouled up; they didn't get their retroactive pay; severance payments were not made and they were still owed expenses.

Sayward Montague, the association's director of advocacy, said an unprecedented number of calls from anxious retirees poured in over the past two years but, by all accounts, pensions are paid correctly and on time.

"We have not had one reported case," she said, "though we have received a lot of calls from members who were concerned.

"While I'm sure we have members who encountered problems prior to retiring, on balance, the measures they are taking to maintain the integrity of the (pension) system seem to be working." ■

PHARMACARE

THE IMPACT ON PENSIONERS

Seniors stand to be most affected should
Canada adopt a national public drug plan

ANDRÉ PICARD



This spring, the Advisory Committee on the Implementation of National Pharmacare, led by former Ontario Health Minister Dr. Eric Hoskins, will release its much-anticipated report.

There is a lot at stake, especially for seniors, who are, by far, the biggest consumers of prescription drugs. While those over 65 make up 15 per cent of the population, they account for 57 per cent of prescription spending.

Implementing pharmacare — and, remember, Hoskins’ mandate is to produce a blueprint for implementation, not simply another earnest report saying it’s a good idea — would be the most significant change in medicare in more than half a century.

With a federal election slated for Oct. 21, the promise of pharmacare could also be a cornerstone of Prime Minister Justin Trudeau’s re-election bid.

The problem — and the reason Hoskins’ work is necessary — is that there are many definitions of pharmacare, ranging from creating a single, centralized program that provides first-dollar coverage of medications, through to a “fill in the gaps” approach that aims to provide prescription drug insurance for those who don’t have it now.

“If pharmacare is going to happen, the proposal will have to be big and bold, just like medicare was in the beginning,” says Fiona Clement, a health policy researcher at the University of Calgary.

But we shouldn’t pretend it’s going to be easy, she adds, because there are so many

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There is a lot at stake, especially for seniors, who are, by far, the biggest consumers of prescription drugs.

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players with a stake in drug delivery now — Ottawa, the provinces and territories, private insurers, employers, unions and, of course, patients — that it will be difficult to find a point of consensus, let alone unanimity.

Pharmacare is often referred to as the unfinished business of medicare. So, it’s worth recalling medicare’s origin story, and why drugs were not publicly funded in the first place.

In the heady times after the Second World War there were many medical and technological advances that created new hope but made accessing health care increasingly unaffordable for Canadians.

The response from provincial governments was to create public insurance plans, first for hospital care, then physician care, but access varied wildly around the country.

The federal government appointed Justice Emmett Hall to study the issue and his landmark report was unequivocal: Public health insurance was a necessity.

Ottawa acted swiftly on the recommendations of Hall’s Royal Commission on Health Care Services. In 1965, the federal government agreed to fund 50 per cent of hospital and physician services, with two conditions — that access be universal (meaning no one be denied care based on ability to pay) and that there be no user fees.

Still, Justice Hall’s recommendations did not enthruse everyone. It took seven years before all the provinces agreed to the cost-sharing agreement. (Quebec was the last province to adopt medicare, in 1972.)

While creating medicare was a watershed moment, Ottawa only partially implemented the report’s recommendations. In addition to

hospital and physician services, the Hall commission said medicare coverage should include prescription drugs, dental care, optical services, home care, and mental health and addiction services, but those services could be added gradually.

The proposed expansion of medicare never happened.

Drugs, for example, were not considered a priority because most were dispensed in hospital and covered. Another reason for the hesitation was that, after the implementation of medicare, health costs soared, with double-digit increases in costs year-after-year. Politicians got cold feet, and doubly so when Ottawa started to back away from its 50-50 funding pledge. (The federal government currently covers 21 per cent of public health spending.)

Instead of a cohesive medicare system, what developed was a patchwork of private and public insurance programs, especially for prescription drugs.

Today in Canada there are an astonishing 113,000 private drug plans and 102 different public drug plans that target demographic groups like seniors and people with specific health conditions.

All told, about 28 million Canadians have prescription drug coverage, but about four million have inadequate coverage and another 700,000 have no coverage.

“It’s a real mess,” says Mary Lou Robertson, a consultant and expert on drug access navigation. “It can be really difficult to navigate the system, especially for seniors.”

The common public perception is that all seniors have their drug costs covered. But the reality is quite different.

Four provinces automatically enroll seniors in public prescription drug insurance programs at age 65 — Ontario, Quebec, Prince Edward Island and Newfoundland and Labrador; in the other six provinces, enrollment is voluntary.



Fiona Clement, a health policy researcher at the University of Calgary, says it won't be easy but a pharmacare program should be "big and bold."



Dr. Eric Hoskins heads the Advisory Committee on the Implementation of National Pharmacare. Their much-anticipated report is expected this spring.

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All told, about 28 million Canadians have prescription drug coverage, but about four million have inadequate coverage and another 700,000 have no coverage.

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Many of the public plans are income-based, and have an assortment of premiums, co-pays and deductibles, and the formularies (the list of drugs covered) can be limited.

Of course, many retirees also have private insurance, and there are misconceptions about those plans too.

"There is an impression out there that everyone in the public service is a fat cat, that we have gold-plated benefits," says Jean-Guy Soulière, president of the National Association of Federal Retirees (Federal Retirees).

"But our plan is middle-of-the-road and we pay for it." (The cost-sharing ratio is currently 50:50 for retirees. Retirees used to pay 25:75 until a unilateral change

in 2013 was made by the Conservative government, which the Association is challenging in a lawsuit.)

Soulière said Federal Retirees believes there should be a universal pharmacare program. "Pharmacare should be part of medicare: Drugs should be accessible and affordable for everyone," he says.

Right now they are not. Premiums, co-pays, deductibles all stretch budgets, especially for seniors on fixed budgets. (For example, the average pension for a federal retiree is less than \$30,000, and many depend on social assistance to make ends meet.)

"Right now, there are people who have to make some difficult choices: Do they pay rent and buy food or buy their medication? That's terrible.

It shouldn't happen in Canada," says Dr. Rita McCracken, a Vancouver family physician and researcher.

"Having a more rational approach to getting medications to people who need them is essential. A national pharmacare program is probably the best way to do that," she says.

In recent years, there has been a flurry of studies touting the benefits of a single national program to replace the current hodge-podge of programs. They have piqued the interest of politicians and policy-makers because of the promise of significant savings, ranging from \$4 billion to \$10.7 billion annually.

But what has garnered a lot less attention are the policy changes needed to achieve

2018 prescription drug costs

\$34 billion

Paid by Canadians on out-of-hospital prescription costs of which:

\$14.5 billion

Paid by public insurance

\$12.1 billion

Paid by private insurance

\$7.4 billion

Paid out-of-pocket

Source: Canadian Institute for Health Information

Canadians and coverage

28 million

With prescription drug coverage

4 million

With inadequate coverage

700,000

With no coverage

Drug plans in Canada

113,000

Private drug plans

102

Public drug plans

those savings, including joint buying by all the provinces, stricter regulation of drug prices, more aggressive use of generics and a strict formulary.

Even if overall drug spending comes down, the cost to government would go up and that means higher taxes. By some estimates, a national pharmacare program would necessitate a two per cent hike in income tax rates; alternately, there could be increases in corporate taxes, payroll deductions (Employment Insurance, Canada Pension Plan, etc.) or premiums for public coverage. But that's a tough sell, especially in an election year.

Last year, Canadians spent \$34 billion on out-of-hospital prescription drug costs. Of that total, \$14.5 billion was covered by public insurance, \$12.1 billion by private insurance and \$7.4 billion was paid out-of-pocket.

If the policy goal is to ensure everyone has drug coverage, then a single national plan is not the only option.

In fact, there are a number of different definitions of pharmacare, which are well-explained in a report done for the Conference Board of Canada. The researchers, led by Clement, outlined five options for creating a pharmacare system.

1) Comprehensive Public Coverage

Under this model, all Canadians would have public coverage from a comprehensive formulary. This option would improve access for Canadians who are currently underinsured, but would gut private insurance plans. There would be savings overall, but a substantial increase in public spending. A transition to this model would be complicated, but result in consistent and portable coverage for patients across the country.

2) Public Coverage of Essential Medicines

A more modest version of #1, public coverage would consist of a formulary of essential medications (potentially as few as the 125 medications on the World

Health Organization's essential medicines lists) for everyone in Canada. This option would ensure access to essential medicines for everyone. Private insurance would largely remain. And there would still be a lot of people with inadequate coverage.

3) Public Coverage with Income-based Deductibles

A targeted public coverage model that provides everyone with coverage, with costs varying based on household income. This type of plan design is currently in place in several provinces, including Ontario and B.C. If a significant number of people were exempted from paying the deductibles and co-pays, it could benefit those who are currently underinsured. However, it would likely not significantly reduce overall spending on drugs.

4) Individual Mandate

This approach would require every Canadian to have either public or private insurance that meets a specified standard. Mandatory insurance would improve access to medicines for those who currently don't have sufficient coverage, but not those with private insurance. It would result in significant differences in the level of coverage. In theory, it should not result in much of an increase in public spending, though that wasn't the experience in Quebec, which adopted the approach two decades ago.

5) Optional Public Coverage

The existing patchwork would remain but Canadians would be given the option of purchasing public coverage. This option would not likely have much of an impact on improving access to medicines or value for money, but it could be attractive to the self-employed. It would be relatively inexpensive for the government and would be the least disruptive option to implement.

While the idea of a single national pharmacare program has dominated the public discourse, a hybrid model is far

more likely to emerge. That's because the provinces — who, constitutionally, are responsible for the delivery of health care — now run public drug programs and have made it clear they want to retain control.

Ontario and Quebec, the two most populous provinces, have essentially said a national plan is a non-starter. But if Ottawa puts forward a significant amount of money, it could buy a fair bit of co-operation from the provinces and go a long way toward filling the gaps in coverage.

Robertson says her biggest worry is not what option governments choose to pursue, but the transition to a new way of doing business.

"Seniors are the population most at risk because they are the largest users of public programs," Robertson says.

What matters to older Canadians, she says, is not who runs their insurance program but its affordability and simplicity.

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Implementing pharmacare would be the most significant change in medicare in more than half a century.

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"Ideally, a pharmacare plan should be as simple as showing up at the pharmacy with your health card. But I don't think it's going to be that simple," Robertson says.

"My guess is that, when all is said and done, we'll have some kind of blended system like we have now, but with fewer gaps."

McCracken also worries that governments won't be able to agree on a national program, but hopes they will at least shore up public programs, especially for seniors.

"B.C. Fair Pharmacare is a pretty good program so it's a good place to start," she says. "My patients — even the most vulnerable ones — have a good chance of getting the drugs they need and maintaining their dignity."

Clement says it is imperative that politicians and policy-makers find a way to agree on the best pharmacare program possible, and not let the quest for perfection be the enemy of creating a good plan.

"If this window closes, I don't think it will open again for another 20 years." ■

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André Picard is a health reporter and columnist at *The Globe and Mail*, where he has been a staff writer since 1987. He is also the author of five bestselling books. His latest is *Matters of Life and Death: Public Health Issues in Canada*.



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LEARNING TO MANAGE

Older Canadians educating themselves
as more seniors turn to cannabis

HOLLY LAKE

While legalization in October may have reduced the stigma around marijuana, the lingering haze is perhaps thicker than ever.

What should it be used for? Who should use it? How much? When? Questions abound as the number of products on store shelves across the country grow. And quite often, it's older adults who are asking them. That's not surprising, because as the fastest growing segment of the Canadian population, cannabis producers have them in their sights. People are living longer and on an increasing number of medications — and most would like to take fewer pills to fix what ails them.

People who may have smoked marijuana in their teens or early 20s are now in their 60s and 70s. They are willing to give it a try

in this later stage of life now that it's legal and they know where it's coming from.

"They haven't used it in a long time, but they're curious about it — although not necessarily for the same reasons they used it when they were young," says Terry Lake, a former health minister in British Columbia who is now vice-president of social responsibility at Hexo, a licensed cannabis producer based in Quebec. "They're thinking about it as a part of a health and wellness program, rather than entertainment."

Rand Teed, a drug and alcohol counsellor and consultant in Regina, says older adults are also part of a demographic that pays attention to how they're feeling. "And it's one that tends to have some disposable income."

Lake tells a story shared with him recently about a bus from a seniors' home that pulled up in front of an Alberta store. Everyone on board spent about two hours in the store asking questions about what was on the shelves, and "almost all of them left with some product."

However, was it the right product or even something that might benefit them?

"If you dropped my in-laws in a store now, they wouldn't know where to look or what to buy," says David Hammond, a professor in the school of public health at the University of Waterloo. "That's the kind of education that needs to happen."

Whether it's to help with sleep, deal with pain, treat anxiety or manage the side effects of some cancer treatments, such as nausea, there is no shortage of ailments for which people are turning to cannabis.

"You read everything from it can cure cancer to it being a panacea for all that ails us," he says. "I think most of what you hear about medical cannabis is anecdotal. That's not to say it doesn't have therapeutic benefits."

Teed is clear: It's no cure all.

"It's not the magic pill everyone has been looking for to be the salvation of the health system."

To date, however, marketing has outpaced and overshadowed the science, he says. While far more research is able to be done now that it is legal, it takes time for that work to glean results. In the meantime, the claims touting its benefits continue.

“The industry has done a very effective job of medicalizing cannabis use. That started probably 20 to 25 years ago. I believe that they recognized that unless they could medicalize it they would have a lot more resistance to legalizing it,” he says.

“So, there’s been a really consistent push to have people believe “medical marijuana” is very legitimate. My take on that is that there are certainly some cannabinoids that have some medicinal value. But people have equated getting high with getting well.”

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People are living longer and on an increasing number of medications — and most would like to take fewer pills to fix what ails them.

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Rand Teed

He says pain is an interesting concept in that regard. While there are different kinds and different sources, the message in pro-marijuana literature is simply that it’s good for pain.

“If you’ve got pain and you ingest cannabis and you get high, it creates a significant mood change. It certainly helps you not care that you’re in pain, but people’s perception quickly becomes that this is helping them. If that’s all you want, then fine. But it can mean there’s a medical issue that’s not recognized.”

Today’s cannabis is also not what older adults would have smoked in high school. Teed says cannabis in the 1960s and ‘70s was maybe six or seven per cent THC — the cannabinoid that has a psychoactive effect on the user. The cannabidiol (CBD) level — which doesn’t have psychoactive properties — would have been about the same.

Today, THC levels can be between 20 and 30 per cent, with some products hitting the 80 per cent mark. As the THC levels rise, the CBD levels go down. If someone walks into a cannabis shop and asks for something for hip pain, it’s anyone’s guess what combination they’ll walk out with.

Confusing information

Even doctors are finding this new reality hard to navigate, as the information they’ve received so far has been confusing. While the initial word from Health Canada was that cannabis was suitable to treat anxiety, that recommendation has since been rescinded. It turns out cannabis can increase anxiety over time — and decrease a person’s ability to manage it.

“The issue with seniors is that a lot of them are on other medications. Among other things, THC can interfere with anti-depressant medication,” Teed says, which means the depression can get worse.

And while THC is good at initiating sleep, there are lots of indicators that it interferes with people’s deep, REM sleep.

Yet CBD has anti-inflammatory and analgesic properties that can help with pain, and

potentially transition people away from riskier pain medications like opioids.

“I think we have to do a much better job educating the public about what this drug is all about,” Teed says.

For that reason, the Canadian Coalition for Seniors’ Mental Health has been reviewing the literature and working on developing clinical guidelines for physicians to help them navigate through the haze and determine what might help their patients and identify risks, including addiction.

David Hammond notes for physicians and well-informed consumers alike, the trouble is also figuring out appropriate doses. After all, cannabis isn’t one product: THC and CBD levels vary, as do the strains used to create the products.

Lake agrees the dosage is tricky. “Everyone has a different reaction based on their own genetics and whatever is going on in their physiology at the time.”

In a public health framework, advertising does little to remedy that, says Hammond. In this transition stage, the focus needs to be less on promoting brands and more on ensuring people have information to make good choices.

“With alcohol, most seniors are comfortable having a beer or a glass of wine because they can anticipate how they’ll feel,” he says. “That’s the issue with cannabis. Many seniors don’t want to get high as a kite, so we need to get to a point where people can identify the dose and know how it will affect them.”

Health Canada has strict rules in place around marketing, leaving companies limited in what they can do. At Hexo, Lake says they do a lot of interviews about why people are turning to cannabis. They attend public events and panels. They make sure retailers are informed about their products and in a position to answer questions about them, but they don’t actively market to seniors.

“We encourage people to read as much as possible. But because we can’t make

claims, we can't tell people how much to use. We say individualize and learn how it affects you."

Health Canada has just announced regulations for edibles and extracts, which will be on the market later this year. Hammond says each edible will be a single dose, which will make it easier for older adults to predict how it will affect them.

Start 'low and slow'

With the specialists' recommendations from the seniors' coalition still being finalized, Teed says the best advice is to start "low and slow" with a product that's heavy on CBD.

That's exactly what Pam Newland of Ottawa did. A year ago, she sought advice from a doctor to see if cannabis might help with severe arthritic pain that left her barely able to walk and kept her awake most nights.

She thought she'd only be taking CBD, but they landed on a product that has equal amounts of CBD and THC. She takes

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He says pain is an interesting concept in that regard. While there are different kinds and different sources, the message in pro-marijuana literature is simply that it's good for pain.

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it at night before bed using a vaporizer and says it has been a "game changer."



Reduced pain saw her sleeping better right away — and that relief lasts through the day. She once spent weeks sore in bed, but is now up and on the go. She's also been able to cut out other pain medications, which she says weren't doing her Crohn's disease any favours.

Although everyone around her uses cannabis and talks openly about it since legalization, for her, medical knowledge is key. She has no plans to visit a store, as she doesn't trust the advice of staff who aren't doctors.

"Without someone who can match up your symptoms to what's available, you could have a very bad reaction," Newland says. "I have friends who had that happen. They didn't think it worked or they didn't like that out-of-body feeling. I think they were just taking the wrong combination. Now they're put off and don't plan to use it anymore. That's too bad, as when you have it right, I know how it can help. I haven't had any negative experiences. It's one medication I will always have confidence in." ■


This article is intended for information only. Please contact your family physician for medical advice on the use of cannabis.

* Pam Newland is a pseudonym, as this woman travels to the U.S. regularly and doesn't want any issues to arise at the border.


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	Transfer fees	\$57	N/A
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HEARING LOSS

and social connectedness

Hearing is a social sense. We rely on it to hear and understand what people are saying. When we lose our hearing, we lose one of our connections to the world. We become socially withdrawn, irritable with inaudibility and for some, frustrating to be around. Social events allow you to share good times with loved ones, but hearing loss can make it hard for you to actively engage in conversation with the people who matter to you the most.



Staying socially connected with hearing loss

Noisy social gatherings can be challenging when you have hearing loss. The addition of other noise sources such as background music or restaurant chatter can create a listening situation that is difficult even for people with normal hearing.

If you have hearing loss, a little planning can help you socialize with less effort in any number of social situations. If you're dining out, select a restaurant with features that minimize background noise. Look for carpeting, cork or acoustic ceiling tiles, curtains, table cloths, seat cushions and other noise-absorbing features. Request a corner table or a quiet spot away from the kitchen. When sitting at a table, select a seat that lets you see as many faces as

possible. This will help you read lips when people are speaking. Also, choose brighter lighting to help you pick up visual cues. Sometimes the best seat is the one beside a friend or loved one who can repeat parts of the conversation you may have missed.

At parties, stand away from the centre of the room and the source of music. Position your back to a wall or soft furnishings, such as curtains, to block distracting sounds. Corners create a good barrier to noise on several sides. Also, try not to shy away from telling people that you have a hearing loss. It is tempting to nod and pretend you hear but people are usually happy to accommodate.

One of the most important strategies for hearing better in social settings is to wear your hearing aids. You'll be able to hear what you want to hear, even in situations with multiple people speaking. You can even try out different hearing-aid settings in advance to see which setting is best in noisy environments.

Hearing loss is often diagnosed too late

A significant amount of age-related hearing loss can be subclinical, meaning that the person who is hearing impaired may not notice the effects hearing loss is having in their lives. Hearing loss happens so gradually that people learn to accommodate their

hearing issues by learning to lip read, tilting their heads towards the sound they're trying to hear or regularly asking others to speak up and/or repeat themselves before they consider that they may have a hearing loss.

The brain plays a significant role in accommodating hearing loss. More mental energy is used to lip read, fill in the blanks and understand what is being said than what would be used if one had normal hearing. This can result in mental fatigue and can even contribute towards dementia.

Furthermore, health practitioners do not traditionally screen for hearing loss; they usually wait for their patient to mention a hearing impairment before hearing loss is even diagnosed. The Canadian Health Measures Survey of 2012 and 2013 reported that 70 per cent of adult Canadians with measured hearing loss were unaware that they had a hearing impairment. By the time hearing loss is diagnosed and treated, the effects of hearing loss have already greatly affected one's social relationships and mental health.

Hearing loss screening is important

Forty-seven per cent of adults over the age of 60 experience some level of hearing loss. Although hearing loss can occur at any age, those who are 60 or older can help catch hearing loss early by getting tested annually — a proactive step that both you and your loved ones will appreciate. ■

*This article is provided by **HearingLife Canada**, a Preferred Partner of the National Association of Federal Retirees. Book a free, no-obligation hearing assessment today at one of its more than 200 clinics across Canada by calling 1-888-903-8146. Members who live in Quebec can call 1-888-903-5391 to schedule an appointment with Groupe Forget clinic.*

TAKE A BITE OF THE TOP 3 (UNDERRATED) FOODIE DESTINATIONS FOR 2019

When you think of food destinations, it wouldn't be a surprise if your heart (or your stomach!) thinks of the fresh pasta in Italy or the tasty macarons in France. But has your appetite been craving something new lately? A cuisine that will excite your palate and open your eyes to a whole new realm of culinary possibilities?

If so, check out this list of the hottest new foodie destinations for 2019. Add these countries to your bucket list, your stomach will thank you later.

Peru

Your culinary quest starts in Lima, the country's capital and prominent food hub. Lima combines the traditional tastes of Peru and experiments with flavours to put a modern twist on culinary classics. Wherever you go, you're guaranteed to see ceviche, the country's claim-to-fame and a slight nod toward sashimi but with a splash of citrus. Ceviche is traditionally prepared with raw fish soaked in citrus,

creating a chemical reaction that causes a marinated texture to develop, resembling the same texture as if the fish had been cooked. Pair this fresh delicacy with corn, sweet potatoes, and a kick of chili pepper heat, and your appetite will be begging for another dish. The best part? Ceviche is a healthy meal, using fresh ingredients that are often local.

Fresh fish not your style? Venture off the coast and into the Andes to try *anticuchos*, a Peruvian shish kebab that features tender meats and spices. Although traditionally prepared with beef heart, you can find all types of meat (and veggies!) marinated and skewered on the grill. Fair

warning, although the meat is certainly savoury, it's usually rubbed in a hot pepper sauce for flavour. If you're looking to wash down the heat, try sipping on a Pisco Sour. Usually served as a cocktail, the grape brandy Pisco is combined with egg whites, lime juice, sugar, and bitters. Pisco Sours are considered to be the national drink of Peru, so drink it with pride.

Portugal

Say "adios" to South America and "olá" to Europe because Portugal's extensive menu is waiting for you. Let's start with its tender seafood — which is traditionally cooked to delicate perfection. Although you can't go wrong with some cod grilled with lemon juice, why not test your adventurous side and dig into a tasty plate of octopus? *Polvo à lagareiro* uses the whole octopus and is first boiled then roasted with garlic and olive oil. Served with some delectable potatoes, this dish is not to miss when visiting Portugal.



Peruvian seafood



Azores cozido das furnas



Japanese udon noodles

Journey off the mainland and onto the Azores, a Portuguese archipelago that's proven to be a reliable authority on appetite-inducing dishes. First up on the order is a *cozido das furnas* meal on the island of Sao Miguel. Meat and vegetables are put into a pot and then submerged underground, stewing in the heat of the volcanic earth. After cooking for hours, take a bite of the mouthwatering dish, radiating with braised flavour. Then, your stomach takes you to the island of Terceira, where you'll find *alcatra*, an Azorean pot roast. The beef shank is marinated and cooked in a clay pot, resulting in a tender comfort food that will have you eating until you're stuffed. After, treat yourself to an exclusive glass of wine on the island of Pico. The Pico vineyards are an ethereal landscape with the island's grapes sprouting out amongst

lava rocks and acidic soil. Although unusual, the island has been cultivating wine this way for over 500 years.

Japan

Continue on to Asia, where Japan shines as a cultural haven for aspiring foodies. This list would be incomplete if fresh sushi in the Tokyo fish market was left out. Delectable flavours wrapped in perfectly prepared rice and sheets of seaweed — what's better than that? Grab your chopsticks and pop in a few pieces — you might just find your new favourite combination!

Although your Japanese diet should definitely consist of some of the freshest sushi you will ever eat, there's so much more to this Pacific nation than seaweed and vinegared rice. Indulge in a bowl of

soft, thick *udon* noodles, sitting in a bed of warm broth that you'll want to slurp up immediately. (Expert advice: it's actually rude *not* to slurp your noodles, as it is considered a sign of enjoyment. Slurp away!) Make sure you also try tempura, featuring both veggies and seafood. Lightly battered, deep fried, and always delectable, this snack is surprisingly healthier than it may seem. The batter is kept light and isn't as greasy as you'd imagine fried food to be. It helps that it tastes delicious, too.

So pack your bags and build up an appetite — a world of food awaits! ■

This article is courtesy of Collette, a Preferred Partner of the National Association of Federal Retirees. Visit collette.com/nafr for more information on planning your favourite foodie destination for next year.



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Is a vacation home rental RIGHT FOR YOU?



Rental homes are becoming increasingly popular. And why shouldn't they? Rental homes provide many benefits over a traditional hotel, including location, price, amenities, and some say even a more authentic travel experience. But what questions should you ask before deciding if a rental is right for your vacation?

Where are we going?

Make sure you look up the area you'll be staying in. Just because you've fallen in love with the interior of a home, doesn't mean the area is what you're looking for. Consider the neighbourhood you'll be staying in and look up restaurants, grocery stores, and attractions nearby.

Are we breaking any laws?

In some regions, short-term home rentals are frowned upon and even illegal. Thorough research and due diligence

should show you whether home rentals are allowed where you're travelling, along with any consequences for you or your hosts.

Is it accessible?

If you or someone you're travelling with uses a cane, walker, or wheelchair, you'll want to make sure before you book that the home or space you'll be renting is easily accessible. Is there elevator access? Will there be someone to help us with our bags? These are all questions you'll want to ask upfront to avoid unwelcome surprises once you arrive.

What are the house rules?

Each home and host is different, and it's important to remember this every time you travel because what might be normal for one stay, might not be for the next. What happens if you scratch the hardwood floor? Will you be charged if you don't wash the dishes?

Your house rules should answer all these questions and more. If they don't, ask your host. They're there to help and it's always better to be safe than sorry.

What about amenities?

Ask questions to see what's included and what's not so you can plan accordingly. Will you need a fridge for medication? Is there laundry on site for longer stays? Are there kitchen basics like salt, pepper, pots, and pans? Is there WiFi?

WiFi can be incredibly helpful while you're travelling — especially if it's a place you've never been before. WiFi will allow you to look up places and check in with family without the costly roaming fees.

Once you have answered all of these questions, you should be able to book with confidence knowing you'll be staying at a place that will be able to accommodate all your needs. Who knows? You may never stay at another hotel again. ■

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VETERANS' CORNER

Federal Retirees continue to build bridges for veterans



From left, Federal Retirees CEO Simon Coakeley; the Honourable Seamus O'Regan, former Minister of Veterans Affairs; and Association president Jean-Guy Soulière.

CANDACE JAZVAC

In the fall of 2017, the National Association of Federal Retirees developed a veterans outreach initiative to listen to veterans and better understand what is and isn't working for them as they transition out of service and beyond.

On behalf of our members, of whom about 60,000 are veterans of the Canadian Armed Forces (CAF) and Royal Canadian Mounted Police, we wanted to learn how to best serve the needs of veterans and their families in an evolving policy environment with many other government and non-government agencies also working on their behalf.

Since the launch of the initiative, Federal Retirees has hosted 12 town halls, a summit in April 2018, and an in-depth collaborative workshop last November. Our team has also attended conferences and held meetings with senior staff from the Minister of Veterans Affairs offices, government departments and non-government organizations that serve veterans and their families. This initiative has produced tangible results: a 200-page compilation of the stories shared by veterans and their families throughout the town-hall tour, an accompanying executive summary, a detailed report of the summit that outlines opportunities for further success and a new Federal Retirees CAF veteran membership card that has been delivered to more than 7,000 members who can use it to access free luggage benefits offered by several major Canadian airlines.

But perhaps more importantly, the initiative has helped to develop and enrich connections between government departments and

non-government organizations serving veterans and their families. In November, Federal Retirees hosted a full-day workshop to build connections and collaboration opportunities. The workshop centred around the lived experiences and stories that veterans and families shared throughout the town-hall tour. Participants exchanged information about the programs and services available to veterans and their families as well as new upcoming initiatives. It also highlighted the gaps that persist.

"Our goal in all of this has been to listen to veterans and families, and more recently to create an environment of collaboration and communication among veteran-focused agencies," said Simon Coakeley, CEO of the National Association of Federal Retirees. "We know that no single organization can be all things to all veterans but leveraging our strengths and working together will mean better outcomes for this community — whether it's delivering what veterans and families need or working together to inform and hold government accountable."

This sentiment was echoed by then Minister for Veterans Affairs, Seamus O'Regan, who joined the November workshop to field questions and wrap up a productive day of discussion and co-operation.

"I don't believe the government or our department has all the answers," said Minister O'Regan. "Ideas come from rooms much like this one, and the highlight for me is watching people exchanging handshakes and business cards. That means best practice is shared across the country and people are working in collaboration for veterans and their families."

As we look ahead to the upcoming federal election, the stories shared by veterans and their families continue to motivate and inspire us. While the veterans outreach initiative has made significant progress in setting the groundwork for success, the hard work of delivering change is still on the horizon.

"We have heard loud and clear that we all have a lot of work to do in delivering services to and advocating on behalf of veterans and their families," said Jean-Guy Soulière, Federal Retirees president. "With a federal election around the corner, the time to work together is now — and we're looking forward to taking concrete action with the partners we met throughout this initiative to do just that." ■

Learn more about our veterans outreach initiative and view the reports at www.federalretirees.ca/veterans

Candace Jazvac is advocacy co-ordinator for the National Association of Federal Retirees.

FROM THE PENSION DESK

Striking a balance between investment returns and social responsibilities

PATRICK IMBEAU

Walmart, Microsoft, Mastercard, Nestlé, Facebook, World Wrestling Entertainment, Taiwan Semiconductor Manufacturing Co., Grand Central Shopping Centre (Birmingham, U.K.), Willa Springs Shopping Center (Orlando), the Goodman Pudong Airport (China), Revera Retirement Living, Australian Food & Fibre Ltd. and the 407 Ontario highway. What do these things have in common?

Give up?

They are all examples of infrastructure projects, real estate or publicly-traded companies towards which the Canada Pension Plan Investment Board (CPPIB) or Public Service Pension (PSP) Investments have devoted your retirement funds.

Canada is home to some of the biggest pension plans in the world, and these plans invest billions around the world. They invest in public markets, private equity, real estate, infrastructure, natural resources and private debt. However, many of us don't know where that money is spent. When we purchase mutual funds, contribute to the CPP or a private pension plan, we may inadvertently put our funds toward causes or companies that we dislike.

Traditionally, it has been difficult for pension plan trustees in Canada to consider the social implications of their investments. This does not mean that they must act to the point of being dishonourable or unethical, but it does mean that they cannot act based on personal, political, social or economic beliefs. They must make decisions with a reasonable expectation of a return on investment.

Does this mean only the financial bottom-line matters? Not quite.

Increasingly, courts have been finding that the best interests of the beneficiary are based not only on narrow financial deliberations, but that they must also consider non-financial criteria such as the beneficiary's status as a responsible member of society. These factors can be important for investors who, like pension plans, take the long view. For example, climate change could have significant economic impacts on a pension plan's future liabilities. There is risk attributed to ignoring impacts of investments on future generations. There is also risk in ignoring unethical business practices and human rights violations as these could lead to public blow-back and financial consequences.

Many pension plans now seek to reduce risk by introducing environmental, social and governance (ESG) principles. PSP Investments is one of these plans — they produce a responsible investment report that outlines their goal of reducing risk by integrating ESG factors throughout their investment process

and across all asset classes. When evaluating investments, the managers investigate topics such as community engagement, product safety, executive compensation, climate change, pollution and many others.

Though forward-looking and a newer twist on managing risk, there are still issues with ESG principles. The CPPIB, just like PSP Investments, integrates ESG risks into its investment decisions. In its 2018 report on sustainable investing, it said it took into consideration factors such as human rights, yet it still invested in two private prison companies. Tim Nash, a financial planner and founder of Good Investing, an investment-coaching service, told Global News that the CPPIB was not living up to its own policies and should not have included these types of companies in their investment portfolios.

Even with ESG guidelines, investment decisions can be subjective. Are investments in private prisons a risk if they create investment returns? How about arms manufacturers or pharmaceutical companies?

One thing you can do is make sure your own investments take into consideration your personal beliefs. Ask your financial advisor about where your funds are going — you may be surprised. ■

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Patrick Imbeau is an advocacy and policy officer for the National Association of Federal Retirees.

HEALTH CHECK



Federal retirees share their views on pharmacare

JESSICA SEARSON

Canada is the only developed country with universal health care that does not include universal coverage of prescription drugs. And we fall way behind in terms of affordable medication, paying among the highest prices for pharmaceutical drugs.

The Canadian Institute for Health Information reports drug spending in Canada has grown exponentially, rising from \$2.6 billion in 1985 to over \$33 billion in 2017.

Meanwhile, Canada's patchwork of public and private plans still leaves millions of people without any drug coverage. Canadians with coverage can also find themselves struggling to pay for their medication.

It is estimated that one in 10 Canadians cannot afford to fill their prescriptions. People skip or cut doses, or leave prescriptions unfilled, which contributes to poorer health outcomes and additional challenges for our health care system.

Federal retirees have faced their own challenges with rising costs of the Public Service Health Care Plan (PSHCP), when the government changed the pensioner cost-sharing ratio in 2015. Many members have expressed that the health-care plan is becoming too expensive, with some opting out of coverage altogether.

Under this landscape, the government is looking to make a change.

During the summer of 2018, the newly established Advisory Council on the

Implementation of National Pharmacare undertook consultations to engage with Canadians about their views of national pharmacare.

The National Association of Federal Retirees (Federal Retirees) prepared a survey based on the advisory council's questionnaire to gain member input, which informed a written submission to the advisory council.

More than 8,400 members responded from across the country, with 70 per cent of respondents in agreement that a change to the status quo is needed.

Respondents overwhelmingly agreed with many of the objectives and the importance of national pharmacare. For instance, there was strong agreement that every Canadian should have affordable access to prescription medications, that Canadians should have the same access to medication regardless of where they live and that access should be based on need and not ability to pay.

Roughly 76 per cent of members strongly agreed that prescription medication should be part of our healthcare system, like physicians and hospitals. Close to 17 per cent of respondents also somewhat agreed. A significant number were also supportive that individuals should have the right to choose the drug plan they want — approximately 41 per cent of respondents strongly agreed and 36 per cent somewhat agreed.

With respect to private drug plans, roughly 80 per cent agreed that national pharmacare should coordinate with private drug plans, 50 per cent of whom strongly agreed.

Methods to fund pharmacare had a high degree of variability. The use of co-payments had the highest level of support, followed by deductibles, taxes and premiums.

Maintaining their current level of drug coverage is very important to most members. In addition, 55 per cent strongly agreed, and 34 per cent somewhat agreed that having options to choose from in their prescription drug plan is also important.

Members generally agreed that national pharmacare would help the government to better control costs and that out-of-pocket expenses would be reduced. In one study, the Parliamentary Budget Officer estimates that national pharmacare could save roughly \$4.2 billion.

The report from the advisory council is expected in the spring.

In our submission, the National Association of Federal Retirees included several items for consideration, such as the need for enhanced communication to build awareness and understanding about pharmacare in Canada, as well as the involvement of the new minister of seniors in the decision-making. This submission can be found on our website www.federalretirees.ca/pharmacare-submission.

The heat and light that are currently on pharmacare, and the timing of the advisory council's anticipated report, suggest that pharmacare may become a key issue in the upcoming election. The Association will continue to provide more information, so members can stay informed on any developments.

Federal Retirees believes Canadians should have access to affordable prescriptions, regardless of where they live, and we look forward to the advisory council's report. ■

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Jessica Searson is an advocacy and policy officer for the National Association of Federal Retirees.

ADVOCACY IN ACTION

ELECTION 2019 WHAT LIES AHEAD



CANDACE JAZVAC

While the pundits in Ottawa will squabble about timing, one thing is certain — there will be a federal election in 2019.

Currently slated for Oct. 21, the election will bring with it a flurry of campaign promises from politicians of all stripes — promises meant to secure votes and lay out plans for the country. For the National Association of Federal Retirees (Federal Retirees), the election represents an opportunity to advance our advocacy goals and amplify the voices of our membership to politicians making promises.

Seniors represent the fastest growing demographic in the country. The government has an important role to play in adapting

public policies and systems to the needs of today's growing senior population and in future-proofing our policies and systems for tomorrow's seniors. In anticipation of the next federal election, Federal Retirees has already launched its campaign to ensure important issues are front and centre on the political agenda.

In November 2018, Federal Retirees gathered in Toronto with seniors-focused organizations to achieve two goals: to identify key policy areas on which to focus efforts for the upcoming election and to begin exploring opportunities for collaboration. Working with allied organizations will be essential to our success in 2019. While our membership of 176,000 creates a lasting impression on its own, when combined with the membership of other organizations fighting for the same policies, we are even stronger. The day-long workshop achieved those goals. Retirement income security, a national seniors strategy and pharmacare were identified as key policy areas for the collaborating organizations. Federal Retirees is also focused on issues related to veterans and their families. This important, early first step has set the stage for our success this year.

Since the launch of our campaign, the Federal Retirees' advocacy team has been hard at work putting together toolkits to ensure our members have everything they need to engage in this election. From postcards and petitions, to online training and step-by-step guides, our

toolkits seek to make participation in our election campaign fun and accessible for all members. The culture of volunteering is changing, and we understand that our members lead full, vibrant and often busy lives. Our goal is to provide a variety of ways for everyone to contribute to our advocacy efforts.

Together, we can make enough noise and apply enough pressure to ensure that the political promise makers take the needs of our members and all Canadian seniors seriously. In this election, we are focused on securing the right promises from candidates so that in 2020, we can work to make sure those promises are kept.

Issues to watch in the 2019 federal election

Retirement income security

Canadians deserve a secure retirement. One of the keys to that is a guaranteed, adequate source of income.

Statistics Canada estimates that 12 per cent of senior families are considered low income and that 28.5 per cent of single seniors qualify as low income — that's 600,000 Canadian seniors living in poverty. While recent increases to the Canadian Pension Plan (CPP), Old Age Security program (OAS) and Guaranteed Income Supplement (GIS) are steps in the right direction, more needs to be done to ensure that older Canadians can afford to live with dignity.

Defined benefits are proven to make retirement secure and to enable Canadians to continue to significantly contribute to the economy. Up to 80 per cent of all defined benefit pension dollars spent come from investment returns that are then pumped right back into local economies. Smaller communities profit substantially from the impact of defined benefits. In places like Moose Jaw, Sask., Nanaimo, B.C., and Orillia, Ont., defined benefit plans represented an average of 10 per cent of total earnings. Income security in retirement is also linked with health status and better health outcomes, placing less stress on our healthcare systems.

National seniors strategy

Canada needs a national seniors strategy that optimizes health, participation and security to ensure all Canadians can age with dignity, and to support a strong economy across the generations. Older Canadians are the fastest growing segment of our population, yet policy gaps, the lack of stable retirement security and a focused health-care system creates barriers to seniors’ independence and the essential role they play in vibrant, healthy communities and economies. Tackling these issues independently will not see the results we need. A co-ordinated plan, dedicated funding and accountable goals under a

national seniors strategy will ensure we meet the evolving needs of seniors and that all Canadians can age with dignity.

Pharmacare

A national pharmacare program could cut costs, lead to a healthier population, allow for better monitoring of medications and reduce the burden on other parts of the health-care system. Canada is the only country with universal health care that does not also provide universal drug coverage. Canadians are also paying some of the highest costs for prescription drugs. In Canada, one in 10 are unable to take their prescribed medication because they cannot afford it. Some have estimated that a national, co-ordinated pharmacare plan could save Canadians billions of dollars, while improving access to affordable medications. Federal Retirees looks forward to the forthcoming report from the Advisory Council on the Implementation of National Pharmacare.

Veterans

Federal Retirees has worked tirelessly to build connections between government departments and non-government organizations serving veterans and their families. The feedback received from veterans and their families through the 12-stop town hall tour and the subsequent

veterans summit and workshop continues to guide our work. While the introduction of the federal government’s Canadian Armed Forces Transition Group may address some of the challenges veterans and their families face in transitioning out of military life, Federal Retirees will be actively seeking policies in the parties’ platforms that respond to the many other challenges that we seek to address.

Federal Retirees has a proud 56-year history of advocacy on behalf of our members and all retirees. In collaboration with our volunteers and 176,000 members from coast-to-coast-to-coast, we continue this tradition of strong, smart advocacy campaigns that seek to protect against changes to our members’ hard-earned pensions and benefits, and to support good policy that improves the lives of all Canadians in their retirement. This tradition and the strength of our Association is central to our 2019 federal election campaign strategy, but we need your help to ensure our success. Email us at advocacyteam@federalretirees.ca to ensure you receive our campaign updates and are the first to learn about more opportunities to get involved. ■

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Candace Jazvac is advocacy co-ordinator for the National Association of Federal Retirees.

Notice to all Federal Retirees Members:

\$5.40 of your annual membership represents payment for your Sage Magazine subscription.

(4 magazines annually at \$1.35 per issue)



SKILLS TRANSFER

After a successful military career, veteran Cheryl Lamerson continues to help others in retirement



Cheryl Lamerson and husband Will Brooks greet the crowds while aboard an antique fire truck during last November's Lunenburg Santa Parade.

Photo by Vicki Mossman-Conrad, Lunenburg

TARYN GRANT

With its reputation for discipline and uniformity, the military might not seem like a natural fit for someone who considers themselves a non-traditionalist. But for a teenaged girl in 1975 the Canadian Armed Forces offered a unique path to fulfilment and independence.

When Cheryl Lamerson enlisted straight out of high school, she was enticed by the offer of a university education and the possibility of carving out new space in the world for women. That early and formative choice took a lot of ambition and a bit of idealism, and those traits form an unbroken thread that weaves through the following 40 or so years of Lamerson's life, up to the present.

"You go with what you know," she says humbly of the way she's turned her retirement into a productive and meaningful project.

What she knows is human behaviour, having studied organizational psychology up to academia's highest level, earning first an undergraduate degree, then a master's, and finally a PhD through

military scholarship. For the better part of three decades Lamerson used that knowledge to advise the military on how to make the best use of its personnel. She looks back with pride at some of the highlights of her career: she worked on programs to equalize the recruitment and inclusion of women and racial minorities, and she studied and devised ways of tackling what she calls "combat stress," or what many know as post-traumatic stress.

While her current endeavours — which are vast and diverse but can be summed up as volunteer work — may seem a far cry from military psychology, she sees it differently.

"(It's) about looking at the skills that you have from the military and then using those skills in a different setting. So, the leadership skills that I had, the team building or the teamwork skills, and even the motivational skills, they all make sense, whether it's talking about the garden club, the genealogical society, the heritage society, the town committees and Lunenburg Community Consignment" she says, referring to some of her retirement occupations.

At the time of her retirement eight years ago, Lamerson was managing more than 100 psychologists, sociologists and associates out of a military personnel office in Ottawa. Today, the retired colonel oversees 100 volunteers who work at Lunenburg Community Consignment — the shop that she and her husband, retired clinical psychologist Will Brooks, opened after moving to Nova Scotia to start their retirement.

Lamerson says she came up with the idea for the social enterprise based on her love of second-hand and antique items, and a desire to contribute to her community. She gives 50 per cent of the proceeds from sales back to the consignors, keeps 30 per cent to operate the store, and gives the remaining 20 per cent to local and national charities chosen by her volunteers. She says that in 5 1/2 years, she's donated about \$110,000 from the store's proceeds.

Lamerson seems to have taken to retirement with relish, filling up her time running the consignment shop, and volunteering both locally and with larger organizations like the National Association of Federal Retirees. Undoubtedly, any general understanding of human psychology would serve to ease such a transition, but even more to the point, Lamerson worked for several years on a military program that helped members find post-military careers. As she approached

her own retirement, she counselled herself in much the same way as she would have done for any other retiring colleague.

The result is that she and Brooks have created a life for themselves that's as busy as a military base, but as unconventional as a woman in the armed forces in 1975.

Not only is Lamerson and Brooks' home bustling with regular overnight guests — visiting locum doctors and students and artists from the Lunenburg Academy of Music Performance — but it's also the site of a museum. It's a pet project of Brooks' that harkens back to his career with various fire departments. He and Lamerson built a firehouse, "complete with a couple of fire engines in it and a little museum upstairs," as Brooks describes it.


Brooks credits his work in the fire service with two milestones in his life: introducing him to his wife — Lamerson reached out to him professionally to learn about a project

on post-traumatic stress that he was working on — and inspiring him to establish the Canadian Fallen Firefighters Foundation. The charitable organization recognizes fallen firefighters with a memorial wall in Ottawa, and offers financial supports to their families.

"I think the general theme is that we're both people who like to help people and feel we should make a contribution if we can," Brooks says of himself and Lamerson.

Almost in unison the couple describes their volunteerism and community involvement as "fun," as if it were a pastime, but it seems to be more pervasive than that. Lamerson and Brooks make such regular contributions of their time, space, knowledge and experience that it's simply a matter of routine — it's a lifestyle.

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Taryn Grant is a reporter working out of the StarMetro Halifax Bureau.




National Association of Federal Retirees and Arbor Alliances


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FEDERAL RETIRES NEWS

It's all in the cards

Federal Retirees CAF veterans cards

Eligible veterans responded in droves when we invited them to apply for a specially branded Federal Retirees Canadian Armed Forces membership card last fall. So far, more than 7,000 cards have been mailed and demand continues. With this new card, eligible members can benefit from an enhanced baggage allowance when they travel on Porter Airlines, WestJet or Air Canada flights for both duty and leisure travel. Note that this new card does not replace the NDI-75 or CFOne cards. For more information, contact service@federalretirees.ca or 1-855-304-4700 (toll free).

Veterans service card (NDI-75)

Canadian Armed Forces veterans released between February 2016 and September 2018 can now apply for their veterans service card (VSC). Visit [National Defence at Canada.ca](http://NationalDefence.ca) for more information on eligibility and when you can apply.

RCMP record of service card

In collaboration with the RCMP Veterans' Association, the RCMP has developed a new Record of Service card for departing members. The card, which recognizes the service regular and civilian members have provided to the force and assists in identifying them as veterans of Canada, is not mandatory. For more information and to apply online, visit www.rcmp-grc.gc.ca.

We want you

Serving on the Association's board of directors is an extraordinary opportunity for anyone passionate about leading an organization that is close to 176,000 members strong, with 79 branches from coast-to-coast-to-coast.

In addition to their standard roles and responsibilities, our board members are active advocates and ambassadors for the organization and are fully engaged in the advancement of its mission.

If you are interested in joining the board 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@federalretirees.ca or visit federalretirees.ca. Nominations for the 2019 elections close March 15.

New-look branch section

A newly designed branch section will be introduced in the 2019 summer edition of *Sage*. With a mandate to make *Sage* more reader-friendly and responsive to the needs of its members and volunteers, the association spent more than a year on design and consultation at AMM to present readers with more engaging content. While the magazine will continue to honour our deceased members, the branch announcements will be replaced by an extended directory, which will include abbreviated listings of important branch events. There will be more stories on members and volunteers,

and the magazine will explore more areas for news that members can use. We'll look forward to your feedback.

Money from the pot

With Canada's legalization of cannabis, the subject of its efficacy in seniors' health care is of immense interest to our membership and older Canadians at large. And marketers have seniors in their cross hairs as the information landscape continues to grow with stories about marijuana's benefits. *Sage* has been approached by cannabis companies about the purchase of advertisements in the magazine, and the Association wants to know how you feel about it? We plan to email a short survey in one of our upcoming e-newsletters to gauge your feelings on this subject. If you're not receiving our monthly e-newsletter, contact the Association's membership services team at service@federalretirees.ca or 1-855-304-4700 for assistance in updating your contact information or to give us your views.

Collette's back with terrific travel benefits

Long-time travel partner Collette recently renewed its commitment to Federal Retirees with an agreement as Federal Retirees' exclusive travel partner. In addition to its private sedan offer, members get discounts on seasonal offers, as well as \$100 off all tours in addition to any retail offers. Visit My Travel on www.federalretirees.ca for more information.

Volunteer recognition awards

You have until March 11 to submit nominations for the Association's volunteer recognition awards. Thank you to all who have participated so far; the response has exceeded our expectations. Recipients will be recognized at the annual members meeting in June.

Reminder: Update your member profile

Have you recently moved or changed your email address? Make sure you visit www.federalretirees.ca and log on to your

member profile to update your contact information and preferences. If you need assistance, contact our national office membership services team at 1-855-304-4700 (toll free). They will be pleased to assist you Monday to Friday, from 8:30 a.m. to 4:30 p.m. EDT.

Attention international members

Just a reminder: For administration purposes, international members are designated part of our Ottawa branch. You can contact the branch directly at info@nafrottawa.com or 613-737-2199. Our national office membership team is always pleased to serve you: service@federalretirees.ca or 613-745-2559.

Your PSPP information hub

Visit Canada.ca/pension-benefits to learn about your public service pension and group insurance benefit plans. Read the latest news about the pension and benefit plans, and access information that applies specifically to you, as a retired member of the public service.

Election tools

The Association's advocacy department is busy putting together an arsenal of tools to support members and volunteers who want to ensure their voices are heard in advance of the 2019 federal election in October. For more information on how you can get involved, please contact advocacyteam@federalretirees.ca. ■

National Preferred Partners

Travel

- MEDOC Travel Insurance (Johnson)
- Collette
- Choice Hotels
- Alamo Rent-A-Car
- Enterprise Rent-A-Car
- National Car Rental
- Via Rail Canada

Home and auto

- Johnson Insurance (home and car)
- Relocations Services

Health

- HearingLife Canada
- GoodLife
- AlarmCare

Financial advice

- Tradex
- Arbor Memorial
- *Canadian MoneySaver* magazine

Technology

- SimplyConnect

Visit Federalretirees.ca

Your one-stop shop for member news and information

Easy access to:

- Upcoming events
- Preferred Partners and member benefits
- Tools and resources on finance and health
- Branch pages
- Travel articles
- Online renewal
- Advocacy updates
- Members-only information

Login and create a profile to access members-only information and manage your communications preferences.

If you need assistance, call us at 1-855-304-4700. We will be pleased to serve you.



National Association
of Federal Retirees
Association nationale
des retraités fédéraux

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

~ Unknown

Join our
**VOLUNTEER
TEAM!**

With your commitment,
we can make a difference!

Are you looking for a meaningful way to share your skills and support fellow retirees? Your expertise and experience are in great demand at the National Association of Federal Retirees.

For more information, contact your local branch or our National Volunteer Engagement Officer, Gail Curran at **613-745-2559, ext. 235** or email **gcurran@federalretirees.ca**



OPPORTUNITIES

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



National Association of Federal Retirees Association nationale des retraités fédéraux

Volunteer Bénévole

WE WANT YOU!

The National Association of Federal Retirees has lots of opportunities for volunteers. Here's an introduction to the role of:



Branch president

Nutshell

The president provides leadership to the branch board, ensuring effective management through governance, financial planning and administration, delivery of member support and local advocacy activities.



What you bring to the role:

- Strong leadership skills
- Governance knowledge
- Knowledge of best practices in volunteer management and engagement
- Mentoring/coaching skills
- Ability to deliver presentations
- Excellent interpersonal and communication skills
- Excellent organizational and time management skills

What you'll do

Branch presidents are expected to practise good governance and to be aware of the Association's current policies and advocacy issues. Some of your duties will include:



Chairing and preparing agendas for branch board and members meetings



Providing leadership and encouraging board members to participate in meetings and activities



Onboarding board members and committee chairpersons



Developing and/or leading the succession planning process for board members and other volunteers



Representing the branch at the national annual members meeting



Ensuring that the branch is compliant with the national by-laws and Association policies



Find out more

Presidents are elected by membership at the branch's annual general meeting or appointed by directors, depending on the branch's by-laws. For information on the nomination process and a detailed job description, **please contact volunteer engagement officer Gail Curran at 613-745-2559, ext. 235, or gcurran@federalretirees.ca.**

BRANCH ANNOUNCEMENTS

The Association needs your voice to help spread the word about its advocacy work and recruit new members. Why not invite a friend or former colleague who qualifies for membership to one of your branch meetings?

BRITISH COLUMBIA

BC01 CENTRAL FRASER VALLEY

March 14, 1:30 p.m.: Annual general meeting

April 11, 1:30 p.m.: Regular meeting

May 9, 1:30 p.m.: Regular meeting

The three meetings listed above take place at APA Church, Room 114, 3145 Gladwin Rd., Abbotsford, and last until 3 p.m.

June 13, noon: Annual spring luncheon, Rancho Caterers, 35110 Delair Rd., Abbotsford, until 1:30 p.m. Note that tickets will be on sale at the meetings held on March 14, April 11 and May 9.

There is still time to volunteer on the board. Please contact nominations chair Jerry Strenstrom at 604-850-7310 in advance of the AGM on March 14 for more information.

If you require the services of a health benefits officer, contact director Maureen Hines (primary contact at 604-942-6526) or director Dorothy Cooke (back-up at 604-855-8829).

We keep members up to date with association news by email. If *Sage* magazine is all you receive from us, then that means you need to provide us with an updated email address. If you have not yet shared or updated your email address with the branch and/or the national office, call toll-free 1-855-304-4700. For more information, please contact branch president Duncan Palmer at 778-344-6499.

BC03 DUNCAN AND DISTRICT

April 25, 10:30 a.m.: Annual general meeting and luncheon at the Ramada Inn, 140 Trans-Canada Highway, Duncan. Invitations will be forwarded to members by email and telephone, and will be listed on our website at www.fsnacoastal.com or www.federalretirees.ca. Menu will be a choice of chicken or salmon and the cost is to be determined. We hope to have a representative from HearingLife Canada, one of our affinity partners, as our guest speaker. There will be

a discussion on the five-year strategic plan for the Association and your input is valued.

We are seeking nominations for elections during April's AGM for computer co-ordinator (computer literacy required to keep our website updated) and director(s)-at-large.

BC04 FRASER VALLEY WEST

March 14, 11 a.m.: AGM and buffet at Newlands Golf and Country Club, 21025-48 Ave., Langley. Doors open at 11 a.m., AGM is at 11:30 a.m., with a buffet lunch to follow. Buffet costs \$15 per person, payable at the door. RSVP required. To reserve your buffet lunch, contact Charles Louth at 778-235-7040 or at cherbert42@hotmail.com.

July 10, 11 a.m.: General meeting and BBQ at Peace Arch Provincial Park, South Surrey. Doors open at 11 a.m., GM is at 11:30 a.m., with a BBQ lunch to follow. RSVP required. To reserve your BBQ lunch, contact Katherine Kettler at kettlerk@gmail.com before the June 28 deadline. Please, refer to our website for latest details at www.nafrfraservalleywest.ca/meetings.

Volunteers are always welcome. Contact volunteer engagement officer Katherine Kettler at kettlerk@gmail.com to learn about branch events that need volunteers. In 2019, our Lower Mainland area recruitment and federal election advocacy campaigns seek eager volunteers for brief commitments.

For latest branch news, events and information, contact www.nafrfraservalleywest.ca. Please advise Steve of any email address changes s.sawchuk@shaw.ca.

BC06 NORTH ISLAND JOHN FINN

March 13, noon: Annual general meeting and luncheon at the Best Western Westerly Hotel, 1590 Cliffe Ave., Courtenay. Meeting will include election of branch executive. Luncheon will be at noon, followed by the business meeting. RSVP by March 4; for reservations call Norma Dean at 250-890-1218 or email at info@nijf.ca to reserve. Cost \$18 per person.

Guest speaker will be announced in our local newsletter closer to the meeting date.

June 12, 11 a.m.: Luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Ave., Courtenay. RSVP by June 4; for reservations call Norma Dean at 250-890-1218 or email at info@nijf.ca to reserve. Cost \$18 per person. Guest speaker will be announced in our local newsletter closer to the meeting date.

Branch will hold nominations and elections for the positions of president, vice-president, secretary, health benefits officer, welfare director, communications director and directors-at-large at the AGM on March 13. Please contact any member of the branch executive (See "Staying in Contact" branch newsletter for phone numbers) or email at info@nijf.ca for job descriptions. Some computer knowledge would be helpful.

BC07 CENTRAL OKANAGAN

March 13, 10 a.m.: Meet-and-greet at the Ramada Inn, 2170 Harvey Ave., Kelowna, until 11:30 a.m. Please RSVP at 250-712-6213 or info@federalretirees-kelowna.com. Local MPs Dan Albas and Stephen Fuhr will attend to mingle and answer questions about seniors' issues.

March 30, 10:30 a.m.: Annual general meeting at St. David's Presbyterian Church, 271 Snowsell St. N., Kelowna. The branch will hold nominations and elections for the positions of care and concern director, recruitment and retention director, and treasurer.

April 27, 10 a.m.: Learning Experience XI at Parkinson Rec Centre, 1700 Parkinson Way, Kelowna. RSVP at info@federalretirees-kelowna.com or 250-712-6213 by April 23. The topic will be Your Federal Retirement Health Care Plans, presented by representatives and local experts who will advise on such areas as emergency contacts and procedures.

June 15, 11 a.m.: Picnic in the Park at Mission Creek Regional Park, 2363 Springfield Rd., Kelowna, until 3 p.m. Check email for updates or visit federalretirees-kelowna.com. Direct your telephone inquiries to 250-712-6213 after June 1.

Our volunteer team would like to start a monthly coffee get-together for members.

ASSOCIATION BRANCH ANNOUNCEMENTS

The board will sanction these meetings, but we need a volunteer who is interested in making this happen. For more information email info@federalretirees-kelowna.com or phone 250-712-6213.

BC08 VANCOUVER

March 29, 11:30 a.m.: Annual meeting of members at Broadway Church, 2700 East Broadway. Treasurer will present 2018 financial reports followed by election of a secretary and treasurer. Free luncheon of sandwiches, desserts and beverages will follow. RSVP at 604-681-4742 or fspanvan@shaw.ca by March 21.

Volunteers needed to staff office one to two days per month from 10 a.m. to 2 p.m. to provide information and referral services to members and prospective members. Training is provided. To volunteer or for more information contact our office at 604-681-4742 or at fspanvan@shaw.ca.

Volunteer for pre-retirement seminars presenting information on our association to prospective members. Experience in public speaking, using PowerPoint and working with PDFs are essentials for this position. It is recommended that one also act as a desk volunteer as that would help to prepare the presentations.

To volunteer contact our office at 604-681-4742 or by e-mail at fspanvan@shaw.ca.

BC10 SOUTH OKANAGAN

April 10, 10:15 a.m.: Note the venue change. Annual general meeting and election of officers at Penticton Library/Museum Auditorium, 785 Main St., Penticton. Coffee at 10:15 a.m., AGM and elections 10:30 a.m. and guest speaker 11:30 a.m. A light lunch provided by the branch at noon. Only members are eligible to vote but guests are welcome to attend at no charge. RSVP required by April 3. Email FedRetirees@telus.net or call 250-493-6799.

The future of this branch depends on maintaining its board of directors. Please consider volunteering. Email branch president Christine Elder at FedRetirees@telus.net or call her at 250-494-8548 for more information.

We notify members of events either by email or telephone. If you have an email address and are not on our mailing list or if you would like to receive a telephone reminder, please let us know.

BC11 OKANAGAN NORTH

June 9: Spring luncheon
Sept. 8: Luncheon
Dec. 8: Christmas dinner

BC12 KAMLOOPS

April 24, 11 a.m.: Lunch and general meeting at N. Shore Community Centre, 730 Cottonwood Ave., Kamloops. Coffee is on at 11 a.m. Lunch cost is \$10. Branch members and authors Bob and Ruth Verbree will speak on PTSD in the RCMP. Please RSVP by April 21 to kamloopsoffice@gmail.com or leave a voice message at 250-571-5007.

At the general meeting in April, we will be asking for volunteers to help with the summer picnic on July 10. Assistance with events is most welcome. Contact Jo Ann Hall at 250-852-9402 or leave a voice message at 250-571-5007 for more information.

BC14 SIDNEY AND DISTRICT

June 8, 9:30 a.m.: Spring meeting at ANAVETS, Unit 302, Fourth St., Sidney. Coffee/tea at 9:30 a.m., with a short business meeting starting at 10 a.m. followed by a social and light lunch. The presentation will be outlined in our newsletter prior to the meeting. Bring a friend — a federal retiree or soon-to-be retired federal worker — who hasn't joined yet.

If you have a little spare time, we are always looking for volunteers for different roles, some on the board while others have activity only a few times a year or for just one project. For details, please call Erika Kanczula at 250-999-3761.

For general meeting and speaker information, check out our branch page on website www.federalretirees.ca.

BC15 PRINCE GEORGE

March 11, 12:30 p.m.: Meeting and lunch at Elder Citizens Recreation Association, 1692 – 10th Ave., Prince George. Lunch at 12:30 p.m., meeting starts at 1 p.m. Lunch is at members expense. RSVP for lunch by March 6. Negative replies not required.

The board is in search of new volunteers for the next year's executive. Contact NAFR@shaw.ca if you are interested or know of someone who may be interested.

ALBERTA

AB16 CALGARY AND DISTRICT

April 12, 10:30 a.m.: Quarterly luncheon and annual general meeting at Fort Calgary, 750 – 9 Ave SE, Calgary. Starts at 10:30 a.m., a guest speaker will present information on the use of medical marijuana at 11 a.m.,

followed by a lunch served at noon. Following the presentation of the 2018 year-end financials and the 2019 and 2020 budgets, elections will be held for the board of directors. The president and several directors' positions need to be filled. Please contact the office at 403-265-0773 for more information.

Reserve a seat by calling the office at 403-265-0773 one to two weeks before the function. If you are unable to attend the luncheon, it is very important to call the office to cancel five days before the luncheon.

Food donations for veterans are appreciated.

Okotoks/Foothills Coffee Sessions:

April 11: The use of medical marijuana and the impact of the recent legalization of cannabis in Canada. For more information and to register, call Michelle Luchia at 403-938-7397 or Elida Raynor at 403-995-1786.

Canmore Coffee Sessions:

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

We are seeking volunteers to work in the office, which is open Monday to Friday 10 a.m. to noon. Call 403-265-0773 or send an email to fsnacal@telus.net.

AB17 EDMONTON

May 1, 10:30 a.m.: Annual membership meeting at noon. Doors open at 10:30 a.m. for social hour. Agenda will include the election of first vice-president and secretary; committee reports, and guest speaker(s). A complimentary light lunch will be served.

Details will be published on www.federalretirees.ca/en/Branches/Alberta/Edmonton.

Members interested in filling one of the open positions are encouraged to contact the branch at edmonton@federalretirees.ca.

AB18 SOUTHERN ALBERTA

April 26, 4:30 p.m.: Annual members meeting at the Country Kitchen (below the Keg), 1715 Mayor Magrath Dr. S., Lethbridge. Doors open at 4:30 p.m. for cocktails, with plated dinner served at 5:30 p.m.

More information will be sent out via phone calls and email. Look forward to seeing you there.

We welcome new volunteers to join the board in order to allow our branch to continue serving its members.

AB19 RED DEER

April 10, noon: Annual general meeting at the Baymont Inn & Suites, 4311– 49 Ave., Red Deer.

We are seeking volunteers to serve as members of the executive. The following positions are up for election at our next meeting in April: vice-president, secretary and treasurer. If you or someone you know is interested in serving on the branch executive, please contact Marlynn at reddeerfederalretireesass@gmail.com.

Membership in the association is your vote toward protecting and enhancing your pension and health benefits through participation on advisory committees. We represent serving and retired federal public service employees, serving and retired Canadian Armed Forces and RCMP personnel and maintain close links with the RCMP Pension Advisory Committee. As a not-for-profit advocacy organization, there is strength in numbers. The larger our association becomes, the more impact and influence we can have on decisions affecting your pension and health care.

AB20 MEDICINE HAT

April 25: Spring annual general meeting at Medicine Hat Golf & Country Club.

Time and event information TBA.

We will hold nominations and elections for the positions of president and secretary as well as directors for the board. For further information, please contact the office at 403-952-7110 or fsna.ab20@gmail.com.

With seven or fewer meetings per year, your time commitment is minimal. Some computer knowledge is helpful.

Please note new office phone number is 403-952-7110.

Mailing address: PO Box 631 LCD 1, Medicine Hat, AB T1A 7G6

Office location: Strathcona Centre

Hours: Tuesdays and Thursdays 10 a.m. to noon

AB21 BATTLE RIVER

April 17, 10.30 a.m.: Annual meeting at Happy ChopStix Restaurant in Camrose.

May 29, 10.30 a.m.: General meeting at Legion Hall in Vegreville.

Sept. 18, 10.30 a.m.: General meeting at Legion Hall in Wetaskiwin.

At each meeting we endeavour to have a feature presenter followed by lunch

and the business portion. There is a \$10 charge for lunch. If you have topics or suggestions for a presenter, please contact us. We want our presentations to be meaningful to you and our members.

Thank you to our volunteers who have stepped up to serve the branch. Your contributions are invaluable.

AB92 LAKELAND

We are seeking volunteers for three director positions; if you are interested please contact Lou at 780-594-3961 or louethel@telusplanet.net.

We are also seeking volunteers for the phone committee; if you are interested, please contact Ethel at 780-594-3961 or ethellou@telus.net.

SASKATCHEWAN**SK24 REGINA AND AREA**

March 18, noon: Annual general meeting at All Saints Anglican Church, 142 Massey Rd., Regina. RSVP by March 8. Cost is free for members and \$12.50 for guests. Topics will cover the nomination committee report, election of officers, and financial, audit and committee reports. Contact the branch office with questions or RSVP at 306-359-3762 (leave message) or FSNA@sasktel.net by March 8.

SK25 SASKATOON

April 10: Members supper and annual general meeting. Cost is \$12 for members and \$22 for guests.

June 5, noon: Members BBQ at Floral Community Centre. Cost is \$2 for members and \$7 for guests.

RSVP to Loretta Reiter at 306-374-5450 or Leslie John at 306-373-5812, or email Saskatoon@federalretirees.ca.

Saskatoon Branch extends sincere sympathy to the families and friends of members who have passed away.

SK26 PRINCE ALBERT

April 9, 11:30 a.m.: Annual general meeting at the Coronet Hotel. Meeting starts at noon. Cost is \$10 for members. Advance tickets available at the South Hill Mall in front of Smitty's from 1 p.m. to 4 p.m. on Tuesday, March 26, and Thursday, March 28. For ticket pickup at the door, please call Norma Lintick 306-763-7973 or Peter Dwain Daniel 306-314-5644. Members not attending the luncheon are welcome to attend the meeting that follows.

June 5, noon: Annual branch picnic at the Prince Albert Penitentiary. Bring your own drinks, and a salad or dessert to share. The branch will look after burgers and condiments. Watch for signs to guide you.

For more information on the above events, call Peter Dwain Daniel at 306-314-5644 or Norma Lintick at 306-763-7973.

SK29 SWIFT CURRENT

March 14, noon: Annual membership meeting at Houston Pizza, 323 – N. Service Rd. W., Swift Current.

Important items on the agenda include deciding the future of the Swift Current branch, and the election of vice-president and secretary. A guest speaker is tentatively planned to provide information of interest to the members in attendance.

Contact branch president Albert (Al) Kildaw with questions at 306-784-3475 or SK29.Pres@outlook.com.

We will hold nominations and elections for positions on the branch board of vice-president and secretary at the AMM on March 14. In addition, we have 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 branch president Albert (Al) Kildaw for more information at 306-784-3475 or SK29.Pres@outlook.com.

With two meetings per year, the time commitment is minimal. Some computer knowledge would be helpful.

MANITOBA**MB30 WESTERN MANITOBA**

May 14, 11:30 a.m.: Annual general meeting. Hot meal provided at no cost to members.

Oct. 8, 11:30 a.m.: Regular general meeting.

All of our branch general meetings are held at: Seniors for Seniors Co-Op facility 311 Park Ave. E., Brandon.

We continue to solicit your support in being active members of our branch through requesting that you ensure we have your email address so that important association correspondence reaches you, we can request your attendance at branch meetings in support of shared retirement issues and request your consideration in becoming an active board member. We are still seeking a member to join our board as the vice-

ASSOCIATION BRANCH ANNOUNCEMENTS

president for maintaining the continuity of our branch. Our branch email address is nafymb30@gmail.com.

We extend our most sincere sympathies to the families, friends and loved ones of members who have recently passed away.

MB31 WINNIPEG AND DISTRICT

April 15, noon: Annual general meeting at the Masonic Temple at 420 Corydon Ave. (Confusion Corner). Lunch will be served at noon with the AGM starting at 1 p.m. Please note this is a new location. Parking is available but please consider carpooling if you can. Please register by emailing the branch at: nafwpg@mymts.net or by phone at 204-989-2061. Deadline for registration is Friday, April 5.

MB91 EASTERN MANITOBA

April 11, noon: Lunch and annual general meeting at Pinawa Alliance Church, 1 Bessborough Ave. at Burrows Rd., Pinawa. Program to be announced. Contact Chuck Vandergraaf at tveiv@mts.net or 204-754-8402 for more information.

We will hold nominations and elections for the positions of president and vice-president at the AGM on April 11. Please contact Chuck Vandergraaf at tveiv@mts.net or 204-754-8402 for more information. The future of the branch depends on filling these positions. Training will be provided, as needed. With six or fewer board meetings per year, the time commitment is not excessive.

ONTARIO

ON33 ALGONQUIN VALLEY

April 11, 11:30 a.m.: Branch annual meeting at the Pembroke Royal Canadian Legion, 202 Pembroke St. E. Contact Michael Stephens with questions at 613-584-9210 or through the branch email address: avb.fed.retirees@gmail.com. Come and be a part of shaping the future of the branch and the Association.

April 26-28: Branch information booth at the Petawawa Showcase, Petawawa Civic Centre. See showcase details at: showcaseinpetawawa.ca, or contact Michael Stephens with questions at 613-584-9210 or avb.fed.retirees@gmail.com. Come and discuss current and prospective developments in the branch and the Association with members of the branch executive.

We are seeking a volunteer to manage the branch website. If you are interested in

assisting, please contact Michael Stephens at 613-584-9210 or avb.fed.retirees@gmail.com.

ON36 BLUEWATER

April 17, noon: Our annual general meeting and luncheon will be held in Wallaceburg. RSVP by April 8. Look for information and updates on the Bluewater Branch web site at www.federalretirees.ca/en/Branches/Ontario/Bluewater.

For information on board/executive meetings, contact Gloria Cayea at 519-869-6326. You'll find information or updates on the Bluewater Branch website at www.federalretirees.ca/en/Branches/Ontario/Bluewater.

The Bluewater branch is seeking nominations for the position of president. Elections will be held at the AGM on April 17.

If you are willing to serve on the executive or know someone who would be willing, please contact Gloria Cayea at 519-869-6326, fsna.bluewater@gmail.com or Bluewater Branch, PO Box 263 STN Main, Sarnia, ON N7T 7H9.

ON37 HAMILTON

May 7, 11 a.m.: Annual general meeting at Michelangelo's, 1555 Upper Ottawa St., Hamilton. Doors open at 11 a.m. and lunch will be served at 12:15 p.m. Prices to be announced. Members who are on our email or telephone list will be contacted in early April.

June 7: Golf day at Chippewa Creek Golf and Country Club. The price and tee times will be available at the AGM and on the branch website.

We will elect a president, vice-president, secretary, treasurer and membership director in 2019 for two-year terms. We will also appoint directors for one-year terms for IT, volunteer recognition, recruiting, events co-ordination, advocacy, branch photographer and outreach. Any members interested in either a one- or two-year term should contact Mike Walters at 905-627-3827 or by email at waltersmichael67@gmail.com before April 3.

ON38 KINGSTON AND DISTRICT

April 16, 5:30 p.m.: Branch annual members meeting at the Italo Canadian Club, 1174 Italia Lane, Kingston. Cost is \$20 each for members and guests. Registration closing date is April 3. Menu selection is beef or chicken. See our webpage for registration form, mailing information and event updates.

A strong and effective board of directors is critical to our branch's success. Elections to the board will be held during the BAMB. As there

may be some changes to the board, we would ask that you consider running for a position on the board or perhaps nominating someone who would be willing to let their name stand for election. Please consult our webpage for a description of all available positions.

June 11, 11:30 a.m.: Summer luncheon at the Brockville Convention Centre, 7829 Kent Blvd., Brockville. Cost is \$20 each for members and guests. Registration closing date June 1. Please see our webpage for event updates, registration and mailing information.

In order to keep up with important information concerning the latest association news, events and benefits, register your email address at www.federalretirees.ca or contact the national office at 1-855-304-4700.

ON39 KITCHENER-WATERLOO AND DISTRICT

April 2, 10 a.m.: Annual branch meeting at Conestoga Catering, 110 Manitou Dr., Kitchener. Registration is at 10 a.m., meeting at 10:30 a.m., followed by elections. Luncheon is \$8 for members and \$10 for non-members. RSVP by March 27.

We will hold elections for the positions of president and vice-president at this meeting. The deadline for written nominations is March 3; address them to the chair of the nominations committee at the branch office.

We need members to volunteer as telephone callers three times a year. Callers are provided with a list (15-20 names) and a script to remind members of upcoming meetings. You only call once and leave a message if no answer.

We also need a volunteer to help in the office on Thursday afternoons from 1 p.m. to 3 p.m. Please notify a member of the executive if you are willing to help.

Office hours are Tuesdays from 10 a.m. to noon and Thursdays from 1 p.m. to 3 p.m. Contact office at 519-742-9031 or fsna39@gmail.com.

ON40 LONDON

March 12, 1 p.m.: Meeting at Victory Legion, 311 Oakland Ave. Registration and coffee at 1 p.m. and meeting 1:30 p.m. Light luncheon and refreshments after the meeting. Guest speaker will be from Collette Travel.

April 9, 10:30 a.m.: Note venue change. Annual meeting at the Lamplighter Inn, Wellington Rd. Registration is at 10:30 a.m.; meeting 11 a.m. Ticket sales close on April 1 at 5 p.m. A waiting/cancellation list will be maintained; there will be no last-minute walk-ins. Tickets are \$20 for

members and \$25 for guests. You can purchase tickets at the March 12 meeting, reserve by voicemail at 519-439-3762 or by email at londonbranch@federalretirees.ca, and then pay at the door. When making a reservation, state your name, phone number, and how many members and/or guest tickets you require.

May 14, 1 p.m.: Meeting at Victory Legion, 311 Oakland Ave. Registration and coffee at 1 p.m. and meeting 1:30 p.m. Light luncheon and refreshments after the meeting. Our guest speaker will be Deanne Gosselin, case manager, Department of Veterans Affairs. The topic will be the New DVA Military Compensation Package, which takes effect April 1, 2019. Veterans won't want to miss this information session.

ON41 NIAGARA

We meet the third Wednesday of each month September through May 2019. Every meeting presents a speaker or entertainment. If you are interested in attending, please contact branch president Fred Milligan at stella-artois@cogeco.ca or 905-358-9453, or secretary Dave Smith at dave.br41sec@gmail.com or 905-295-6437.

ON43 OTTAWA AND INTERNATIONAL

April 30, 9 a.m.: Annual general meeting at the Ottawa Convention and Event Centre, 200 Coventry Rd., Ottawa (near the baseball stadium). The agenda includes the president's report, review of 2018 financial reports, election of directors and a health-related guest speaker (TBD).

This year, to go green and save costs, we will not distribute hard copies of the meeting documents. However, these documents will be available on our branch website in advance of the meeting. Please watch www.nafrottawa.com for electronic copies.

The branch is soliciting nominations for its board of directors. Nominations should be submitted by post to 2285 St. Laurent Blvd., Unit B-2, Ottawa, ON, K1G 4Z5; or fax to 613-737-9288; or email to info@nafrottawa.com, no later than close-of-business April 15. For further details regarding the nomination process, see nafrottawa.com/board-of-directors or call the branch at 613-737-2199.

We also hope our members will enjoy the special insert included with this edition of *Sage*. The insert has two goals:

- 1) to make our members aware of the benefits of membership; and,
- 2) to encourage them to communicate the value of membership to friends and neighbours.

ON44 PETERBOROUGH AND AREA

April 10, 11 a.m.: Annual general meeting at the Peterborough Legion, Branch 52, 1550 Lansdowne St. W. in Peterborough.

The doors will open at 11 a.m. for a meet-and-greet with refreshments. Lunch will follow at 11:45 a.m., with no cost to members, and a fee of \$8 for guests. The meeting will commence at 12:30 p.m. Annual elections for executive positions will take place during the meeting. Members, guests, veterans and prospective members are welcome.

Please contact acting president Lesley Humber at l.humber@hotmail.com by Friday, April 5, to RSVP or to obtain additional information.

For members without email, you may call Lesley at 705-874-8460. Approximately one week prior to the meeting, an e-blast will be forwarded as a reminder to all members on our email list.

Please join us — we look forward to seeing you there.

ON45 QUINTE

April 30, 12:30 p.m.: Annual general meeting at The Banquet Centre, Emerald Room (fully accessible level), Belleville. Lunch will be served. There will be a guest speaker from HearingLife Canada. There is no charge for this event; space is limited. Further details will be emailed to members the last week of March. Details will also be published on our website at www.FederalRetirees.ca/en/Branches/Ontario/Quinte. This is an extremely important meeting; your support would be appreciated.

The Quinte Branch is seeking nominations for board members whose terms have expired. Affected positions are president, vice-president and treasurer. Elections will be held at the AGM on April 30. Training will be provided; time commitment is minimal. Basic computer skills are required. In addition, we are seeking volunteers who may only be interested in being involved to work on special projects.

Please contact Pat Russell at 613-968-7212 or visit the Quinte Branch website for more information about these positions.

ON47 TORONTO AND AREA

May 6, 11:30 a.m.: Annual members meeting at St. Andrew's United Church, Central Westminster Room, 117 Bloor St. E., Toronto.

On the agenda: approval of the 2018 financial statements and 2019 budget, retirement of president D. Capalbo and potential

replacement, and guest speaker if available. Doors open at 11:30 a.m., lunch at noon and door prize draw at adjournment.

ON48 LAKEHEAD

April 11, 11:30 a.m.: Annual general meeting at Prince Arthur Hotel, 17 North Cumberland St., Thunder Bay. RSVP by March 31. The cost is \$10 for members and \$20 for guests. Election of the board of directors will be held. Contact membership at 807-624-4274 or nafmb48@gmail.com with questions or to RSVP.

Save the date: Sept. 8 for our second branch golf tournament at Emerald Greens Golf Course. No experience necessary to join the fun.

We are accepting nominations to the board of directors. Volunteers are always required to assist with activities. If you or anyone you know might be interested, please contact Lisa Lovis at 807-624-4274 or nafmb48@gmail.com.

ON49 WINDSOR AND AREA

We'll hold elections at our April meeting; our board has five members and we need to fill at least two more positions. If you can spend an hour or so, five times a year, and if you are willing to stand for a director, please send your name. Also, we require volunteers for our phone committee; you only have to make calls twice a year for general meetings. We need your help. Call 519-978-1808 for more information.

ON52 ALGOMA

May 9, 11:30 a.m.: Spring annual general membership meeting and lunch at the Senior Citizens' Drop-In Centre, 619 Bay St., Sault Ste. Marie. Cost is \$10 for members or guests. Meeting starts at noon. Guest speaker TBA. For RSVP or questions by May 2, contact 705-946-0002 or davischuck@yahoo.ca.

ON54 CORNWALL AND DISTRICT

May 8, 10 a.m.: Annual business meeting at the Cornwall Branch of the Royal Canadian Legion at 415 Second St. W. Business will include an opening address by the branch president, a presentation of the financial status of the branch as of the end of 2018, the budget predictions for 2019 and the election of a treasurer as the present incumbent has reached the end of his term. The floor will also be open for issues raised by the general membership. A presentation on a subject of interest will be made by a yet-to-be-confirmed speaker. This will be followed by lunch (free to members present). During lunch, members

wishing to become more involved in the branch's activities can approach any of the board members for information.

ON55 YORK

April 30, 10:30 a.m.: Annual general meeting at the Richvale Community Centre at 160 Avenue Rd. in Richmond Hill. The meeting runs from 10:30 a.m. to 12:30 p.m., with a hot lunch afterward. This is an important meeting to elect a branch president and approve the branch finances. Please see the *Sage* insert for more details or contact Tom Nichols 905-505-2079 for more information.

ON56 HURON NORTH

April 24, noon: Annual general meeting at the Royal Canadian Legion Branch 76, 1553 Weller St., Sudbury. Soup and sandwiches will be provided for those who RSVP prior to April 17. Guest speaker will be the Sudbury Manitoulin Alzheimer's Society on Alzheimer's disease and related dementia. Details available on the Huron North Branch website at www.federalretirees.ca/en/Branches/Ontario/Huron-North. Contact the president with questions or to RSVP at huronnorth56@gmail.com or call cell 705-698-5895.

Early June, 11:30 a.m. to 2 p.m.: Huron North will hold a BBQ in Elliot Lake. Association members in and around Elliot Lake are all welcome to attend. Members will be given an update on branch activities and time to meet the board of directors. Location to be determined at a later date. Watch for further details on our website.

Has your email address or your telephone number changed? Please update it at www.federalretirees.ca or call the national office at 1-855-304-4700 for assistance.

We are seeking nominations for the positions of vice-president and four directors. Elections will be held at the April 24 meeting. Some computer knowledge is an asset. Volunteers are also required to make telephone calls.

QUEBEC

QC57 QUEBEC

Importance notice:

2019 Annual dues renewed by cheque

Single membership is \$50.28 and double is \$65.16. Registration form available at www.anrf-sq.org.

April 12, 9:30 a.m.: Annual members meeting at the Patro Roc-Amador, 2301 1st Ave., Québec. Several kiosks and door prizes. A lunch will be offered. The agenda is

available at www.anrf-sq.org. Elections will be held for four directors. Form available at www.anrf-sq.org com.

Monthly breakfasts:

Québec City – 8:30 a.m. every last Wednesday of the month at Tomas Tam Restaurant, 325 Marais, Québec.

I recruit, I get involved... and you!

You can make a difference for your branch by using your personal networking, and by identifying and inviting non-members from the federal public service to join and participate at our next general information meeting. Talk about the Association's initiatives, our partners and social activities. We will be happy to welcome and encourage them to join our association.

SAGUENAY-LAC ST-JEAN – SUB-SECTION

May 16, 9:30 a.m.: Annual meeting at the Bistro Victoria de la Baie, 810 Mars St., La Baie. Speaker to be announced. A lunch will be served.

Breakfast La Baie – Every first Tuesday of the month at La Normande Restaurant, 2761 Mgr Dufour St., La Baie, 9 a.m.

Breakfast Alma – Every last Wednesday of every month at the Coq Rôti, 430 Sacré-Coeur St., Alma, 9 a.m.

BAS ST-LAURENT/GASPÉSIE – SUB-SECTION

May 9, 9:30 a.m.: Annual meeting at the Hôtel Universel, Kamouraska and Grand-Portage Rooms, 311 Hôtel-de-ville Blvd., Rivière-du-Loup. 418-862-9520. Speaker René Bélanger "Seniors and bullying". A lunch will be served.

Breakfast Rivière-du-Loup – Every second Wednesday of month at the O'Farfadet Restaurant located at 298 Thériault Blvd., Rivière-du-Loup, at 9:30 a.m.

QC59 EASTERN TOWNSHIPS

April 4, 10:30 a.m.: Branch annual general meeting at Hôtellerie Jardins de Ville 4235 Bourque Blvd., Sherbrooke. A buffet will be served after the meeting. The cost is \$15 for members and \$20 for non-member spouses. Confirmation and payment before March 27. Additional information can be obtained by calling 819-829-1403 or at pages.videotron.com/cantons/annualmeeting.html

Elections will be held at the AGM on April 4. If you are interested in running for a position on the branch board, please contact Marie-Josée Lecours, head of the nominations committee, at anrf_cantons@hotmail.com or 819-829-1403.

QC61 MAURICIE

March 13, 9 a.m. : Monthly breakfast, at restaurant Chez Auger, 493 5th de la Pointe St., Shawinigan.

April 10, 9:30 a.m.: Annual general meeting (AGM), at the Salle du Club de golf Métaberoutin (watch out for the stairs), St-Christophe Island, Trois-Rivières, followed by a lunch (Italian Atlantic salmon or bolognese lasagna and homemade croutons). Cost: \$5/member, \$25/non-member. Please send your reply coupon with your choice of main course and cheque dated April 3, 2019, payable to: ANRF-Mauricie, at the following address: Josée Mayer, 2445, Hamelin Blvd, Trois-Rivières G9C 0K9. To attend only the annual general meeting (without the meal), it's free! Entertainment by a local artist. For information: Josée Mayer at 819-944-9685. No refunds after April 3, 2019.

May 8, 9 a.m. : Monthly breakfast, at restaurant Chez Auger, 493 5th de la Pointe St., Shawinigan.

June 12, 9 a.m.: Monthly breakfast, at restaurant Maman Fournier, 3125 des Récollets Blvd., Trois-Rivières.

During the AGM, there will be a call for nominations and elections for the positions of president, treasurer, membership director and director of communications. For information: Lyse Gervais, at 819-378-9305.

NEW BRUNSWICK

NB62 FREDERICTON AND DISTRICT

May 7, 5 p.m.: Spring dinner and branch annual members meeting at St. Francis of Assisi Parish Hall, 2130 Route 102 Hwy, Lincoln. There will also be a short business meeting and elections for vacant director positions. To register or for more information, refer to the branch report NB62 insert, in this edition of *Sage*. Further questions may be directed to 506-451-2111 or fredericton@nb62.ca

June 4, 9:30 a.m.: Information session entitled Medication and Seniors at Fredericton Motor Inn, 1315 Regent St., Fredericton. More details and registration instructions in branch report. Members are encouraged to visit the branch website to remain up to date on all branch happenings and events.

If you have any ideas or suggestions for your branch board, on any matter, or wish to get involved with a board committee, please do not hesitate to contact us. An opportunity to assist the board in the communications area will be coming up. Should you have experience or interest please consider volunteering.

NB63 MIRAMICHI

May: Lobster dinner. Date cost and location to be announced.

Welcome new branch treasurer G. Mullins. Thank you to past treasurer Grant Dempsey for his dedicated service.

NB64 SOUTH-EAST NB

April 26: General meeting and luncheon at the Royal Canadian Legion Branch #6, War Veterans Ave., Moncton. Our speaker will be Derek Sullivan and the topic will be the Last Post Fund for the military. Should you require luncheon tickets, please call 506-855-8349 or 506-386-5836. Tickets should be purchased no later than one week prior to the luncheon.

June 3: Banquet at Four Points Sheraton in Moncton. Meal prices have not increased this year and ticket costs continue at \$15 for members and \$45 for non-members.

Keep informed about branch activities by visiting www.federalretirees.ca, New Brunswick South-East NB. Should you have any issues with the website or you require assistance with access, please email Jack Dennahower at fsnasenb64@gmail.com.

Please ensure we have your current email address, so we may keep you informed of branch activities. You may provide your email address to Jack Dennahower at the email address noted above.

Note on branch meeting cancellations: If schools are closed, there will be no meeting except for luncheon meetings, which will always be held.

Former member Patrick Albert Hughes celebrated his 100th birthday last July. He served in the Canadian Army and RCAF.

NB65 FUNDY SHORES

April 11: Annual meeting and hip of beef dinner will be at The Assumption Centre, 721 Chapel St. W., Saint John. Dinner is \$20/person. Cheques can be made out to and sent to the National Association of Federal Retirees, PO Box 935, Saint John, N.B. E2L 4E3, no later than April 5. Dinner will be at 2 p.m., followed by our annual meeting. The guest speaker will be Allison Gallop, past president of the NB/PEI Last Post Fund. For more information on this dinner, please contact Martha Peters at 506-648-9535, Lorraine Scott at 506-849-2430 or fsna65@gmail.com.

NOVA SCOTIA**NS71 SOUTH SHORE**

April 11, 11:30 a.m.: Branch AMM/luncheon at the Italy Cross Middlewood & District Fire Department, 17486 Highway 103, Italy Cross. Meet-and-greet 11:30 a.m., meeting at noon followed by a lunch of smothered steak, dessert, coffee and tea. Event will be subsidized for a cost of \$10 per person. Branch services co-ordinator is tentatively scheduled as guest speaker. Payment is to be received by April 5. Cheques made out to: National Association of Federal Retirees. Mailed to: South Shore Branch NS71, 100 High St., Box 214, Bridgewater, N.S., B4V 1V9. Contact Joanne Meisner at 902-530-2483.

Nominations are hereby solicited for president and branch directors. Existing directors have served the Association for many years and have done an excellent job in serving the membership. It is time for others to come forward with fresh new ideas.

If being a member of the board is not up your alley, perhaps serving on a committee is the right fit. This will be short-term engagements throughout the year. Great way to meet new people!

Last but not least! We are aware that not all members are receiving email correspondence from our national office. These emails contain important information concerning the latest Association events, benefits and news. To receive these emails, you must register your email address on www.federalretirees.ca or contact membership services at 1-855-304-4700.

NS73 NOVA SCOTIA CENTRAL

April 10, 11:30 a.m.: Annual general meeting, spring social and luncheon at Best Western Plus, 15 Spectacle Dr. (Burnside), Dartmouth. Elections will be held for the positions of president, vice-president and treasurer. Terms are for two years. Tickets are \$20 and may be purchased at Suite 503, 73 Tacoma Dr., no later than April 4. Office phone number is 902-463-1431 to 2 p.m.

Luncheons are for members and invited guests. They provide the opportunity to mingle, to learn more about the association and meet and socialize with a wide variety of former public servants, military veterans and former RCMP. Guest speakers range from association executives, preferred partners and those running for or who are in political office.

This event has also been posted on the federalretirees.ca NS Central webpage

and under Upcoming Events identified in dropdown section of News & Views.

We look forward to seeing you at our spring gathering.

NS75 WESTERN NOVA SCOTIA

May 2, 11:30 a.m.: Annual members meeting at the Kingston Lions Hall, featuring a turkey dinner. Cost is \$10 for members and \$16 for guests. Make your reservation by contacting Bill or Carolyn at NAFR75@gmail.com or 902-765-8590 no later than Wednesday, April 17.

NS78 CUMBERLAND

April 12, 12:30 p.m.: Annual members meeting and turkey dinner at Trinity St. Stephen's United Church, Havelock St., Amherst. Cost is \$10 per person at door. Call no later than end of March Vera (902-667-3255) or Gloria (902-667-1524).

NS79 ORCHARD VALLEY

May 2, noon: Annual general meeting at the Coldbrook & District Lions Club, 1416 South Bishop Rd., Coldbrook, N.S. Because this is our annual members meeting, we will hold elections for president and half our branch executive. It is also time for us to review our bylaws to update a couple of our articles. To that end, a motion will be presented as follows:

*"It is moved that **Section 8.5, QUORUM of the Orchard Valley Branch By-laws be amended by replacing***

"At any Branch Annual, Special or General meeting, the quorum required to conduct business, is 33."

with

"At any Branch Annual, Special or General meeting, the quorum required to conduct business, is equal to double the number of directors present plus one.""

A roast pork dinner will be provided (free-will offering). Please RSVP by April 26.

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

NS80 NORTH NOVA

May 2, 2 p.m.: Annual meeting at the Royal Canadian Legion in New Glasgow. Special guest speaker (hopefully eye doctor speaking on problems seniors face) and pot luck supper to follow meeting. For further information contact Margaret Thompson at 902-485-5119 or margaret.thompson@bellaliant.net.

PRINCE EDWARD ISLAND

PE83 SUMMERSIDE

April 8, 2 p.m.: Annual general meeting at the Royal Canadian Legion, Summerside.

May 13: Annual noon roast turkey dinner at the St. Eleanor Lions Club.

NEWFOUNDLAND AND LABRADOR

NL85 WESTERN NEWFOUNDLAND AND LABRADOR

April 24, 11:30 a.m.: Executive meeting at Sobey's Family Room 1, Mt. Bernard Ave., Corner Brook. President responsible for agenda. Branch annual meeting conduct to be discussed.

May 1, 12:30 p.m.: Branch annual meeting at Jennifer's, 48 to 50 Broadway, Corner Brook. Election of officers. Guest speaker, provincial advocacy officer.

May 28, 12:30 p.m. General luncheon meeting at Hotel Port aux Basques, 2 Grand Bay Rd., Port aux Basques.

We are seeking nominations for members of the executive at the branch annual meeting on May 1, including secretary, membership chair and four directors for our board. If you are willing to serve or know someone who is willing to serve, please contact Barbara Peters at 709-643-3116.

NL87 AVALON-BURIN PENINSULA

March 13, 11 a.m.: Branch annual members meeting and election of officers will be held

at the Royal Canadian Legion, Blackmarsh Rd., St. John's. Lunch will be provided. Members are encouraged to bring a food bank donation. Contact person is Walter Combden at 709-834-3648.

May 15, 2 p.m.: General meeting at Royal Canadian Legion, Blackmarsh Rd., St. John's. Guest speaker; tea and coffee provided. Members are encouraged to bring a food bank donation. Contact person is Walter Combden at 709-834-3648.

June 12, 11 a.m.: General meeting to be held at St. Gabriel's Hall in Marystown. Lunch will be provided. Members are encouraged to bring a food bank donation. Contact person is Walter Combden at 709-834-3648.

IN MEMORIAM

The Association and all of its 79 branches extend their most sincere sympathies to the families, friends and loved ones of members who have recently passed away.

BC01 Central Fraser Valley

Alvin Schimpky

BC02 Chilliwack

Shirley Bellemare

Claire Brown

Reginald Leonard

Daws

William L. Francis

Ejnar Dalsgaard

Iversen

Andrew Ken

McInroy

Raymond McLure

Nina Pascoe

John Sidney

Howard Stanley

Margaret Ellen

Stuart-Smith

BC03 Duncan and District

Margaret Baker

Ruth Bumphrey

BC06 North Island John Finn

Edith Marian

Albrecht

John Anderberg

Pauline Audet

Alex Barth

David Bews

Robert Bird

Edward Bogard

Louis Bonnell

David Burns

John Parkinson

Bulcock

Yves Callarec

Lillian Campbell

Cathy Cavers

Lionel Churchill

Robert Clarke

John Courtemanche

Marian Dempsey

Malcolm Denton

Mary Dundass

Beth Edwards

Mary Edwards

John Gibbons

Gaylord Gorringer

Kenneth Greer

Donald Grenon

Barbara Halfkenny

Sandra Higginson

Elsie Hussey

Dr. Roe B. Jackson

Samuel Kincaid

Roy Kirker

Jean Leiter

Paul-Emile Lepage

Kay MacBeth

Halle MacMullen

Doris Marseille

Marie Mayne

Lorraine McClure

Richard Merrick

William Robert

Mitchell

John Morgan

Joan Morrison

Harry Nelson

Walter Norton

William Ouellette

Victoria Papp

Cyril Pollock

Shirley Pollock

Albert Pollon

Frederick Rogers

Marie Stenabaugh

Col. William Beatty

Sterne OMM CD

Douglas Stewart

Elizabeth Wilson

BC07 Central Okanagan

Curtis Allsup

Jim Balmforth

Ronald Barrill

Madeline Bourdon

Valerie Chapman

Isabelle Dowdell

Yvette Fenez

Donald Fisher

Jennifer French

Hazel Kelly

Frances Law

Wallace Macpherson

Bob Murray

Peter North

D. Shirley Senecal

Joyce

Shufflebotham

James Vogan

May Young

BC08 Vancouver

Gerald Berthelet

Ida Bissonnette

Richard Burke

Helen Cheung

Michael Den Dikken

Nestor Dropko

Yutaka Kobayashi

Lorraine MacLeod

Grace McFadyen

Elsie McKenzie

Angela McKeown

Edith McLeod

Dorena Morrice

Elizabeth Pingle

Arthur Power

Mary Reger

William Teague

Andrea Twitchett

Barry Weafer

BC09 Victoria-Fred Whitehouse

Mary Adye

Iris Bailey

Eileen Broadhead

Ronald Butcher

R. A. Campbell

Phyllis Coss

Donald Dickson

Lawrence Dietrich

Roberta Douglas

Dorothy Duquette

Robert Durie

Dorothy Giles

D. B. Graham

Carol Jackson

Isbel Lereverend

Kenneth Perry

Effat Maher

Rheal Melanson

Richard Nakamura

John Pirquet

Isabelle Price

Richard Ratcliffe

Bruce Robinson

Irene Wilkins

BC11 Okanagan North

Robert Johannson

John McArthur

BC12 Kamloops

Lawrence Edward

Geernaert

BC14 Sidney and District

William G. Bland

Charlotte Duthie

Russel Eagles

Ruth Gammel

Luise Gourdeau

Lawrence Hobson

Judith Keith-Murray

Audrey Masters

Michael J. Moore

Ernest Morgan

Thomas Oliver

MGen Herbert Pitts

Donald K. Scott

Florence Scott

Nancy Anny Vivian

Judith Wakelin

BC15 Prince George

Vera Dickinson

Robert D'Auray

AB92 Lakeland

Donna Agar

Robert Durie

Donald (Ron) Gillett

Sandy Groome

SK23 Moose Jaw

Dorothy Ballagh

William Chase

MB31 Winnipeg and District

Christine Barrie

John Dagenais

Mary Grouette

Ragnar Kristjanson

Eileen Losier

Arthur Poiras

William Romaniuk

Evelyn Staples

J. Templeman

Fred Van Alstyne

Patricia Wilson

Marie Paule

Woodrow

W. Yewdall

MB91 Eastern Manitoba

Guy Bissonnette

Edwin Sexton

ON36 Bluewater

Susan Bennett

R. L. Campbell

Jeannette Wales

ON38 Kingston and District

Dorothy Baker

Thomas A. Baldwin

Michael Doucet

Shirley Fortier

Hazel Gilfillen

Robert Haley

Doug Kellett

Ed Kincaid

Donna Perry

Robert Sonier

ON41 Niagara Peninsula

Lyle Shaw

Donald Tait

Kevin Troughton

ON43 Ottawa and International

Stephen Troy

ON47 Toronto and Area

Gordon L. Hull

Evelyn Kovac

Margarete Olson

D. A. Stevenson

George T. Walsh

QC57 Quebec

Janette Bouchard

Pauline Courcy-

Lavoie

Renée Douville

Laurent Dufour

Carmelle Hallé

Eugenio Olivieri

Jeanne Trudel

QC61 Mauricie

Maurice Blondeau

Hélène Lemire

NB64 South-East NB

Yvon J. Allain

Barbara Caines-

Thorne

Robert Lenoir

MacLeod

NB65 Fundy Shores

Bernice Jones

David Lockhart

NS71 South Shore

Ferne Carver

NS72 Colchester-East Hants

Margaret Armstrong

John William (Bill)

MacDonald

Robert Malkin

Dale Arthur McLeod

John Ross Sullivan

NS75 Western Nova Scotia

Albert Crouse

Robert Cushing

Murray Decker

Cecile Dupuis

Kevin Edwards

Susan Fitzgerald

Dr. Thomas Gaudet

Johanne Head

Paul Jackson

Helen Jerrott

John Littlefair

John T. MacIsaac

Earle Mahar

J. Ronald Marshall

Ronald McMackin

Irving McWhinnie

Leonard Power

Harold J. Pyne

BRANCH DIRECTORY

If you're interested in volunteering or would like to know more about upcoming events, feel free to reach out to the folks at your branch office. They will be pleased to hear from you. You can also visit the branches section of federalretirees.ca. Not sure which branch you belong to? Call the Association's national office for assistance at 613-745-2559 (Ottawa), or toll free at 1-855-304-4700.

BRITISH COLUMBIA

BC01 CENTRAL FRASER VALLEY

P.O. Box 2202 Station A
Abbotsford, B.C. V2T 3X8
(778) 344-6499
nafsrc1@yahoo.com

BC02 CHILLIWACK

P.O. Box 463
Chilliwack, B.C. V2P 6J7
(604) 795-6011
nafrchwk@shaw.ca

BC03 DUNCAN AND DISTRICT

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

BC04 FRASER VALLEY WEST

P.O. Box 34141
RPO Clover Square
Surrey, B.C. V3S 8C4
(604) 574-2939
(604) 218-5651 (cell)
www.nafrraservalleywest.ca
info@nafrraservalleywest.ca

BC05 NANAIMO AND AREA

P.O. Box 485
Lantzville, B.C. V0R 2H0
(250) 248-2027
ashdown@shaw.ca

BC06 NORTH ISLAND JOHN FINN

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

BC07 CENTRAL OKANAGAN

P.O. Box 20186
RPO Towne Centre
Kelowna, B.C. V1Y 9H2
(250) 712-6213
info@federalretirees-kelowna.com

BC08 VANCOUVER

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

BC09 VICTORIA FRED WHITEHOUSE

c/o Royal Canadian Legion Branch 292
411 Gorge Rd. E.
Victoria, B.C. V8T 2W1
(250) 385-3393
federalretireesvictoria@shaw.ca

BC10 SOUTH OKANAGAN

696 Main St.
Penticton, B.C. V2A 5C8
(250) 493-6799
fedretirees@telus.net

BC11 OKANAGAN NORTH

1514 40 St.
Vernon, B.C. V1T 8J6
(250) 542-2268
fsna11@telus.net

BC12 KAMLOOPS

P.O. Box 1397 STN Main
Kamloops, B.C. V2C 6L7
(250) 571-5007
kamloopsoffice@gmail.com

BC13 KOOTENAY

P.O. Box 74 STN Main
Cranbrook, B.C. V1C 4H6
(250) 919-9348
fsnabc13@gmail.com

BC14 SIDNEY AND DISTRICT

P.O. Box 2607 STN Main
Sidney, B.C. V8L 4C1
(250) 385-3393
federalretirees.sidneybc@gmail.com

BC15 PRINCE GEORGE

P.O. Box 2882
Prince George, B.C. V2N 4T7
nafrc@shaw.ca

ALBERTA

AB16 CALGARY AND DISTRICT

302-1133 7 Ave. S.W.
Calgary, Alta. T2P 1B2
(403) 265-0773
fsnacalg@telusplanet.net

AB17 EDMONTON

P.O. Box 81009, McLeod Park
15715 66 St. N.W.
Edmonton, Alta. T5Y 3A6
(855) 376-2336
edmonton@federalretirees.ca

AB18 SOUTHERN ALBERTA

1904 13 Ave. N.
Lethbridge, Alta. T1H 4W9
(403) 328-0801
nafrc18@shaw.ca

AB19 RED DEER

P.O. Box 25016 RPO Deer Park
Red Deer, Alta. T4R 2M2
(855) 304-4700
reddeerfederalretireesass@gmail.com

AB20 MEDICINE HAT AND DISTRICT

Strathcona Centre, 1150 5 St. S.E.
Medicine Hat, Alta. T1A 8C7
(403) 502-8713
fsna.ab20@gmail.com

AB21 BATTLE RIVER

17124 Township Road 514
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cvhyde@mcsnet.ca

AB92 LAKELAND

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SK22 NORTHWEST SASKATCHEWAN

161 Riverbend Cr.
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SK23 MOOSE JAW

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nafrcmj23@outlook.com

SK24 REGINA AND AREA

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fsna@sasktel.net

SK25 SASKATOON AND AREA

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SK29 SWIFT CURRENT

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SK29.Pres@outlook.com

MANITOBA

MB30 WESTERN MANITOBA

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brett.turner@myrmts.net

MB31 WINNIPEG AND DISTRICT

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nafrcwpg@myrmts.net

MB32 CENTRAL MANITOBA

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MB91 EASTERN MANITOBA

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MB48 LAKEHEAD

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ON35 HURONIA

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ON36 BLUEWATER

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