

WINTER 2015
PRICE: \$4.95

Terror and Taxes: The 2015
campaign takes shape PAGE 5

Second Acts: How to retire
without slowing down PAGE 10

Istanbul: Crossroads of
the world PAGE 15



THE NATIONAL
ASSOCIATION OF
FEDERAL RETIREES

SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

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It's going to be an **INTERESTING YEAR**

The end of the year is a time for reflection, a time to plan our way forward. We have a great deal to reflect upon at the close of 2014, and 2015 promises new challenges and opportunities.



Gary Oberg

This past year was a milestone for the Association in many ways. Delegates to the Annual General Meeting in June passed our new by-laws and regulations and we established the Association's new official name — the National Association of Federal Retirees. By an overwhelming majority, delegates gave the Association a clear mandate to become actively involved in the 2015 federal election while remaining non-partisan.

We also launched our first formal volunteer recognition program, which gives us the opportunity to acknowledge and honour the great work done by our volunteers for the Association and their communities. And later in 2014, we received the certificate of continuance from Industry Canada that permits our Association to continue its work on behalf of federal retirees, their partners and survivors.

We've had an outstanding yet challenging year in advocacy. The battle to protect retirees' cost-sharing in the Public Service

Health Care Plan (PSHCP), which began in 2013, extended into 2014. It has been the Association's most significant advocacy action to date. In February 2014, Opposition Leader Thomas Mulcair presented the Association's petition in the House of Commons. The petition was signed by thousands of Association members and our supporters. Together we asked the Government of Canada to honour the promises made to federal retirees and to immediately stop plans that are detrimental to the retirement and health care security of any Canadian.

Later that month, Association representatives attended a speech by Treasury Board President Tony Clement at the Economic Club of Canada. During his speech, Mr. Clement continued to stress his desire to negotiate with the Partners Committee of the National Joint Council. During the question period following the speech, I asked Mr. Clement why he continued to express a willingness to talk even as he included the savings booked from the Health Care Plan cost-sharing ratio change in the 2014 budget. Mr. Clement made it clear that his "preference is a bargained solution, but in the absence of that, we have the right to legislate on this issue."

As you now know, Mr. Clement told a media conference in March 2014 that he approved an agreement for the Public Service Health Care Plan that saw retirees' cost-sharing in the plan move from 25 to 50 per cent.

Though this has been described as a negotiated deal, the Association believes that this government did not honour the spirit

or principles of negotiation. We were faced with an ultimatum from Mr. Clement that would have seen the government legislate to the lowest common denominator, which would have created further hardship for our most vulnerable members. I told you earlier this year that the Association is exploring our legal options. That exploration continues — and as we learn more, we will keep you informed and engaged.

2015 is a federal election year. As we were putting this issue of *Sage* on the presses, the exact timing of the election was still unknown — October 19, 2015 is likely the latest possible date Canadians can go to the polls — but pundits of all stripes say an election could be called for any date during the year. Early polls indicate we are likely to see a tight race. As 2015 unfolds, the Association will mobilize and educate members about the election platforms of all national parties — particularly where they relate to health care, veterans, pensions and seniors. We will provide tools and resources to help you navigate the 2015 federal election and be an effective advocate. Watch for more to come in *Sage*, on our website and in your email inbox.

There is much to look back on from 2014, and much to prepare for in 2015. My fellow board members and I look forward to another year of service to federal retirees, to continued advocacy on your behalf, and to the great services and resources our capable staff will bring us over the coming year. On behalf of the board, I would like to wish each of you the best for the holiday season and for the coming year.

GARY OBERG
*President, National Association of
Federal Retirees*



CONTENTS

- 3 IT'S GOING TO BE AN INTERESTING YEAR**
A message from president Gary Oberg.
- 5 TERROR, TAXES AND TIMING**
Thanks to a budget surplus and a pair of terror-linked attacks in Ottawa and Quebec, the 2015 election narrative is starting to take shape. **TASHA KHEIRIDDIN**
- 10 SECOND ACTS**
Sunrise or sunset? For a lot of Canadians, retirement means the beginning of something brand new. **ELIZABETH THOMPSON**
- 15 CROSSROADS OF THE WORLD**
Where ancient empires met and clashed, where old meets new, Europe meets Asia — Istanbul is a feast for the eyes and heart. **PATRICK IMBEAU**
- 18 TAKING THE PAIN OUT OF TRAVELLING WITH PETS**
Make sure your holiday is as much fun for your best friend as it is for you.
- 20 YOUR GUIDE TO SMARTER GIVING**
Canadians are generous people. But too many of them are missing out on the tax benefits of their generosity.
- 21 SHOPPING OUTSIDE THE BOX**
Do the people on your gift list struggle with overflowing closets? Here's a holiday guide to buying better. **ELIZABETH GRAY-SMITH**
- 24 SHOPPING THE WORLD ONLINE**
There's a perfect gift out there. Go get it. **PETER ATKINSON**
- 25 KEEPING THE SEASON BRIGHT**
How do you reconcile precious holiday traditions with the hectic nature of modern life? Be flexible. **SAYWARD MONTAGUE**
- 28 YOUR HAPPY-EVER-AFTER PLAN**
Want your relationship to survive the long haul? Agree on the big things. **SUE MCGARVIE**
- 30 ASK THE HEALTH OFFICER**
How can I cover my prescriptions while travelling?
- 31 ASK THE PHARMACIST**
Here's to a happier, healthier 2015.
- 32 ASK THE PENSION OFFICER**
Pension indexing and you.
- 33 ASK THE VETERANS OFFICER**
Beating the holiday budget blues.
- 34 ADVOCACY IN ACTION**
Looking ahead to 2015.
- 35 WHO'S WHO AT THE NATIONAL ASSOCIATION OF FEDERAL RETIREES**
- 36 ASSOCIATION NEWS**
- 37 OUR PREFERRED PARTNERS**
- 38 BRANCH ANNOUNCEMENTS**
- 46 DEMOCRACY'S WINTER OF DISCONTENT**
SYLVIA CEACERO

SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

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

Return undeliverable copies to:
Sage Magazine, 17 York Street, Suite 201
Ottawa ON K1N 9J6

For information on advertising in Sage, please contact:
Reid Savein: 416.898.9299 | info@searchlings.com

To become a preferred partner of the National Association of Federal Retirees, contact Rosemary Pitfield at 613.745.2559

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

TERROR, TAXES AND TIMING

Thanks to a budget surplus and a pair of terror-linked attacks in Ottawa and Quebec, the 2015 election narrative is starting to take shape.

TASHA KHEIRIDDIN



THE CANADIAN PRESS/Peter Power

Marcus Cirillo, son of Cpl. Nathan Cirillo, waves a flag out of a car window following the funeral service for his father in Hamilton, Ont., on Tuesday, October 28, 2014. Cpl. Cirillo, 24, a reservist with the Argyll and Sutherland Highlanders of Canada, based in Hamilton, was shot dead in Ottawa Wednesday, October 22, 2014 during an attack by an armed gunman at Parliament Hill.

That nip in the air isn't just the onset of deep winter — it's the sharp scent of an upcoming federal election. Domestic and international events are shaping the Harper government's platform — and the opposition's response to it — around two main themes: family and security. And it looks like Canadians will face a very clear choice when they go to the polls in 2015.

First, the family. On October 30, Prime Minister Stephen Harper and Finance Minister Joe Oliver doled out a bucket of tax treats: a doubling of the children's fitness tax credit, to a maximum claim of \$1,000 a year; an enhanced universal childcare benefit of \$160 per month for children under age six, as well as a new benefit of \$60 a month for children aged six to 17; income-splitting to a maximum

of \$50,000, with a cap of \$2,000; and an increase in the annual child care deduction from \$6,000 to \$7,000.

The measures will cost \$3 billion for fiscal 2014-15 and \$4.6 billion per year thereafter. While income-splitting will take effect in 2014, the tax deductions will come into effect next year. Boosted childcare benefits will start arriving in Canadians' mailboxes in July 2015 — but the increases will be retroactive to January.

Why roll out these changes early? Because a buck in the hand is worth two in the budget. Rather than wait for fiscal 2015 to offer tax relief, the Conservatives wanted to make sure that voters — particularly those coveted middle-class family voters — see benefits as soon as they file their 2014 returns. The government figures that once they get the cash, they won't be willing to give it up — no matter what the opposition leaders say. "The prime minister knows retention's route goes down Main St., and he'll spend a lot of time looking after its residents," says Tim Powers, vice chairman of Summa Strategies.

The measures also set up a clear social policy debate — particularly on income-splitting. Supporters of the policy — such as economist Jack Mintz, the Palmer Chair in Public Policy at the University of Calgary — argue that income-splitting introduces a long-overdue measure of fairness to the tax code by taxing household income instead of individual earners within the same family. Opponents of income-splitting, such as the Canadian Centre for Policy Alternatives, call it "inequality by design" and say that it would offer significant benefits to only the richest one per cent of Canadian families.

Politically, then, the policy is a double-edged sword — drawing support from one quarter while alienating others. To mitigate criticism, the Conservatives capped the benefit at \$2,000. Packaging it along with additional child care funds and deductions was an attempt to blunt opposition. While the NDP has said already it will maintain the \$60 a month increase to the Universal Child Care benefit, the party will be forced to vote against all of these measures if they're included with income-splitting in a ways-and-means motion — something the



Youngsters play as NDP leader Thomas Mulcair holds a press conference at a daycare in Ottawa on Tuesday, October 14, 2014. The New Democrats are proposing a national child-care program that would cost no more than \$15 a day per child.

THE CANADIAN PRESS/Sean Kilpatrick

"It's possible the government will attempt to further reform public servant benefits, including pensions, to signal ongoing austerity even in a surplus era," says Scott Reid, principal of Feschuk Reid and former communications staffer to prime minister Paul Martin.

Tories would be sure to remind voters of at election time.

Combining income-splitting with other measures designed to defray the cost of child care — whether at home or with an outside provider — also broadens the debate to the larger issue of the relationship between government and the family. Prime Minister Harper has been putting the emphasis on the family's role, maintaining that any money should go "to the real experts on child care. That's mom and dad."

In sharp contrast, NDP Leader Thomas Mulcair proposes a government-funded child-care program which would see both Ottawa and the provinces give money to daycare providers to create 370,000 spaces by 2018-19 at a cost of \$1.87 billion, with the goal of charging parents just \$15 a day.

As for the Liberals, they've been more reactive than proactive on this issue. Liberal Leader Justin Trudeau supports the idea of national daycare and promises to repeal the Tories' income-splitting changes if elected. But the fact that both the NDP and the Tories got out of the gate early with their plans left the Liberals little original terrain to occupy. One option might be to promise an across-the-board income tax cut coupled with a less expansive government-funded daycare proposal. But until something is actually on the table, the Conservatives and NDP will make every effort to squeeze the Liberals out of the debate.

The same can be said for the parties' responses to the terror threats faced by Canada at home and abroad. The debate over Canada's involvement in the fight against the Islamic State terror group saw a clear clash between the Conservatives — who favoured intervention — and the New Democrats, who opposed it. After displaying what could best be described as a 'wait and see' attitude — challenging the PM to make the case for intervention and then concluding that he had not done so — Trudeau decided to oppose involvement in favour of a humanitarian mission.

Trudeau's stance against military intervention divided his party; some old-guard Liberals, including Lloyd Axworthy, publicly criticized his decision. Others supported him; former prime minister Jean Chretien published an opinion piece in the *Globe and Mail* giving the younger man points for steering clear of what he described as a "very marginal" military contribution. But it didn't help Trudeau's gravitas score when, while explaining his position, he cracked wise about how Canada shouldn't just "whip out our CF-18s to show them how big they are." With more Canadians backing the mission than opposing it, Trudeau's position, if not choice of his words, appeared to have hurt his party's poll numbers, at least in the short term.

But everything changed the week of October 20. First, a young Muslim convert, Martin Rouleau, ran down two soldiers with a vehicle in St-Jean sur Richilieu — killing Warrant Officer Patrice Vincent, an officer with 28 years of military service. Next, another young man who had voiced radical Islamic beliefs, Michael Zehaf-Bibeau, shot and killed 24-year-old Corporal Nathan Cirillo, who was guarding the National War Memorial. Zehaf-Bibeau then entered the House of Commons and engaged guards in a firefight, wounding one before police and Sergeant-at-Arms Kevin Vickers shot him down. Parliament remained on lockdown for hours after the incident, with staff and MPs hiding in fear for their lives, while police scoured the capital for other gunmen. The entire city, and country, lived a full day of panic — one which might echo right through to Election Day.

Terror, and Canada's response to it, have now taken center stage alongside the family as leading issues in the upcoming campaign. And despite a show of Parliamentary solidarity in the days immediately after the attacks, the parties have since drawn their battle lines. Harper and Trudeau both condemned Zehaf-Bibeau's acts as terrorism. Mulcair, meanwhile, declined to call Zehaf-Bibeau a terrorist: "I don't think we have enough



THE CANADIAN PRESS/Nathan Denette

Prime Minister Stephen Harper does arts and crafts with a student at the Joseph and Wolf Lebovic Jewish Community Campus in Vaughan, Ont., on Thursday, October 30, 2014.

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Domestic and international events are shaping the Harper government's platform — and the opposition's response to it — around two main themes: family and security.

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evidence to use that word." These characterizations are likely to affect the parties' positions on next steps as Canada takes measures to safeguard against potential future attacks.

Ironically, the attacks in St-Jean-sur-Richelieu and Ottawa took place not only after Canada had committed to joining the fight against Islamic State, but also after the Tories had indicated they would be giving more power to CSIS to work with overseas intelligence agencies and to offer confidentiality to informants. The new threat likely bolstered public support for those measures, and by extension for the government. "The terrorist

attack helped Harper politically,” said veteran politics-watcher and pundit Gerry Nicholls, “because it put the public focus on security, and the default position for a lot of voters is that Conservatives are better at keeping us safe.”

Whether the government can build on that support, and go further in its fight against terrorism, remains to be seen. Justice Minister Peter Mackay stated in late October that “there are already some pretty robust measures that we can use — (Criminal Code sections) 83.3 and 810 do allow for the type of preventive... interventions — if I can use that word — for the police.” Still, the debate over how to balance respect for civil liberties with security concerns will continue to play out as a key theme in Parliament, and into the next campaign.

Canada’s military, and its budget, also will be in the spotlight due to increased security concerns. For months, the government has been talking tough on the Russian incursion into Ukraine, standing up for Israel as it battled Hamas in Gaza, and pledging support for the combat mission against Islamic State. Yet according to a briefing note prepared for the deputy defence minister and reported by CTV News in September, defence spending will drop by \$2.7 billion in 2015 — an apparent contradiction. The government could decide to reverse itself, or find the money for defence initiatives in other budget envelopes. The Canada First Defence Strategy mandates that overseas missions be paid for through special appropriations, not through the Department of National Defence budget. The Tories might feel that their war efforts in Iraq and Syria will be more popular if they don’t come out of DND’s budget, especially in light of



Mourners take part in a vigil for slain soldiers Nathan Cirillo and Patrice Vincent Tuesday, October 28, 2014 in Montreal.

THE CANADIAN PRESS/Ryan Remiorz

recent claims by the Canadian Association of Defence and Security Industries that cuts at DND have already resulted in “significant layoffs” at small and medium-sized private sector defence firms.

If the Tories don’t decide to boost defence spending, one area that could still see more cash is veterans’ programming. The Harper government badly needs to be able to counter the claim that it drops the ball for soldiers once they come home from combat. Such a move could pacify a key Conservative constituency that was offended by the disrespectful exchanges between Veterans’ Affairs Minister Julian Fantino and angry vets and their supporters earlier in 2014.

So expect an election that’s all about families and security. But the government might have a few more shafts in its 2015 quiver — starting with public service pension reform. Ottawa has commissioned a review of public sector pensions, to be completed in late spring. While the timing would seem to preclude its recommendations shaping the next budget, they could find their way into the 2015 campaign platform. “It’s possible the government will attempt to further reform public servant benefits, including pensions, to signal ongoing austerity even in a surplus era,” says Scott Reid, principal of Feschuk Reid and former communications staffer to prime minister Paul Martin.

But beating up on public sector pensions might not be a great idea at a time when many Canadians are anxious about their own retirement prospects. The Tories might want to take note of a study done earlier this year by EKOS research. It found that only 30 per cent of Canadians agreed that “public sector pension plans are too generous and ought to be rolled back”;

The debate over Canada’s involvement in the fight against the Islamic State terror group saw a clear clash between the Conservatives — who favoured intervention — and the New Democrats, who opposed it.



THE CANADIAN PRESS/Ryan Remiorz

Prime Minister Stephen Harper, front, NDP leader Thomas Mulcair, left, and Liberal leader Justin Trudeau, right, leave the church after funeral services for warrant officer Patrice Vincent Saturday, November 1, 2014 in Longueuil, Quebec. Vincent was run over and killed in what is being described as a terrorist attack.



THE CANADIAN PRESS/Ryan Remiorz

The casket of warrant officer Patrice Vincent leaves the church after funeral services Saturday, November 1, 2014 in Longueuil, Quebec. Vincent was run over and killed in what is being described as a terrorist attack.

Terror, and Canada's response to it, have now taken center stage alongside the family as leading issues in the upcoming campaign.

62 per cent agreed that "everyone else's pensions should be strengthened instead of focusing on public sector pensions." (Eight per cent of respondents did not know or had no response.) When asked what should happen to CPP premiums, three per cent of those polled said they should be eliminated, two per cent wanted them decreased, 27 per cent said they should stay the same —

and 63 per cent called for an increase. (Five per cent did not know, or had no response.)

How will the twin issues of family and security affect the timing of the next election? Many observers have been speculating that the Conservatives might want to call an early vote — either after they've introduced the next budget and before the six-month campaign against Islamic State reaches its conclusion, or to pre-empt the fraud trial of disgraced senator Mike Duffy, scheduled for April 2015. After this latest set of announcements and events, however, that thinking seems to have changed — on both the right and the left.

According to former Harper speechwriter Michael Taube, "the temptation to call an early vote exists, but smacks of political opportunism. The Tories should ignore it, and use security measures to their advantage to lift sagging popularity numbers." Kathleen Monk, former executive director of the Broadbent Institute and now a public affairs consultant in Ottawa, agrees on the timing — with a caveat. "Despite breaking his fixed-date election law twice, I think Harper will stick to

the October 19, 2015... unless the opposition parties tank in the polls so significantly that he decides to take advantage of the situation, like Chretien did in 2000."

Indeed, the Tories may calculate that fatter wallets will sway voters more than the anticipated theatrics of the Duffy trial. One giant fly in the ointment, however, is the price of oil. Should it drop significantly, and stay low, it will slow down economic growth and reduce revenues, threatening the surplus all the parties are counting on to bankroll their election promises. The Tories may then decide to pull the plug early if it looks like revenue and employment numbers will take a hit before the fall of 2015.

Someone once asked former British PM Harold Macmillan what force in politics he feared most. "Events, dear boy, events," he replied. Wise words. Even the smartest politician is only as good as circumstances allow, and "events" can always derail the best-laid political plans. Or, in other cases, sustain them. ■

SECOND ACTS

Sunrise or sunset? For a lot of Canadians, retirement means the beginning of something brand new.

ELIZABETH THOMPSON



It's the great Canadian dream — retire after a successful career and spend your time travelling, playing golf or lying on a beach.

Not for Bob Elrick.

"I know some people who actually do spend a whole lot of time golfing and they go south and lay on a beach in the winter. I don't think I've ever lain on a beach after I was a teenager. It's so boring."

Instead, the 72-year old Ottawa resident is on his third career and contemplating a fourth.

He has gone back to school twice since retiring as a colonel after 35 years in the Canadian Armed Forces in 1996 — first to the University of Ottawa for an MBA, then later to Algonquin College to learn how to teach English as a second language.

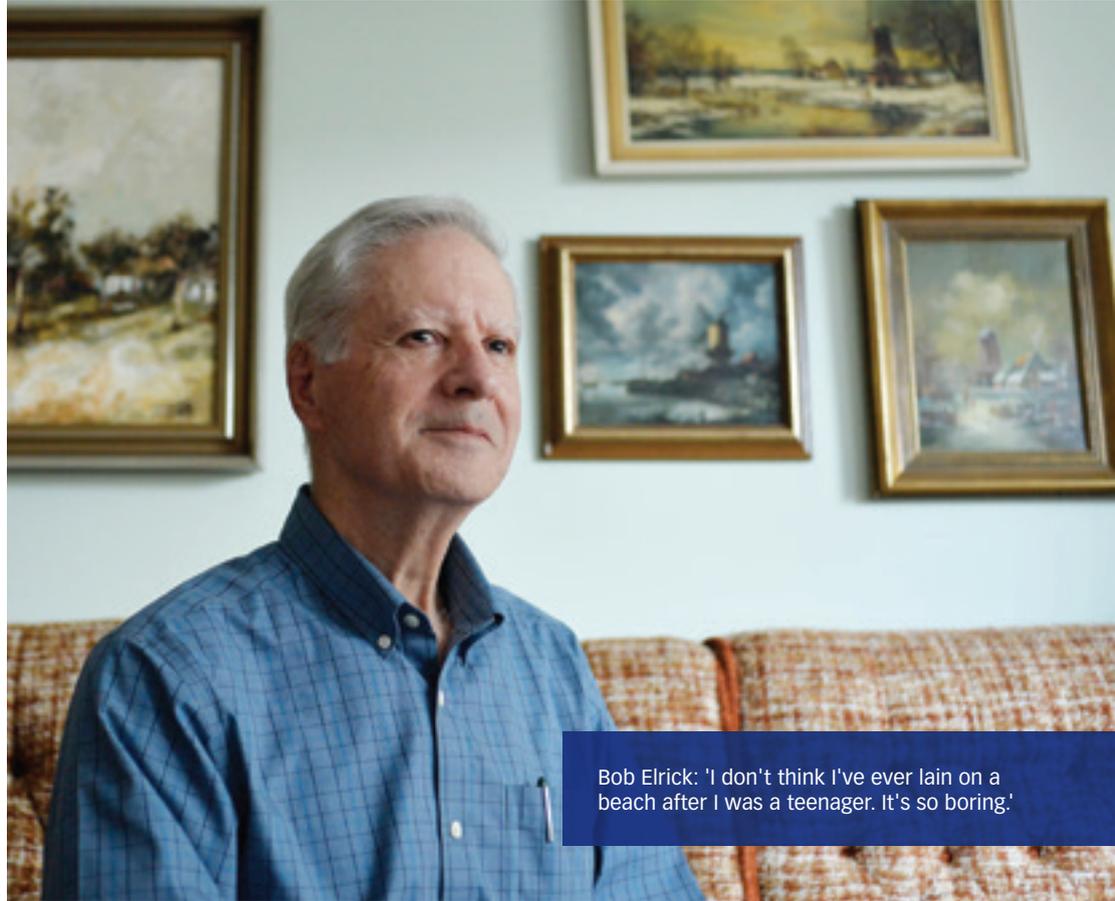
His second career was as a management consultant, working with a variety of clients, including federal government departments. More recently, he has been teaching English Second Language courses for new Canadians through the Ottawa Community Services Organization.

Now the Vancouver native has agreed to head a book project — a third volume of the history of the Royal Canadian Artillery.

And Elrick isn't the only one who sees retirement as a chance to do *more*, not less. More and more retired Canadians are beginning second chapters of their lives after retirement — eschewing the golf course or the beach to head back to school, start a new career or travel Canada and the world as volunteers.

Experts like York University Professor Thomas Klassen say there's a new breed of retiree out there now, "more diverse, more open to different options for retirement and also healthier."

A Statistics Canada research paper by Aneta Bonikowska and Grant Schellenberg published in January 2014 found a large number of Canadians who retire are returning to the workforce.



Bob Elrick: 'I don't think I've ever lain on a beach after I was a teenager. It's so boring.'

He has gone back to school twice since retiring as a colonel after 35 years in the Canadian Armed Forces in 1996 — first to the University of Ottawa for an MBA, then later to Algonquin College to learn how to teach English as a second language.

"Among workers who left a long-term job at ages 50 to 66, 33 per cent of men and 27 per cent of women were re-employed the same year, and among the rest, a further 27 per cent of men and 24 per cent of women were re-employed the following year. The probability of re-employment fell sharply thereafter," wrote the authors.

While those over age 65 are still a small percentage of full-time university students, Statistics Canada figures show

their numbers nearly doubled to 309 in 2011 from 186 in 1999. The numbers for part-time students has remained stable, increasing slightly to 2,301 in 2011 from 2,277 in 1999.

The increase is also marked for students over age 50, nearly doubling from 3,408 full time students in 1999 to 6,498 in 2011. The number of part time students over 50 rose from 16,185 in 1999 to 19,101 in 2011.

Klassen, author of the book *Retirement in Canada*, says one of the reasons more seniors are heading back to school or embarking on new jobs is that retirees have more options than they had in the past.

“Retirement is changing from an a-la-carte to a buffet experience,” he said.

“Those who are retired, retiring or close to retirement have more choices than ever. They can combine retirement pension income with employment income, whether part-time or full-time, in any number of ways. They can combine work — full-time, part-time, occasional, volunteer — with traditional retirement activities.”

Nor is it uncommon for those who retire — particularly those who retire early — to “unretire,” said Klassen.

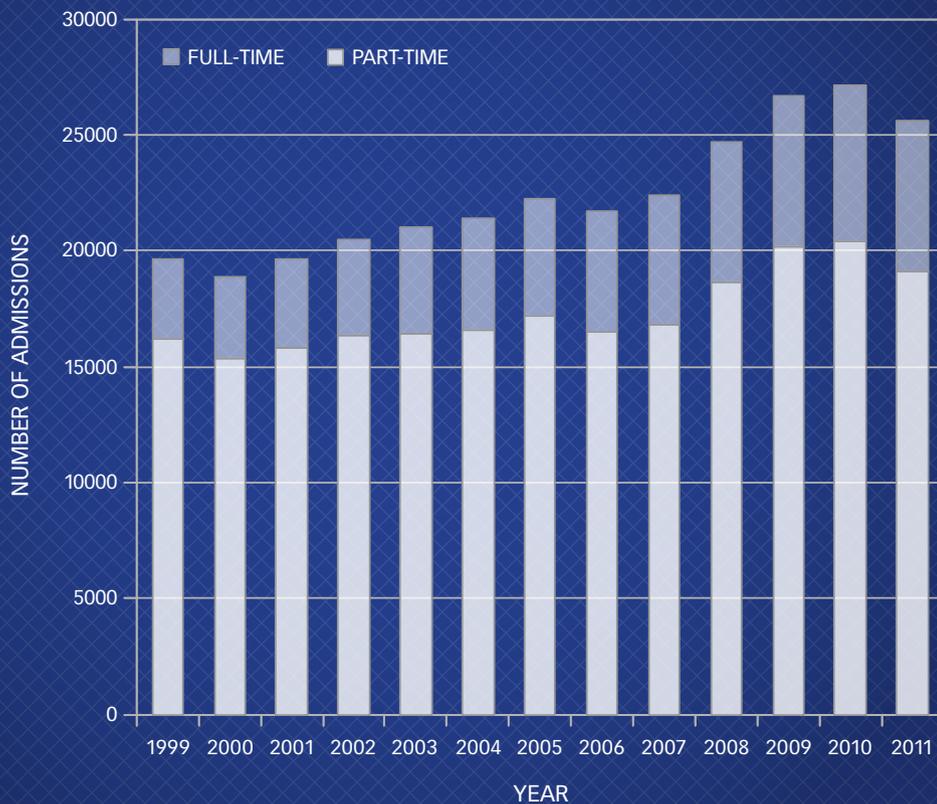
“Retirement at 58 or 60 is possible and desired by many, but that leaves another 30 years — most of those healthy — to fill,” Klassen said. “Travel, family care and hobbies can fill some of this time.

“But there are many other options: education — in classroom, from the web, or otherwise — some kind of employment, paid or not, or creative activities that could not be undertaken while employed full-time, such as compiling a family history.”

In many cases, the second chapter begins with hitting the books.

“For a lot of us, we did something in university when we were 20. We probably had a good, successful career. But now we would actually like to learn about something different.”

GROWTH IN UNIVERSITY ADMISSIONS FOR THOSE AGED 50 AND OVER



Many universities offer students over age 65 deep discounts when they sign up for courses. Some waive tuition fees altogether, leaving only the cost of lab or course fees.

Peter Watson speaks for the Association for Life-Long Learners at Ottawa’s Carleton University. He said the number of seniors who want to take courses at university — full-time or part-time — is on the rise.

“When you look at the demographics, the growth area for universities is not 20-year-olds. It’s 65-year-olds. The demographics are just overwhelming.”

But there’s a significant difference between how young people and

seniors approach the post-secondary experience, said Watson — and it often shows up in the kinds of subjects they choose to study.

“For a lot of us, we did something in university when we were 20. We probably had a good, successful career. But now we would actually like to learn about something different.”

Watson, a physicist and former dean of science at Carleton, says the level of enthusiasm is “absolutely crazy” for the learning-in-retirement lectures offered at the university. He says senior students he’s had in his regular classes also bring more maturity and better time-management skills to the classroom,

though their study skills sometimes need some work.

“You’ll get people turning up at 15 minutes past the hour for a lecture that starts at half-past because they want a good seat. I have never seen an 18-year-old student do that in my life.”

Watson said he would like to see Carleton offer seniors the option of completing a university degree over a longer period of time, “because we’re not in a hurry any longer.”

Retirees who return to university want to exercise their brains rather than go to what one focus group participant described as a “stitch and bitch” session at a local community centre, he said.

“They don’t want fitness classes, they don’t want things aimed specifically at the geriatric set. What they do want is intellectually stimulating material that takes a different world view.”

Janet Lambert, chief operating officer of the Canadian Executive Service Organization (CESO), also sees retirees who are looking for more intellectual stimulation, ready to put their expertise to work in a very different setting.



Peter Watson: 'They don't want fitness classes... they want intellectually stimulating material that takes a different world view.'

Many universities offer students over age 65 deep discounts when they sign up for courses. Some waive tuition fees altogether, leaving only the cost of lab or course fees.



Katherine Stewart: 'It sort of sounds very cliché but I wanted to keep learning.'

"I really enjoyed the experience. People were eager to learn. That is the key. If people are eager to learn, I am eager to give. At this stage of my life, if someone wants my experience I am going to give it to them."

"We give them six months to play golf and get bored and then they come back to what they know and love," says Lambert, laughing. "It's their way of giving back."

CESO sends retirees into First Nations, Inuit communities and developing countries to mentor and advise on assignments that last on average about a month. Assignments tend to focus on areas such as governance, policy or economic development as a means of social or economic change.

Participants volunteer their time while CESO or the client picks up the expenses associated with the trip — travel, accommodations and food. But while participants get an expenses-paid trip and a chance to see a foreign country from the perspective of its residents, it's a job — not a vacation — and the client comes first, Lambert points out.

Of the 700 retirees working with CESO, more than 20 per cent are retired federal public servants like Richard Brisebois — who retired in 2011 after 35 years with

the Auditor General's office, then helped Guyana with its tax system.

"I really enjoyed the experience. People were eager to learn. That is the key. If people are eager to learn, I am eager to give. At this stage of my life, if someone wants my experience I am going to give it to them."

Katherine Stewart spent 30 years in the federal public service, retiring in 2008 as a director general for policy in the First Nations and Inuit health branch at Health Canada.

Since then, working with CESO, she has gotten a chance to see the impact on the ground in remote First Nations and Inuit communities of the policies she helped develop.

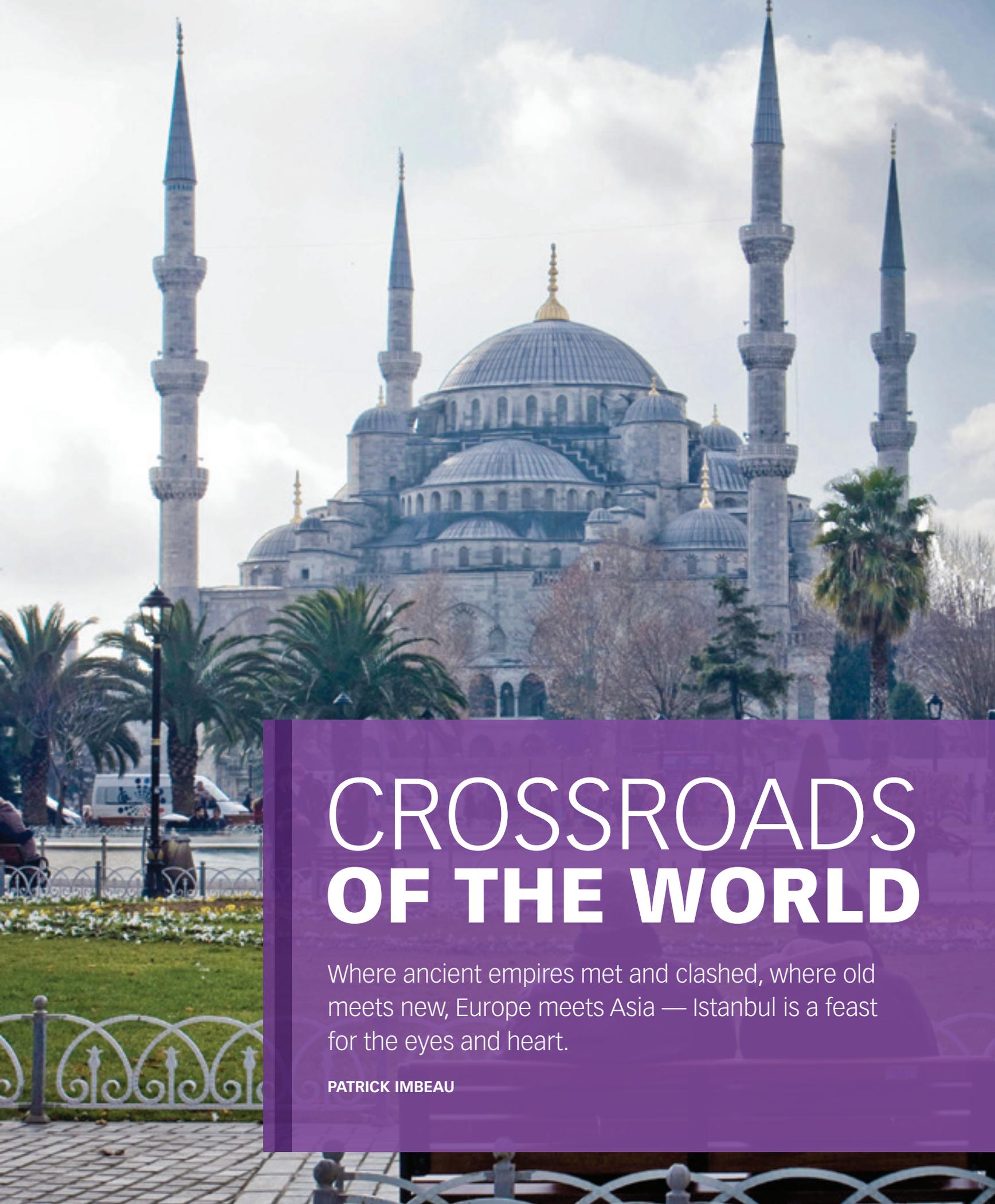
"What I have discovered — because now some of them are five, six years and older — is how well they have worked, these initiatives where Health Canada provided a little bit of funding and the projects have really taken off."

Stewart has worked on projects in more than 20 remote communities — like helping Nunavut's health department or mentoring officials in Nunavut or First Nations in the Yukon.

"I have found it is a great post-public service career."

While Stewart could have just retired to a life of leisure and spending time with her grandson, she wanted more.

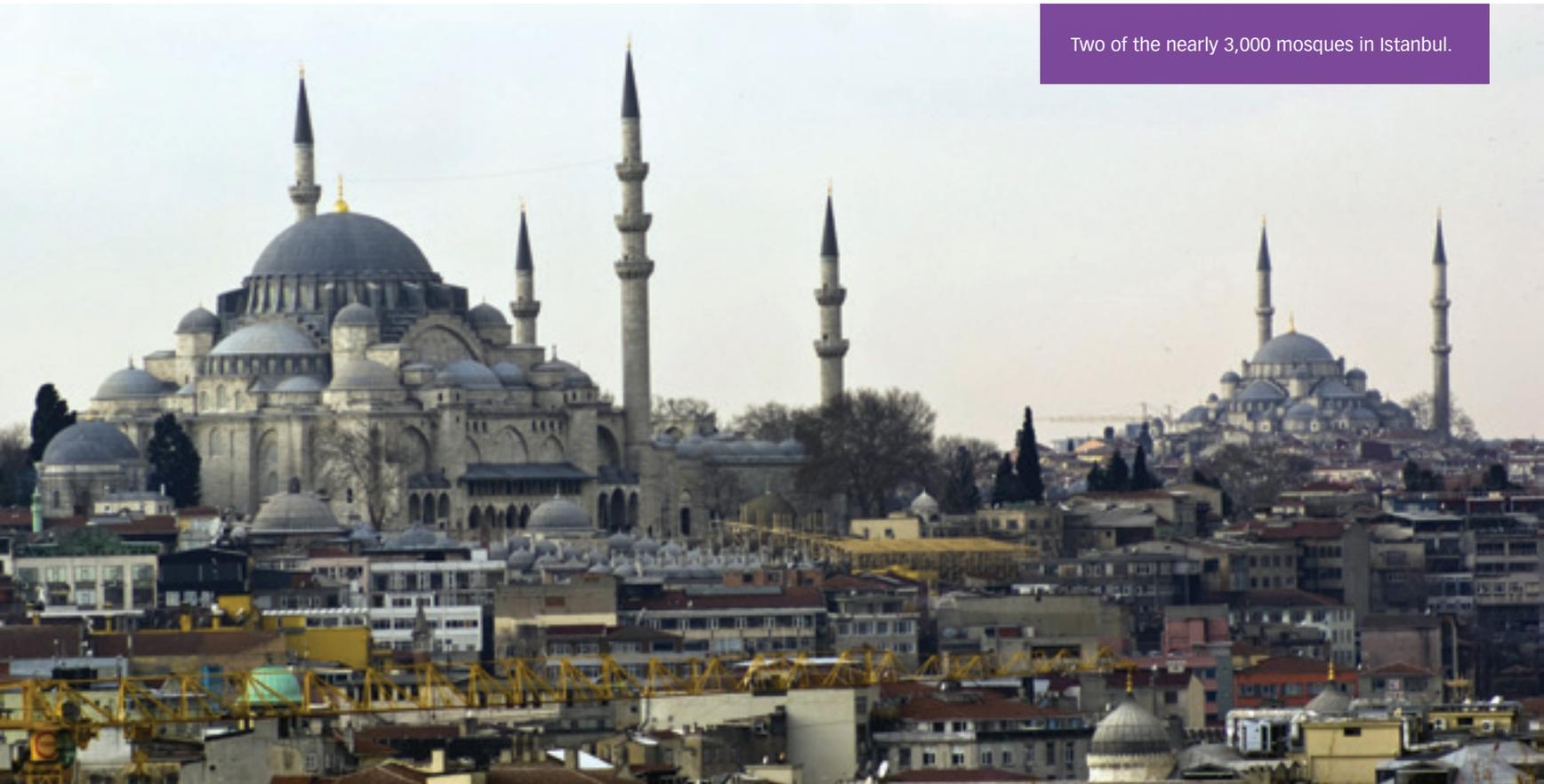
"I like to be fairly active, I like to keep busy and I wanted to do a variety of things. It sort of sounds very cliché but I wanted to keep learning." ■



CROSSROADS OF THE WORLD

Where ancient empires met and clashed, where old meets new, Europe meets Asia — Istanbul is a feast for the eyes and heart.

PATRICK IMBEAU



Two of the nearly 3,000 mosques in Istanbul.

To say Istanbul has a rich history is like saying Rio has a nice beach. Istanbul is history written in stone. When you walk its streets, you're walking through the crossroads of dead empires — through Byzantium (established by the Greeks in the 7th century BC), Constantinople (the Christian capital of the Eastern Roman Empire) and the Ottoman Empire.

Modern Istanbul is the largest city in Turkey and the fifth largest in the world. Straddling two continents, it's a beautiful mesh of European and Asian influences. As a tourist, you'll be amazed at how cultures overlap in every aspect of life in Istanbul. The cuisine, for example, is a mix of Balkan, Central Asian, Middle Eastern and Mediterranean influences, with a focus on local produce (the pomegranate is a particular favourite, showing up in salads and at juice stands).

The best place to start exploring Istanbul is Sultanahmet, where the amalgamation

of East and West is most stark. There you'll find the Hagia Sophia, the Sultan Ahmed Mosque (commonly known as the Blue Mosque), the Basilica Cistern, the Hippodrome and the Topkapi Palace — not to mention many hammams (Turkish baths) and restaurants.

The Hagia Sophia is Istanbul in miniature. For nearly 900 years, the building was an Eastern Orthodox cathedral in Constantinople. After the city fell to the Ottoman Empire, the cathedral served as a mosque from 1453 to 1931. It's now a museum open to the public. Inside you'll

see elements from each of its incarnations. Some of its most beautiful features are mosaics depicting Jesus, Mary and other Christian figures which were uncovered in 1849, and a large mihrab (a niche pointing towards Mecca, Islam's holiest city) where the cathedral's altar once stood. The extraordinary tall domed ceilings are a fantastic feat of engineering and one of the best examples of Byzantine architecture still standing.

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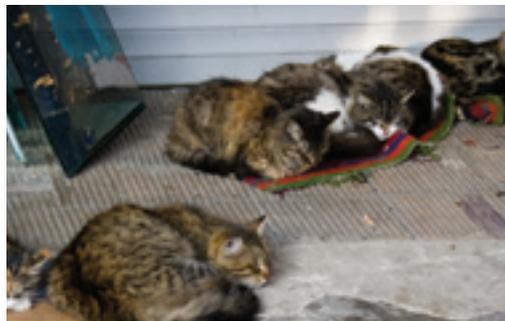
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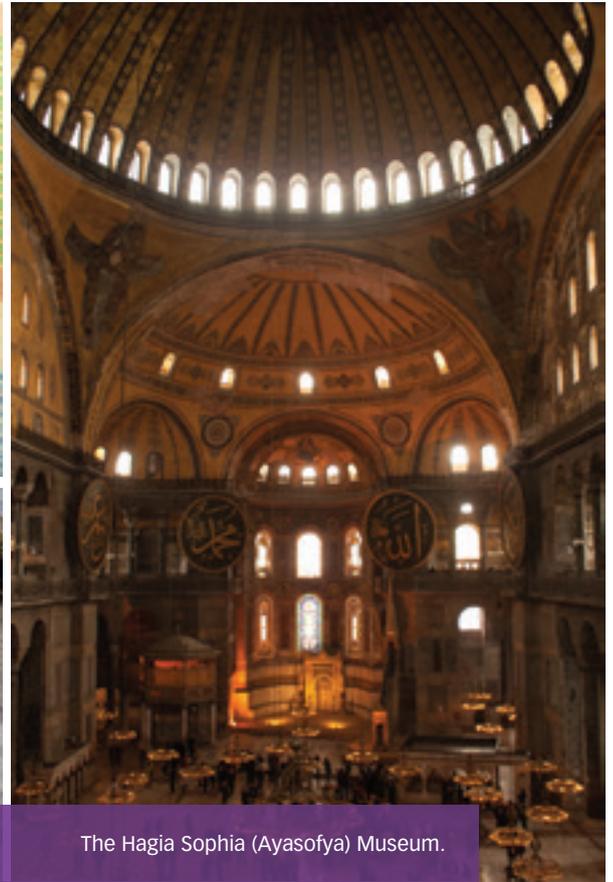


A view of Topkapi Palace's colourful ceilings and painted tile walls.

Juice stand serving fresh orange and pomegranate juice.



Street cats sleeping outside the Grand Bazaar.



The Hagia Sophia (Ayasofya) Museum.

If you're interested in history — and also want to get some shopping done — jump on the tram and hit the city's 500-year old shopping centre: the Grand Bazaar. Be ready to negotiate: In this vast public market — one of the largest covered markets in the world — haggling is king. The Bazaar boasts over 3,000 shops and sees 250,000 visitors daily. Be sure to set aside plenty of time to sift through the treasures in every kiosk — everything from leather and gold pieces, to belly dancing costumes, to ceramic souvenirs.

As you wander the city, you'll cross paths with any number of stray dogs and cats, most of them quite friendly and affectionate. Free-roaming cats and dogs have been part of Istanbul's culture for centuries. The Turkish government employs people to catch stray dogs, spay or neuter them, vaccinate them, treat them for any illness, tag them and release them back where they were found. Cats are not

Modern Istanbul is the largest city in Turkey and the fifth largest in the world. Straddling two continents, it's a beautiful mesh of European and Asian influences.

tagged but are treated with respect by locals because of the high esteem they enjoy in Islamic traditions. Needless to say, if you give the strays some leftover meat, the locals won't mind.

In 2013, images of mass protests against commercial development in Istanbul's Taksim Square splashed across TV and computer screens around the world. More than 3.5 million people took part in the protests, some of which ended in violent confrontations with police. But the city remains quite safe for tourists.

Canadians must obtain a visa to visit Turkey and tourists should take the same precautions they would in any

large European city. Make sure your personal belongings, passports and other documents are secure at all times, exercise vigilance, follow the advice of local authorities and monitor local and international media. It's also wise to keep an eye on travel advisories; Turkey shares a border with Syria and Iraq and those border areas should be given a wide berth right now. But with 1,100 kilometres and over 1,600 kilometres separating it from Syria and Iraq respectively, Istanbul remains a lovely oasis of calm for the Western traveller. ■

Taking the pain out of TRAVELLING WITH PETS



Make sure your holiday is as much fun for your best friend as it is for you.

There's nothing like a holiday to recharge the batteries and refresh the spirit. If your pet is travelling with you (lucky friend!), a little bit of planning can make the trip the fun and relaxing experience it's meant to be.

Getting ready to go

Keep in mind that while you're probably looking forward to a break from the everyday, pets thrive on routine. Dr. Chip Coombs, chief veterinary officer for Pets Plus Us,

recommends staying as consistent as possible with food, bedtime and exercise. This will help avoid behavioural problems and digestive distress. Plan to bring along a favourite toy or bed when you travel. It will help make the new environment feel secure and familiar.

If you have any concerns about your pet's health, contact your vet before you go. That way you won't be wondering if a minor ailment might turn into a full-blown emergency when you're gone. Also, if there's

a border crossing involved, keep in mind that you might be turned away at your destination if your dog or cat is sick. This is the time to get any proof of vaccination documents you might need if you're travelling internationally. If your pet has a condition that requires regular medication, be sure you stock up before the holiday to avoid running out.

For added peace of mind, make sure that your cat or dog has up-to-date tags or a microchip — maybe even both. Take a current photo; this will help speed the process if you have to enlist others to help you find a lost pet.

Car travel

Most dogs love nothing more than a chance to hang their head out the car window. It's hard to deny them that little bit of happiness but ask yourself if it's worth it: Even at low speeds, an airborne object hitting your dog's eye can do a lot of damage. Ear trauma can occur due to the constant flapping of the ear against the skull, and the wind can cause pain in the ear canal — especially if it's cold out. Worst of all, a sudden stop might lead to a pet falling out of the window.

While some pets love a good car ride (or like sleeping through one), others think it's something to be avoided at all costs. An anxious pet might feel the need to hide, or try to crawl under the seat. Others might bounce around the interior, panicking and looking for a way out. Do yourself and your pet a favour by providing a secure place for your pet to travel. That might mean using a travel carrier or setting up a secluded space just for them.

We all know that seatbelts can save lives. Now you can protect your pet with one. Harnesses are available in a wide range of sizes that clip into your car's seatbelt

connector. Your dog or cat is protected in case of an accident — and can't leap out the car door until you disconnect the seatbelt.

This probably seems obvious, but when you're picking up your snacks for the road, don't forget about your pet. Bring along some water and a small bowl or disposable cup for drinking. If it's going to be a long trip, have some of your pet's food handy and stick to regular mealtimes and break times.

And, as always, think twice before leaving your cat or dog unattended in a car. It doesn't take much heat or cold to overwhelm a pet.

Air travel

Unless your pet is a service animal, your dog or cat will make the trip in a kennel — either in the cabin tucked under the seat or secured in the cargo hold. There are very specific rules about what kind of kennel is acceptable, so do your homework first. Luckily, most airlines have detailed

information available online. If you're still not sure, bring the kennel to the airport and have the staff give you the green light. That way, there won't be any surprises on the day you plan to fly.

A lot of people are nervous about travelling, especially by air. Your pet might feel the same. If your cat or dog has a track record of being a poor traveller, you may be considering giving him or her a sedative. Check with your vet first to be sure this is the right choice; depending on your pet's health, the risks may outweigh the benefits.

Hotels

Many hotels now welcome travellers with pets, but find out in advance what "pet friendly" means. Some will go the extra mile and provide green space, food and water dishes and other amenities for your dog or cat. Others will put a surcharge on your bill for the privilege of having your pet in the room, but offer nothing more than a roof over your heads.

Snowbirds and extended travel

Many Canadians like to take a break from the cold and snow with extended winter trips to the U.S. If that's you, know the U.S. regulations before you go. Most dogs travelling to the States will require proof of up-to-date rabies vaccinations. Also be aware of no-fly times if you're travelling by plane. During the hottest and coldest months of the year, pets that normally would travel in the cargo hold won't be able to fly at all. How would you handle an emergency if you have to get home in a hurry? Be sure to have a back-up plan. Snowbirds should also know where the nearest vet's office is located.

In short, the rule for travelling with pets is the same as it is for travelling alone: Preparation is half the battle. Check and double-check — and then you and your four-legged companion will be ready to enjoy the ride. ■

This article comes courtesy of Johnson Inc., an insurance provider specializing in home, auto, travel and pet insurance as well as group benefits. Learn more about Johnson at www.johnson.ca

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YOUR GUIDE TO SMARTER GIVING

Canadians are generous people. But too many of them are missing out on the tax benefits of their generosity.

It's the giving season. According to an article in the *Globe and Mail*, a large percentage of Canadians made some sort of charitable donation last year — ranging from 92 per cent in New Brunswick to 80 per cent in British Columbia.

Oddly enough, the number of people who claim a tax receipt for donations has declined from about 30 per cent in 1980 to 23 per cent today. That's a shame, because those tax benefits can be significant — especially if you and your partner's combined gifts exceed \$200 per year. So here are a few tips to ensure that more of your money goes where you want it to go — and you maximize the tax benefits of your generosity.

Give smart.

Unfortunately, some charities have significant administration costs that water down the impact of charitable donations. In some cases, you may have a choice between competing charities that provide

similar services. Knowing which ones keep costs low and which ones pay hefty salaries to employees or have bloated expenses might help you decide where to send the cheque. The Canada Revenue Agency provides information on most charities online: <http://www.cra-arc.gc.ca/chrts-gvng/lstngs/menu-eng.html>. As only legally registered charities qualify for charitable donation credits, you can use this website to learn whether the charity you're interested in is on the list and whether your gift will entitle you to a tax benefit.

Donate in kind, not in cash.

For significant gifts, consider donating publically-traded securities, including stocks and mutual funds, with unrealized capital gains rather than cash, if your charity accepts stock gifts. The government gives you full value for the securities donated but also forgives the unrealized tax bill you otherwise would have had to pay when selling the securities. In other words, you win twice. If you donate stocks with huge unrealized gains — such as shares issued to you when your insurance company first went public — or “corporate class mutual funds” (which are specifically designed for tax reasons to maximize unrealized gains), donating in kind is a little like Christmas come early.

Love your stocks? You can always use the cash you would have donated to buy back the securities you gifted instead. In other words, you can effectively swap stocks with an unrealized capital gain for those that will only be taxed for gains if they increase in value going forward.

Combine credits.

Spouses can combine credits and claim them all on a single tax return. As the tax benefits on any donation exceeding \$200 are significantly larger, combining donations on a single return means more of the total donations get this bigger refund.

Donate life insurance.

You can donate existing insurance policies to charities now or at death. If you donate now, you get an immediate credit for the current value of the policy, but that's it — unless you pay the premium for the charity going forward. If you wait until death, your estate claims the full value of the death benefit. If you are donating now, you may be shocked to discover how much an insurance policy without any cash value may be worth — particularly if no future premium payments are required, you've owned it for a long time or you're in poor health. (You might need an actuary to crunch the numbers for you.)

Avoid gifting schemes that promise a profit.

The Canada Revenue Agency regularly disallows charitable donation schemes where the so-called ‘donors’ actually get more in tax refunds than they gift to the charity. Don't be taken in by glossy brochures, promises of a legal defense fund or a letter from a law firm supporting the structure. Although it might not happen until several years after the fact, the CRA is relentless in taking on these schemes and reassessing donors.

Although there are many other ways to maximize the tax benefits of charitable donations, these suggestions will make charities' futures a little brighter — and next year's tax return a little less daunting. ■

Article courtesy of Canadian MoneySaver





OSHOPPING OUTSIDE THE BOX

Do the people on your gift list struggle with overflowing closets? Here's a holiday guide to buying better.

ELIZABETH GRAY-SMITH

You eye the box, all wrapped up with your name on the gift tag. What's inside? Tools? Socks? *Please*, not another mug.

Whatever it is, one thing's certain: It's stuff. Stuff you likely won't use or wear. Stuff that will live on a shelf and collect dust.

Take matters into your own hands and tell your friends and family you want to do things differently this year — by giving gifts of experience, education, or a chance to make the world a slightly better place in 2015. Here are a few suggestions to get you started:



Gifts that give:

- Invest in people helping themselves around the world. Give struggling entrepreneurs the gift of a financial kick-start and watch them lift up their community. Kiva Cards are redeemable micro-loans available in denominations of \$25. The card-holder chooses the borrower, makes the loan and gets repaid. And they make great stocking-stuffers. (www.kiva.org/gifts)
- Oxfam is a global charity that knows how to put the right tools into the hands of people who need them. Buy a goat (\$22) or a flock of chickens (\$15 each) and you help communities secure access to marketable products. Buy a bucket (\$20) or a hygiene kit (\$22) and you help Oxfam with water access and sanitation efforts. You buy the gift, Oxfam sends you a witty card you can give to someone special — everybody wins. More gift items are available at the Oxfam Unwrapped store. (www.oxfamunwrapped.ca)
- CanadaHelps sells themed Christmas and Hanukkah gift cards which are redeemable through a wide variety of Canadian charities. The giver gets a charitable tax receipt — and the receiver gets to pick the charity. (www.canadahelps.org/en/)

Take matters into your own hands and tell your friends and family you want to do things differently this year — by giving gifts of experience, education, or a chance to make the world a slightly better place in 2015.



Gifts that teach:

- Here’s one for the frustrated scholar on your list: a chance to study abroad in niche disciplines, without the ordeal of frosh week. Massive Open Online Courses — MOOCs — are the next wave in classes-for-the-masses. A quick online search will turn up any number of high-quality, tuition-free post-secondary programs. Let someone else do the research and develop a personalized MOOC.
- Got someone on your list who loves travel — and topsoil? The WWOOF (World Wide Opportunities on Organic Farms) movement connects newbie harvesters with hundreds of organic farms, woodlands, smallholdings and vineyards around the globe. More than just a work exchange, it’s a cultural and learning experience. (www.wwof.net)

Gifts of time — and skills:

- Lots of people think about joining a volunteer board but aren’t sure how to get started. A tightened and tailored CV can help bridge an applicant to the best board fit. Give the budding social activist on your holiday list a session with a résumé strategist or human resources consultant — and watch them settle into the director’s chair in no time.
- Raise your hand and volunteer with Timeraiser. This group tours the country hosting pop-up art auctions with a civic engagement twist: You don’t bid with money, you bid your time and skills to the charities of your choice. You get the art — always a unique gift — and you help out your community at the same time. You’ll need tickets and a date for the evening. (www.timeraiser.ca)

Travel bug club:

- Still trying to find the perfect gift for the person on your list who would rather be wintering in Aruba? Become a member of a last-minute travel club — a quick Google search will find you at least a dozen — and tell your friends to start packing.
- And remember — most travel points programs allow you to transfer points to family members. So instead of letting your points go to waste because you can’t get out of town, make a gift of them to your nearest and dearest. Or, better still, use them to plan a once-in-a-lifetime family vacation. Start dreaming now. It’s the season. ■

SHOPPING THE WORLD ONLINE



There's a perfect gift out there. Go get it.

PETER ATKINSON

A recent study said that 74 per cent of Internet users aged 55 and up have shopped online. If you're not one of them, make this the year you give it a try.

If you haven't shopped online because you're worried about the security of your credit card, check with your card provider. Most credit card companies now offer zero liability as long as any problems are reported in a timely manner — meaning that if your card is compromised, you won't be on the hook for a single penny.

Think about what someone's dream gift might look like. Then visit eBay; if it exists, chances are you'll find it there. Just keep an eye on shipping costs; eBay sellers are often small operations that ship via courier or by mail.

Got friends in faraway places? You can use international versions of Google to search for items in your gift recipient's home country. Go to Google.co.uk to shop at merchants based in the United Kingdom; for France, it's Google.fr. The full list of Google's country-specific pages is here: http://en.m.wikipedia.org/wiki/List_of_Google_domains. Some of these pages

may be available only in the local language, so try Google's international search page: <http://www.google.com/webhp?hl=en>. It goes to the best results, rather than listing Canadian websites first.

Looking for something really special... even weird? At Fiverr.com, you can pay people to do unique things — like create a custom book cover, write a message on someone's bald head or draw someone you know as a character from The Simpsons. And the cost is just \$5.

You can find a lot of clever and innovative gadgets online. My current favourite is Band Industries Inc.'s Roadie guitar tuner, which allows you to use your smartphone to tune your guitar. The Roadie device started out on Kickstarter, a site that lets users support the development of new products, movies, books and music. The projects can get pretty out there: Our grandchildren don't know it yet, but the ARKYD space telescope is launching soon, and they'll be receiving a photo of their pictures displayed on the satellite's external screen miles above the Earth.

If you have a film buff on your gift list, check out IMSDb (www.imsdb.com), a database of movie scripts. You can (legally) copy and paste an entire script into a Word document and create a truly unique gift for the price of ink and paper. Toss in a theatre poster from movieposters.com and you can give someone a brand-new view on a favourite film.

I think 3-D printing is one of the most exciting new technologies out there. These are printers that print things — anything from airplane parts to jewellery. Shapeways and Ponoko both use 3-D printing to offer custom items for sale, and they have free software that lets you create your own. And for anyone who loves handmade items, Etsy.com features more talented craftspeople than you can shake a hand-painted, lace-trimmed, crochet-sleeved stick at.

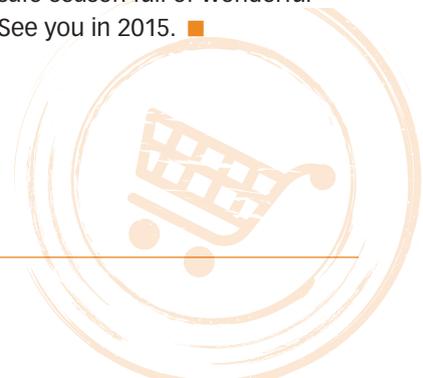
One of the best gifts we ever gave was free. For almost fifty years the same group of people has gathered at my parents' house on Christmas Eve. Last year, my wife took photos and turned them into a looping slideshow that my mother still enjoys. She did it using a free tool — MovieMaker — built into most Windows computers.

The recent introduction of the iPhone 6 means that the mobile device craze will continue again this Christmas. Unfortunately, I haven't yet found a new device that's both inexpensive and works well. So it's still Apple and Samsung leading the list of recommendations, with the Nexus and devices from leading manufacturers like LG and Toshiba joining them.

Do read the product reviews but consider them a starting point. The expert reviewer may be disappointed with a particular mobile device, while your loved one probably won't care about the difference between a 12 and a 15 megapixel camera. Take advantage of the 'petting zoos' that many stores set up to play with a device before you buy.

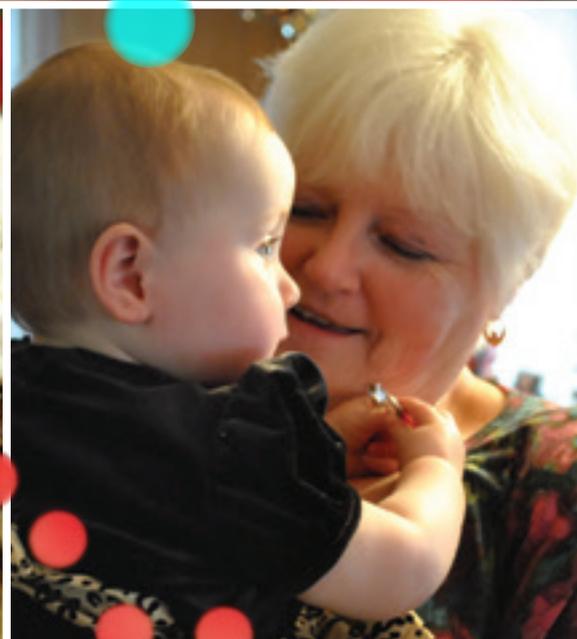
And remember: If you're buying a new device for someone unfamiliar with the technology, make it easy. Every device has its own logic or language, so take the time together to learn how the thing works. Set up passwords and wi-fi access, and go through the settings so that it suits the person using it. And I think it's always a nice touch to fill out the warranty and register the device with the manufacturer.

However and whatever you celebrate at this time of year, I hope that it's a happy and safe season full of wonderful memories. See you in 2015. ■





Keeping the
**SEASON
BRIGHT**



How do you reconcile precious holiday traditions with the hectic nature of modern life? Be flexible.

SAYWARD MONTAGUE

Traditions are a big part of the festive season; they link the generations together and help families tell their own stories. Traditions secure us to our roots — but it's never too late to start a new one. "Tradition," said W. Somerset Maugham, "is a guide and not a jailer."

As families grow and mature, traditions change — especially after your children move away and settle down. When your kids have kids of their own, you may suddenly find yourself competing with kin for the privilege of having the whole family together for the holidays. Your kids and grandkids will be making memories and traditions of their own. It can all get quite complicated.

But it doesn't have to be. You can keep your own traditions alive and build new ones. All it takes is a little flexibility.

Stretch it out.

If your family lives nearby, it's easy to make the most of the season. Instead of trying to cram a year's worth of togetherness into a couple of days (as if the holidays weren't stressful enough), take your time. If you're retired, or if you can book time during much of the holiday season, arrange multiple get-togethers with your nearest and dearest.

People get attached to specific days and events during the holidays and lose sight of what it's all about: being with the people you love. Yes, certain days are sacred, but remember what it was like when you

were raising your own kids — always being pulled in multiple directions at once. So if the time between Christmas Eve and Christmas Day is booked solid, get everyone together on Boxing Day, or at New Year's.

If distance is a challenge, Skype is the next best thing to being there. Going to miss a family party? Have someone set up a tablet or computer so you can drop in and chat. Skype is also excellent for arranging some special time with the grandkids — reading Christmas stories together on the nights leading up to Santa's visit. Many families use Skype or other tech options to share Christmas morning, too.

Take it easy.

If you're looking ahead to the holidays with a mounting sense of panic, you're not the only one. Put too much emphasis on the 'ideal' holiday gathering and you'll be too stressed to enjoy it. You probably have traditional holiday dishes people expect you to make every year; share the recipes with friends and family so they can share the workload. If your kitchen's big enough, gather your kids and grandkids together for a day of holiday baking; send everyone home with a sample of home cooking and a recipe. This is a particularly welcome gesture for family members who will be travelling over the holidays — they can take a delicious piece of home with them.

Get back to basics.

So many of the things that make the holidays special have nothing to do with spending money or making elaborate dinner plans. How about an evening of carolling? Gather a group of family and friends, draw up a list of classic songs and make the

rounds in your neighbourhood any time in December. Or, if you have a little one in the family whose heroes include firemen and policewomen, bake cookies together and bring some to share with your local fire or police station.

Take time for a time-out.

The holidays can be incredibly stressful. There never seems to be enough time to be everywhere you need to be and to get everything done, let alone enjoy the experience. Unpredictable winter weather can wreak havoc on the best-laid plans. Family dynamics can get especially awkward in December; emotions run high, we're stressed, we're in close proximity with people we may seldom see.

So schedule a time-out. Make it a tradition, even if it's one you keep to yourself. Head to a quiet place with a book. Get to the gym, a yoga class or an indoor golf spot. Go to a spa. Remember: If you can't relax, you're not having fun. And fun is the point.

It's still better to give than to receive.

Picky adults who seem to have everything, grandchildren who are into obscure hobbies... Gift-giving can be a minefield. If you don't have any gift traditions yet, consider starting some to make gifting a breeze.

If your family is anything like mine, nearly everyone has a smartphone. At family gatherings, photos are snapped and shared instantly — except with family members who aren't online. It's easy now to create photobooks online and in many photo shops, in different sizes and with a variety of layouts and finishes. You can get them delivered right to your door. A photographic recap of each year's festivities is a great gift for the folks who aren't web-savvy, and a wonderful keepsake for grandkids.

Gifts for grandchildren can be tricky. Many parents of younger kids want to refocus their kids' attention on the great things they already have, rather than on the unending seasonal cycle of acquisition. Some families are now gifting on four principles: something the child wants, something

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And who says you have to stay home for the entire holiday season? Remember, the point is to do things together, so find something everybody likes to do — like a movie, or a live concert, or a hockey game.

.....



he or she needs, something to wear and something to read. Talk to the parents of the children in your life to figure out a more meaningful approach to gift-giving.

Christmas ornaments are a charming and thoughtful gift for the hard-to-buy for adult on your list. And it's never too early to start an ornament collection for your grandkids. When they're out and on their own, they'll think of you every time they trim the tree.

And who says you have to stay home for the entire holiday season? Remember, the point is to do things together, so find something everybody likes to do — like a movie, or a live concert, or a hockey game. (Season tickets make a terrific gift for the sports nut in the family.)

And remember... things change.

For our family, Christmas Eve and Christmas Day were Very Big Deals. My grandmother hosted a *Réveillon* on Christmas Eve at the farm she worked with my grandfather, and where she still lives today. I vividly remember two three-tiered Christmas cakes (one square, one round) covered in elaborately arranged silver dragées; decorations spanning the ceilings in every room; food enough to feed several armies — ragout, turkey, *tourtières*, and oh, the cookies. The tree was always decked with old-fashioned lead tinsel and delicate, decades-old glass ornaments. Family and friends — and often

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If your kitchen's big enough, gather your kids and grandkids together for a day of holiday baking; send everyone home with a sample of home cooking and a recipe.

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strangers — would drop in all night. Santa visited at midnight, we usually didn't get to bed until 4 am — and we were back there, making merry the next morning and all day.

At the centre of it all was my grandfather. When he passed away, the holidays became frightening territory; there's nothing like the loss of a much-loved family member to steal the colour from family holiday celebrations. But my grandfather was always big on giving back to his community, so my mother and her siblings decided to share Christmas dinner with our small rural Quebec community. The idea sparked a community connection that's been going strong now for nine years.

So now, some of the family spend Christmas Eve peeling pounds of potatoes, taking delivery of donated cooked turkeys and marshalling volunteers to deliver turkey dinners with all the trimmings to the people who need it most on Christmas Day.

I've since moved away and my husband and I have started our own family. Christmas Eve and Day are now spent making memories with our daughter and my husband's mom. If weather permits — and if we can tear our girl away from whatever Santa brought — we sometimes make the trek to the community Christmas dinner in my hometown. More often, we'll celebrate with the rest of our family on another day — Boxing Day works well, and New Year's Day has always been a special time for us as a family.

We're all still adjusting to this new tradition. Our daughter is growing up with a Christmas that seems very different from the one I knew. But the important parts haven't changed — the togetherness, the spirit of the season, the love.

And we *never* forget to bake the *tourtières* and the cookies. Happy holidays. ■

YOUR HAPPY-EVER-AFTER PLAN



Want your relationship to survive the long haul? Agree on the big things.

SUE MCGARVIE

I don't make my own lists of New Year's resolutions. It's not that I don't think they're relevant — I do, actually. As they say in baseball, "You can't hit what you can't see." Goals are critical. I follow the Warren Buffet school of thought: Set a small number of goals, then focus.

But when you're one-half of a couple, the targets change. For the last five years I've been setting my goals together with my husband — a kind of relationship 'mission statement'. Being in a life partnership with someone you love means agreeing on the big things together.

Not all goals can be shared, of course. (He's got a healthy eating plan; so do I. But he has a problem with Pop Tarts. I don't.) But if you want to maintain harmony in the relationship, you need to discuss goals and agree on them together.

Maybe you want to start a new business venture, one that would involve a large time commitment. That's a sacrifice you're sharing with your partner and family, so the need to be on the same page with them should be obvious. But few couples set out common goals.

In our case, the mission statement is more than just goals or targets. It's a road map for living together — a statement of shared philosophies and values. I would say that outlining our 'rules of engagement' together has been one of the most effective things we've done to cement our relationship. (And given the amount of time we spend planning sexy date nights and adventure weekends, that's saying something.)

Right now we're on mission statement version 4.0; it's pasted on the back of our office door. Our mission statements have included things like "stop apologizing for who we are", "make new friends" and "don't babysit other adults". They always include a commitment to putting the relationship first — to putting a higher value on home and family than on increased work obligations. We've committed to a better quality of 'quality time', to date nights, to splitting up the household work equally. Little things, all of them — but it's the little things that count in love.

Mr. Buffett and the business school grads would say that our lists don't follow the classic business format of goal-setting, and they'd be right. But that's the point — these are our values, the things that matter to us.

As a therapist, I often see couples drifting apart because they're losing the interests they once held in common, the things that brought them together in the first place. Setting shared goals is a good way to prevent that drift.

The most common reason cited for divorce tends to surprise people. It's not money, extended families, diminished sex or infidelity. It's absenteeism — when one partner (or both) is physically or emotionally missing-in-action. You connect with someone, expecting to spend your lives together and... they're never there for you. So you start looking around for a soft place to land. Or you end up in my office — on the raggedy edge.

It's a universal truth that people support what they help to create. Working together on a plan that can keep you engaged and pulling in the same direction, defining your core values as a couple — these things are essential to the relationships that go the distance. It's one of the things I look for as a sign of a healthy relationship.

We'll be tracking our relationship this holiday. Give it a try. It might make for a very happy New Year's. ■



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

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ASK THE HEALTH OFFICER

How can I cover my prescriptions while travelling?

QUESTION: I will be travelling for six consecutive months this winter, but my pharmacist has told me that I am only authorized to refill my prescriptions to a maximum of three months — 100 days — using my Public Service Health Care Plan drug card. Why does the Public Service Health Care Plan drug card not allow payment for more than a three-month supply, and how can I arrange to get more than the maximum three-month supply?

ANSWER: The maximum prescription supply limit — for the Public Service Health Care Plan, a 100-day or three-month supply — is used as a cost-containment measure by plan administration. Past experience with the plan has shown that prescriptions filled for multiple months were not always finished due to a number of factors — most often the adverse effects of the medication itself. The introduction of a maximum day supply limit helps to keep costs in check by preventing waste, and helps to ensure the Public Service Health Care Plan remains sustainable for all members.

If you'll be travelling and need more than a three-month supply of your medication, please contact the Sun Life Public Service Health Care Plan call centre at 1-888-757-7427 or 613-247-5100 the National Capital Region. A note will be made on your file so that you can purchase an additional supply with your drug benefit card. Please note that it can take up to two business days to notify your pharmacist, so be sure to arrange this a few weeks prior to your departure. ■



ASK THE PHARMACIST

Here's to a happier, healthier 2015.

As the years go by, we all have to put a little more thought into our daily routines — particularly when it comes to maintaining our health. And during cold and flu season, it's important for seniors to pay a little extra attention to their everyday activities.

Curb the caffeine

If you can, try to limit your caffeine intake to one cup of coffee or tea in the morning. After 2 pm, avoid caffeinated drinks to ensure a good night's sleep and fewer sick days caused by a lack of sleep.

Step up the vitamin C

Vitamin C is an important vitamin and antioxidant. The right amount to take varies depending on your age, your prescription medications and other factors, so consult a medical professional to determine the right dosage for you. Orange juice, red peppers and chewable supplements are all good sources.

Know your dose

High doses of certain vitamins can actually cause harm if taken unnecessarily. Also, mega-doses of most vitamins just go to waste: For instance, your body can't absorb more than 500 mg of vitamin C at a time.

Take your vitamins and medications at different times

Many supplements can interfere with prescription medications. To avoid any



possible interactions, it's important to tell your pharmacist which vitamins you're taking. Some prescriptions need to be taken at a certain time of day, whereas supplements are more versatile, so your pharmacist can help you create a schedule around your meds.

Target your symptoms

While it's tempting to carpet-bomb your cold or flu, use caution. The more products you use, the greater the chance of interactions and side-effects — particularly if you're taking other drugs or have asthma or other medical conditions. Talk to your pharmacist for more complete info.

Get a boost from probiotics

The acidity in your stomach increases as you age, making it more difficult for probiotics to reach your GI tract and do their work. Probiotic yogurts, while good, may not be enough to meet your immune needs. Speak to your pharmacist to see if supplementation is right for you. ■

ASK THE PENSION OFFICER

Pension indexing and you.



QUESTION: At this time of year, with pension indexing coming at the start of the new year, I often wonder just how the Government of Canada calculates the annual indexation on my pension. It's usually different from the Consumer Price Index. Where do they get these numbers?

ANSWER: Pension indexing is one of those topics that always seem to float around just before the New Year. There's often confusion and anticipation. Some have no idea where it comes from and why, or how the number changes from year to year. Luckily, indexing is a fairly straightforward process.

A bit of history first : In the 1970s the federal government introduced the Supplementary Retirement Benefits Act. It provided for indexed increases in the pensions of retired federal public servants and their surviving dependents. They introduced automatic adjustment of pensions in pay or pension benefits, based on the Consumer Price Index. As the CPI increases or

decreases, so does the indexation rate for federal retirees. The CPI directly influences how much your pension increases year to year.

And what is the Consumer Price Index? Statistics Canada says the CPI is "an indicator of changes in consumer prices experienced by Canadians. It is obtained by comparing, over time, the cost of a fixed basket of goods and services purchased by consumers." As the price of goods and services increases, so does the Consumer Price Index, proportionally — leading to an adjustment in pension indexation.

But most of us have noticed that the annual pension indexation amount is different from the Consumer Price Index. Why is that? According to the Supplementary Retirement Benefits Act, the "pension index, with respect to any year, means the average for that year of the Consumer Price Index for Canada, as published by Statistics Canada under the authority of the Statistics Act, for each month in the twelve month period ending on September 30 in the immediately preceding year."

So what does that mean to your pension? The pension indexing formula is based on a 12-month CPI average that ends in September, as opposed to a simple year-over-year calculation that spans the period from January to December. The Consumer Price Index rates you may see quoted on the news or in publications, on the other hand, are calculated by Statistics Canada using a year-over-year calculation on a January-December basis.

Luckily, there's no real difference in outcomes between the two methods over an extended period of time. What you appear to lose in indexing one year is picked up in another, and vice versa.

If you have questions about how indexing is applied to your pension, it's best to contact the appropriate pension authority. For the Canadian Armed Forces, call the Pension Office at 1-800-267-0350. RCMP veterans should call 1-855-502-7090, and federal public service retirees may contact 1-800-561-7930. ■

ASK THE VETERANS OFFICER

Beating the holiday budget blues.

QUESTION: The holiday season is here and, with it, many requests to spend time with family. I'm finding it hard to make ends meet. Do you know of any financial assistance available to veterans to ease the burden?

ANSWER: We know that the holiday season can be a challenging time financially. Many organizations provide financial assistance to veterans and their families:

The Royal Canadian Legion Poppy Trust Fund grants are available to serving and former Canadian Armed Forces members and RCMP members and their dependents. Grants are available for food, fuel, clothing, prescription medication, medical appliances or equipment, essential home repairs and emergency shelter, or similar types of assistance. You can apply by contacting the service officer at your local Legion branch, the provincial command, or through Dominion Command.

The Dominion Command of the Royal Canadian Legion also administers several United Kingdom Benevolent Funds through the Royal Commonwealth Ex-Services League. These funds are generally reserved for veterans and their dependants who suffer misfortune, encounter an emergency or are seriously disadvantaged. If a veteran or a dependant is having difficulty making ends meet on an ongoing basis, they can be considered for an annuity.

For more information, visit the Legion's website — legion.ca — or call toll free: 1-877-534-4666.

The Royal Canadian Naval Benevolent Fund is available to Navy veterans and their spouses who are in financial need. Visit their website — rcnbf.ca — or call toll-free at 1-888-557-8777 or 1-613-996-5087.

The Canadian Forces Personnel Assistance Fund (CFPAF) provides financial assistance to serving and former Forces members and their families through the following programs:

- The Minor Disbursement Program provides grants of up to \$200 to relieve temporary distress for former Canadian Armed Forces regular force members and their dependants. Grants are available on a once-per-lifetime basis.
- The CFPAF Financial Distress Program offers grants up to \$5,000 and loans up to \$25,000 to serving and former Forces regular and reserve members.

For more information concerning these programs, please visit www.cfmws.com, or call toll-free 1-888-753-9828.

The Support Our Troops Program, administered by the Canadian Forces Morale and Welfare Services, provides financial assistance through:

- The Military Families Fund, which offers financial assistance to serving and former CF regular and reserve members and their families with pressing financial needs resulting from conditions of military service.
- The Soldier On Fund, which was established to support ill and injured military personnel with a permanent or chronic disability. It's available to serving and former CF members and their families and helps them increase their independence, develop new skills, achieve goals and seek out new life opportunities.



- The Hospital Comforts Fund ensures that serving Canadian Forces members hospitalized due to illness, injury, accident or surgery for longer than 48 hours have access to phone, TV, Internet services and reading material for the duration of their stay.

For more information on any of the funds within the Support Our Troops program, please email Fund.Military@cfmws.com or call toll-free 1-877-445-6444.

Lastly, funds are available through the RCMP Benefit Trust Fund to provide financial relief and promote the wellbeing of former RCMP members and their immediate family members. For more information, contact the RCMP Veterans Association's national office at 1-613-993-8633.

It's good to know that help is available when you need it. And if we can help, don't hesitate to contact the National Association of Federal Retirees' Veterans Officer toll-free at 1-855-304-4700 or at 613-745-2559. ■

Advocacy in action

LOOKING AHEAD TO 2015

As one action-packed year of advocacy closes, we're looking forward to what 2015 will hold for the Association and our advocacy.

We know that 2015 is a federal election year. It's shaping up to be one of Canada's most dramatic elections to date. Some parties have begun to roll out their platforms. The governing Conservatives have been talking about a budget surplus and have started to sprinkle tax breaks here and there — an expansion of the Universal Child Care Benefit and income-splitting for families with children. The NDP announced in mid-October their plans to make affordable childcare happen.

Policy posturing has already begun. What wasn't clear when we were putting this issue of *Sage* on the press is whether the plan is to make gains with target audiences by priming us early, or if the parties are getting ready for an early election. Most expect Canadians to go to the polls in October of 2015 — but the policy jockeying we've seen during the latter part of 2014 could be hints that we'll be heading to the polls in early 2015.

The changes made to some federal riding boundaries will challenge campaign and riding knowledge, leading to fierce fights for votes. And social media and the use of databases to drive campaigns will make political messaging more focused than ever before. This election will be different.

Federal retirees have a keen interest in the election and its outcome. We know that health care, veterans issues, pension

concerns and seniors' affairs are key priorities for members of the National Association of Federal Retirees. The closure of Veterans Affairs Canada offices; a lack of meaningful options on retirement income security; the pension reforms made in 2012 for federal public servants and serving members of the Armed Forces and RCMP; changes to the Public Service Health Care Plan; the non-negotiation and non-renewal of the Health Accord; projected reductions to health transfer payments to the provinces; a lack of momentum on a national homecare strategy... There are many issues that are top-of-mind for federal retirees in the 2015 election — issues that will shape this country for many years to come.

As federal retirees, we need to be prepared and keep ourselves informed and active in the 2015 federal election — whenever it might be. With advocacy, we can help ensure Canada's next federal government is focused on elevating retirement income and health care security so that all Canadians, including veterans and federal retirees, can enjoy dignity and security in retirement.

Delegates to the Association's Annual General Meeting gave a clear mandate this past June — that the Association must become actively involved in the 2015 federal election campaign. While remaining non-partisan, the Association will mobilize, inform and educate members about the negative impacts of legislation and policies, and about the election platforms of all national parties — especially where they touch on health care, veterans, pensions and seniors.

The Association's board, staff, volunteers and members will work together — much in the way we worked together to have our voices heard in the Honour Your Promise campaign. Members will have information and insight into party policies and platforms, and the resources and tools to have effective conversations with those vying for office — all with the goal of ensuring the people we elect in 2015 share our values and priorities.

The Association will share more as we learn more about the election's timing. Watch our website, your inbox and mailbox, and *Sage* magazine, so that you'll know how to get informed and take part. In the meantime, as the 2015 election approaches, social media buffs would do well to keep up with the latest news online. Twitter followers should pay attention to the hashtag #cdnpoli, which acts as a collector for Canadian political tweets — everything from statements, to pictures, to article links, websites and blog posts.

The website iPolitics (www.ipolitics.ca) is an excellent source of cutting-edge original journalism on the federal political scene and features some of Canada's best opinion writers. The site threehundredeight.com offers up-to-date political polls, and the creator is a contributor to the *Globe and Mail*.

Watching social media and other news sites is a great way to get a quick sense of who's saying what about our political scene — and it's never too early to start watching the political landscape for what's to come.

WHO'S WHO AT THE NATIONAL ASSOCIATION OF FEDERAL RETIREES

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Every year, federal retirees demonstrate heartfelt support for their communities through the annual GCWCC campaign. You can still give through 10 monthly pension deductions starting in March, if you donate before February 15.

Call
1-877
379-6070

gcwcc-ccmtgc.org

FEDERAL RETIREES NEWS

Board member opportunities

The Board of Directors of the National Association of Federal Retirees is composed of leaders who are dedicated to the organization's mission — to improve the quality and security of retirement for our members and all Canadians through advocacy and the provision of services. Because the Association is the leading voice for federal retirees and veterans, the calibre of our directors is critical to maintaining our credibility and voice. Serving on the Association's Board of Directors is an extraordinary opportunity for those who are passionate about leading an organization that is almost 200,000 members strong, with 83 branches across Canada.

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

Areas of Expertise

We are seeking directors to contribute to a dynamic team of people as a unified leadership body. Competencies in effective teamwork and strategic thinking are required.

Particular skills and knowledge on health and pensions, environmental scanning and recruiting are also sought, to support the work of the Association.

Board Member Responsibilities

Each Board member is expected to know what governance is and to practice it as a Board member.

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

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

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

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

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

Application Process

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

Reminder: Renewing your membership

As 2014 comes to a close, we would like to remind our members paying by credit card, cheque or cash that it may be time to renew your annual membership. 2015 promises new and exciting Preferred

Partners, and as it's a federal election year, we need every voice now, more than ever, to make sure that your pensions and benefits are respected and protected by all parties, regardless of the election's outcome.

To renew your membership, contact your local branch, National Office (toll-free at 1-855-304-4700) or visit us online at www.fsna.com/become-member.htm

New website launching soon

Over the past two years, a team in our National Office has been working on one of the Association's most significant projects: a complete renewal of our IT systems.

Based on surveys and feedback from members, along with analysis from external experts, the project covers three major changes: moving our data to an even more secure platform, with cloud servers located exclusively in Canada; updating our membership system to give us a deeper and better understanding of our members and their needs; and, most visibly, implementing a new website. The new site won't just be better-looking; it will have content that our members have told us they are interested in, like health, benefits, travel and more.

Our new site will be easier to use and have new features, like a member login that will let you manage your contact information and your communications preferences, find old friends and new ones, and give you access to unique tools and information that will make your membership even more valuable.

We're excited about these changes, and we hope that you will be too. 2015 is going to be an important year for Canada, and for your Association. Watch for more information in your inbox and on our current site as the new website launch date gets closer.

New brand coming soon

The Association began a re-branding exercise in late 2013, with a focus on our name, logo and brand. At the 2014 Annual General Meeting in June, delegates selected the name most supported by our members — National Association of Federal Retirees — and opted to keep our old logo and re-colour it to make it more vibrant and modern. You may have seen our new logo in use already. Stay tuned and visit our website early in the new year for a full reveal of our new brand.

Sage's electronic edition coming soon

An electronic edition of *Sage* is coming soon! The same high-quality, engaging content and news you find in the printed magazine will be at your fingertips — easily downloaded to your smartphone or tablet and available to you at home and on the go. Don't miss an issue. Email or call us with your membership number, and let us know whether you would prefer to receive only the electronic edition, or the electronic edition along with your printed copy of *Sage*.

Your email address matters

Email is a great way to keep in touch with the Association year-round on advocacy issues, events, quick polls or membership reminders. If you would like to keep in touch with the Association by email, please call, email or write to us to make sure your contact information is up-to-date.

Correction — VIA Rail telephone number in September issue

Please note that the telephone number for VIA Rail on page 46 of the last issue of the English edition of *Sage* magazine is incorrect. The correct number is 1-888-VIA-RAIL or 1-888-842-7245. We apologize for any inconvenience this may have caused.

SAVINGS AND DISCOUNTS FOR MEMBERS

Contact our preferred partners to find out how your membership with the National Association of Federal Retirees can help you save money and time. Conditions and exclusions may apply.

AlarmCare

Call 1-800-267-2001 or visit www.myalarmcare.com

Canadian MoneySaver magazine

Call 519-772-7632 or visit www.canadianmoneysaver.ca
Use discount code FSNA

Chartwell Retirement Residences

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

Choice Hotels Canada

Call 1-800-4CHOICE (1-800-424-6423), quote ID 00066784, or visit www.choicehotels.ca/fsna

Collette

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

Delta Hotels and Resorts

Call 1-800-268-1133 or visit www.deltahotels.com, Quote ID number FSNA

Enterprise Rent-A-Car

Call 1-800-596-0505, walk into your local Enterprise, quote ID number NAC3013, or visit www.enterprise.com/fsna

Johnson Home and Auto Insurance

Call 1-800-563-0677 or visit www.johnson.ca/fsna

MedicAlert

Call 1-866-679-3219 or visit www.medicalert.ca/fsna, mention offer code FSNA12N

MEDOC travel insurance

Call 1-866-606-3362 (613-725-6557 within the Ottawa region) or visit www.johnson.ca/fsna

Nexus Holidays

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

Relocation Services Group

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

Shoppers Drug Mart/Pharmaprix

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

VIA Rail

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

BRANCH ANNOUNCEMENTS

ALBERTA

CALGARY (AB16)

BRANCH EVENTS

Fri, Feb 20, 2015 from 10:30 AM to 1:00 PM. Luncheon at Fort Calgary, 750 9th Ave SE, Calgary, AB.

Fri, Apr 24, 2015 at 10:30 AM. Annual General Meeting Luncheon, Fort Calgary, 750 9th Ave SE Calgary, AB. Further information on topic and speaker for the above luncheons will be announced in our new Calgary branch newsletter. To reserve a seat please contact our office 403-265-0773. Office hours are from Mon to Fri, 10:00 AM to 12 noon and 1:00 PM to 3:00 PM from October 2014 to April 2015.

CALLS FOR NOMINATIONS & VOLUNTEERS

Calgary branch volunteers were honoured to receive the Association's Volunteer Recognition Awards, newly launched in June 2014. Congratulations to recipients of the National President's Commendation Award: Willma Haney, Bill Patterson, Paul Lange, Nell Jansen, Lois Fisch, Len Cissel, John Holden, Jeanne Butterworth, Heather Thompson and Sally Manchurek. Congratulations to recipients of the Innovation Award for launching Satellite Branches: Michelle Luchia and Doug Raynor in Okotoks and Jette Finsborg in Canmore, AB.

Congratulations to Volunteer Recognition Committee: Valerie Katary, Robert Malcolm and Sally Manchurek.

If you are interested in joining our team of volunteers please contact the Calgary branch office 403-265-0773.

EDMONTON (AB17)

BRANCH EVENTS

Wed, Dec 10, 2014 at 10:30 AM. Christmas General Members Meeting at the Royal Canadian Legion, Kingsway branch 175, 14339-50th St, Edmonton AB. Lunch at noon. \$20 at door, for non-dining attendees, the meeting starts at 1:00 PM.

Wed, May 13, 2015. Annual general members meeting. We will hold elections for Secretary and 1st Vice-President. We provide instant, on-screen display of the spoken words for our hearing impaired members. For current information regarding all branch activities and services, please visit the branch website at www.fsnaedm.ca. Watch for details about meeting time and location in the spring issue of *Sage*.

CALLS FOR NOMINATIONS & VOLUNTEERS

The Edmonton branch is seeking volunteers to call some of our members three times a year to confirm attendance at our general members meetings. Please contact Diane Campbell at 587-524-0104 or by email at countryside590@gmail.com. This is a vital service required for seating and meal preparation. Please help us reduce volunteer workload and improve the delivery of all branch services by sending your email address to Diane. Please include your name and phone number.

SOUTHERN ALBERTA (AB18)

BRANCH EVENTS

Fri, Jan 23, 2015 at 12:00 PM. Luncheon at the Country Kitchen. Installation of your executive will be the feature as well as other noteworthy information for your benefit.

Membership dues reminder: For those members who pay their dues locally, they must be paid by January 31, 2015 to maintain your membership in good order. You can pay via credit card, by phone or online (www.fsna.ca) through the National Office.

Lost contacts reminder: Please remember that when you move or change phone numbers it's important that you or a relative/friend inform the national office or our local office. You are very valuable to us and we wish sincerely to maintain contact.

CALLS FOR NOMINATIONS & VOLUNTEERS

We always need people to volunteer to man the office phones and meet folks looking for assistance. Your executive can also use your help. Please call the branch office at 403-320-0801 and leave your name and contact. Ensure you ardently read your *Sage* magazine and stay fully informed as 2015 will be a time of change in our Association.

MEDICINE HAT (AB20)

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch wishes to announce the retirement of Ed Moore from the position of branch Health Benefits Officer. Our thanks go to Ed for his service. We welcome Paul Mast as our new Health Benefits Officer. Contact Paul at 403-526-4408 for health and benefits issues. If you would like to volunteer, please contact the branch.

LAKELAND (AB92)

BRANCH EVENTS

Wed, Jan 14, 2015 at 9:30 AM. Executive meeting at the Royal Canadian Air Force 784 Wing, 5319-48th Ave S, Cold Lake, AB. RSVP with Lou before Mon, Jan 12, 2015 at 780-594-3961 or louethel@telus.net.

Tues, Feb 17, 2015 at 11:00 AM. Annual Members Meeting at the Royal Canadian Air Force 784 Wing, 5319-48th Ave S, Cold Lake, AB. RSVP with Ethel before Sat, Feb 14, 2015 at 780-594-3961 or louethel@telus.net.

Satellite coffee meetings in St. Paul, Bonnyville and Lac La Biche and surrounding communities. We may hold satellite meetings at some local coffee spots or in available halls/meeting rooms for members that cannot attend the above scheduled meetings. Contact Lou at 780-594-3961 or louethel@telus.net.

CALLS FOR NOMINATIONS & VOLUNTEERS

Volunteers for Executive Positions are welcome. Our Annual General Meeting will be held in early May. More information will follow in the spring issue of *Sage*.

BRITISH COLUMBIA**CENTRAL FRASER VALLEY (BC01)****BRANCH EVENTS**

Thu, Mar 12, 2015 at 1:30 PM. General meeting at the Abbotsford Pentecostal Church, 3145 Gladwin Rd, Abbotsford, BC. Meetings start with an interesting speaker, coffee is served and there is a short business meeting. For health benefits info contact Randie at 604-560-5330; to sign up for email updates or for membership changes, contact Prakash at 604-854-8060 or at fsna-cfv@shaw.ca.

DUNCAN (BC03)**BRANCH EVENTS**

Thu, Jan 15, 2015. Quarterly meeting at the Travelodge, 140 Trans Canada Hwy., Duncan, BC; meet and greet at 10:30 AM; business meeting at 11:00 AM, followed by lunch of assorted sandwiches, soup and salads. Speaker Ms. Christie Phomson, VIHA registered nutritionist. Cost is \$10 for members, \$16 for guests. Invitations will be sent by email or by telephone.

CALLS FOR NOMINATIONS & VOLUNTEERS

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

FRASER VALLEY WEST (BC04)**BRANCH EVENTS**

Thu, Dec 11, 2014. General meeting and Christmas lunch at Newlands Golf & Country Club, 21025 48th Ave., Langley, BC. \$20 per member, per companion. For reservations and to pre-purchase tickets, contact Heather at 604-574-1853 or email hsmith1853@shaw.ca.

Meet and Chats are held the first Thursday of every month, 2:00 PM to 3:30 PM at the ABC Restaurant, King George Blvd near 22nd Ave in South Surrey, BC.

Upcoming – watch for AGM details in our quarterly branch newsletter in early March 2015. Don't forget our general meeting and annual BBQ in July 2015.

VANCOUVER ISLAND NORTH (BC06)**BRANCH EVENTS**

Wed, Mar 11, 2015. Annual General Meeting and Elections of Officers at the Best Western Westerly Hotel in Courtenay. Doors open at 11:00 AM, lunch at 12:00 PM. Meal cost \$17 per member. Special guest speaker: Len Paisley, a financial advisor, on wills and estate planning.

CALLS FOR NOMINATIONS & VOLUNTEERS

Wed, Mar 11, 2015. Election of Executive members will be held at the Annual General Meeting at the Best Western Westerly Hotel in Courtenay. Current vacant positions include: Communications Director, Programs Director and Directors at large. Terms expiring in 2015 include: President, Secretary, Health Benefits Officer and Welfare Director. If you are interested in standing for election for these positions or in nominating someone you know, please contact Cecile Turnbull, Chair of the Nominations Committee at 250-338-1857 or e-mail cecile.turnbull@shaw.ca.

VANCOUVER (BC08)**BRANCH EVENTS**

Thu, Mar 5, 2015. Annual General Meeting and luncheon at 11:30 AM at Broadway Church, 2700 East Broadway, Vancouver, BC. Presentation of 2014 financial reports and election of Membership Director, Treasurer and two Directors. RSVP by calling 604-681-4742 or emailing fsnavan@shaw.ca by Feb 25, 2015.

CALLS FOR NOMINATIONS & VOLUNTEERS

Branch is seeking volunteers to stand for nomination for following positions: Membership Director, Treasurer, branch Directors. Please note that since we asked for a volunteer to train for the Membership position in the Fall *Sage* magazine, no one has come forward to train for this critical role. Volunteers are also needed to staff our office one or more days per month from 10:00 AM to 2:00 PM to operate our information and referral service. To learn more or to volunteer call Bob Anderson or Ron Quick at 604-681-4742, or e-mail them at fsnavan@shaw.ca.

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

Tues, Jan 13, 2015. Branch meeting at 10:00 AM at the Royal Canadian Legion's Trafalgar-Pro Patria Branch #292, 411 Gorge Rd E, Victoria, BC. Visit www.fsnavictoria.ca or call 250-385-3393 for further details.

Tues, Mar 10, 2015. Branch meeting at 10:00 AM at the Royal Canadian Legion's Trafalgar-Pro Patria Branch #292, 411 Gorge Rd E, Victoria, BC. Visit www.fsnavictoria.ca or call 250-385-3393 for further details.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is seeking a volunteer to assist with the production of branch e-bulletins. Familiarity with producing documents online from a website is a plus but not essential; basic familiarity with computer and Internet required. If interested, email the branch president Richard Savard at richard.savard@yahoo.ca.

SOUTH OKANAGAN (BC10)**BRANCH EVENTS**

Mar 27, 2015. General Meeting. Details will be available and members will be notified by mid-February. For further information call our office at 250-493-6799 or check the events page on our website: www.fsnasouthokanagan.ca

CALLS FOR NOMINATIONS & VOLUNTEERS

Volunteers are always welcome to greet, sell tickets, help set up facilities, etc. Even if you can't be there every time, your time is always appreciated. Contact us at www.fsnasouthokanagan.ca, call 250-493-6799 or email fsnabc10@telus.net.

OKANAGAN NORTH (BC11)**BRANCH EVENTS**

Wed, Dec 10, 2014 at 12:00 PM. Christmas Party at the Elks Hall. Music at 1:00 PM, turkey dinner for lunch at 2:00 PM. Cost is \$10 for members and \$16 for non-members.

Thu, Feb 12, 2015 at 10:00 AM. General Meeting at the Elks Hall.

KAMLOOPS (BC12)

BRANCH EVENTS

Wed, Feb 4, 2015 at 11:00 AM. Lunch, Annual Members Meeting and volunteer recognition at the North Shore Community Centre, 730 Cottonwood Ave, Kamloops, BC. All branch volunteers will be welcome guests of the branch for this lunch. Lunch cost for non-volunteer members and their guests is \$10. Annual reports from the branch board and the proposed 2015 budget will be presented. There will be an election for the 2015 branch board of directors; nominations will be accepted from the floor. Volunteers will be recognized and a door prize drawn. RSVP by Jan 30, 2015 to kamloopsoffice@gmail.com, or leave a voice message or ask a question at 250-571-5007.

Wed, May 20, 2015 at 11:00 AM. Lunch & General meeting at the North Shore Community Center, 730 Cottonwood Ave, Kamloops, BC. Lunch cost is \$10 per person. The guest speaker will be announced in our Notice of Meeting sent to all members with email service and on our voice mail message. RSVP by May 15, 2015 to kamloopsoffice@gmail.com, or leave a voice message at 250-571-5007.

CALLS FOR NOMINATIONS & VOLUNTEERS

Our branch is in need of volunteers to assist the board provide better service to members – particularly in health benefits, membership, events and communications and as back-up to our secretary. Volunteers are encouraged to learn more about where and how they could fit. Phone President Jo Ann Hall at 250-372-7709 or Kathy McArthur 778-470-8377 for more information.

PRINCE GEORGE (BC15)

BRANCH EVENTS

Thu, Feb 12, 2015. General Meeting at 10:30 AM at the Spruce Capital Seniors Centre – 3701 Rainbow Dr, Prince George, BC. Lunch will be \$5. Please contact Marg Briault at 250-441-3524 or email mabriault@gmail.com if you will be attending.

CALLS FOR NOMINATIONS & VOLUNTEERS

Our branch is looking for a secretary and vice president. If you are interested or know of someone who would be interested, please contact Lorraine D'Auray at 778-416-8887 or email lornd@shaw.ca.

MANITOBA

WESTERN MANITOBA (MB30)

BRANCH EVENTS

Tues, Jan 13, 2015 at 11:30 AM. General Meeting and Lunch at Seniors for Seniors Coop, 310 Park Ave E, Brandon. Business meeting will be followed by luncheon. Cost is \$5 for members or \$12 for non-members.

CALLS FOR NOMINATIONS & VOLUNTEERS

Volunteers for Executive Positions are welcome. Our Annual General Meeting will be held in early May. More information will follow in the next issue of Sage.

WINNIPEG & DISTRICT (MB31)

BRANCH EVENTS

Thu, Apr 23, 2015. Annual General Meeting at the St. James Legion, 1755 Portage Ave, Winnipeg, MB. Lunch at 12:00 PM followed by meeting at 1:00 PM. RSVP with Lil Atamanchuck before Apr 17, 2015 at 204-832-6056, or email the branch at fsnawpg@mymts.net with "FSNA LUNCH REGISTRATION" in the subject line. Please indicate the names of members attending. Proof of membership may be requested at the door. Visit our branch website at www.fsnawinnipeg.com for current information on branch activities.

CALLS FOR NOMINATIONS & VOLUNTEERS

The Winnipeg & District branch is seeking volunteers willing to assist the Telephone Committee in welcoming new members. We are also seeking interested members willing to stand for election for various positions on the executive. Elections will be held at our AGM on Apr 23, 2015. We offer a mentoring program in the meantime. If interested, please contact Pat Jarrett at 204-832-8642 or email pljej@mymts.net

EASTERN MANITOBA (MB91)

CALLS FOR NOMINATIONS & VOLUNTEERS

The Eastern Manitoba branch continues to seek nominations for second vice-president. Contact Chuck Vandergraaf at ttveiv@mymts.net.

NEW BRUNSWICK

MONCTON (NB64)

BRANCH EVENTS

Fri, Apr 24, 2015. General Meeting at 10:00 AM at the Royal Canadian Legion Branch #6, 100 Veterans Ave, Moncton, NB.

Mon, June 1, 2015. Annual banquet at 5:30 PM at the Future Inn, Moncton, NB. Tickets are \$15 for members and \$45 for non-members. Tickets will be available prior to the luncheon meeting on Feb 27, 2015. Any remaining tickets will be available at the Apr 24, 2015 meeting.

Fri, Sept 25, 2015. General Meeting at 10:00 AM at the Royal Canadian Legion Branch #6, 100 Veterans Ave. Moncton, NB.

NEWFOUNDLAND

CENTRAL NEWFOUNDLAND (NL86)

BRANCH EVENTS

Wed, Feb 25, 2015. Annual branch meeting and election of officers at 2:00 PM at the Lion's Centre, 29 Memorial Dr, Gander, NL. All members are encouraged to attend.

AVALON-BURIN (NL87)

BRANCH EVENTS

Wed, Jan 21, 2015. General meeting 2:00-4:00 PM at the Royal Canadian Legion, Blackmarsh Road, St. John's. For more information, please contact Walter Combden at 709-834-3649 or by e-mail: wcombden@nl.rogers.com.

Wed, Mar 18, 2015. Branch Annual General Meeting 11:00 AM-2:00 PM at the Royal Canadian Legion, Blackmarsh Road, St. John's. Lunch will be provided. For more information, please contact Walter Combden at 709-834-3649 or by e-mail wcombden@nl.rogers.com.

NOVA SCOTIA

SOUTH SHORE (NS71)

BRANCH EVENTS

Thu, Jan 22, 2015 at 11:30 AM. Annual January Soup and Sandwich Lunch meeting at Pleasantville Fire Hall, Highway 331. Note: If the weather forces a cancellation on Jan 22, the meeting will be held Fri Jan 23. Meet and greet at 11:30 AM, meeting at noon, meal to

follow. Meals must be reserved and paid in advance by cheque (\$8 per person) by Jan 15. Mail to FSNA, 450 Lahave St, Box 17. Suite 214, Bridgewater, NS, B4V 4A3.

WESTERN ANNAPOLIS VALLEY (NS75)

BRANCH EVENTS

If you would like to receive notices of our planned meetings and other important branch information, please contact us to update your email address. Send an email with your full name to fsnakingston@eastlink.ca with the subject line 'AE-mail List'.

In an effort to facilitate communication, the branch has established an email list to communicate with branch members. Use of this list is strictly limited to the branch executive to advise members of items of interest and will not be released in any way to any other party. Any member on the list may have his/her address removed at any time by notifying the branch at the above email address.

SHELburne-YARMOUTH-CLARE (NS76)

BRANCH EVENTS

Mar 27, 2015 at 2:30 PM. Annual General Meeting at Royal Canadian Legion Branch 61, 75 Parade St, Yarmouth, NS. Contact Les Silver at 902-742-9401.

CALLS FOR NOMINATIONS & VOLUNTEERS

The Shelburne-Yarmouth-Clare branch is seeking directors for the branch executive. The key positions of president, secretary-treasurer and others are available to engaged members that want to make a difference in their community. If interested, please contact Ray Arsenault at 902-837-7436. Elections will be held at the branch Annual General Meeting on Mar 27, 2015.

CAPE BRETON (NS77)

BRANCH EVENTS

Fri, Apr 24, 2015 at 2:30 PM. Branch meeting at the Seniors and Pensioners Memorial Hall, corner of Inglis and Prince Street, Sydney, NS. Meeting will feature a speaker from Collette Vacations. Hot roast beef dinner following the meeting, cost \$12 per person. Send cheque or money order to Federal Retirees, PO Box 785, Sydney, NS, B1P 6J1.

CALLS FOR NOMINATIONS & VOLUNTEERS

Election of officers for the branch will take place at the Apr 24, 2015 meeting. Nominations are open for the positions of branch president, vice-president, secretary and treasurer. Anyone interested in standing for nomination should contact Gordon Sampson at 902-794-7018.

CUMBERLAND (NS78)

CALLS FOR NOMINATIONS & VOLUNTEERS

We're soliciting nominations for the Cumberland Branch Merit Award (CBMA), established to recognize and honour branch members who have provided meritorious service to the branch, and who have contributed in a positive and meaningful way to the National Association of Federal Retirees and to their community. Contact Gordon Helm at 902-661-7502 or Rick Harvey at 902-348-2080.

We're also soliciting nominations for Branch Director. Each year the terms of four of our 12 directors expire and need to be filled. Existing directors can be nominated, but many of us are getting older and your branch needs new and younger members on its Board of Directors. Contact Gerard Cormier, President at 902-254-2277 or any member of the Board.

ONTARIO

ALGONQUIN VALLEY (ON33)

BRANCH EVENTS

Wed, Jan 21, 2015 at 12:30 PM. Lunch and Learn at Bear's Den Restaurant, 33177 Hwy 17, Deep River. Topic: Public Service Health Care Plan and your MEDOC travel coverage. Lunch \$10. RSVP by Jan 16 to 613-584-3943 (or klbuck@magma.ca). For more information, please contact www.fснаalgonquinvalley.com.

Sun Mar 1, 2015 at 12:30 PM. Branch Annual Member Meeting (AGM), lunch and talk at Royal Canadian Legion, 3583 Petawawa Boulevard. RSVP by Feb 24 for lunch to 613-687-2259 or (fsnaavbon33@gmail.com). Lunch at 12:30, AGM at 1:30, Talk at 2:30 – Wills and Probate. For more information, please visit our website at www.fснаalgonquinvalley.com.

CALLS FOR NOMINATIONS & VOLUNTEERS

The Algonquin Valley Branch is seeking volunteers to take pictures and write notices

of events for publicity and posting on our webpage, as well as retirees from the military to assist with our veterans programs. We are also seeking members to phone members not on email about future events.

PEEL-HALTON (ON34)

BRANCH EVENTS

May 2015. Annual membership meeting. Date to be announced in a future branch report. There may be additional information meetings in anticipation of the 2015 federal election. You will be notified by the branch of the details of such meetings. Your participation is crucial, particularly in the May general meeting where you will have an opportunity to elect your branch board of director members. Please feel free to contact your Board of Directors at 905-599-6151 or email telecom@fsnapeelhalton.org.

CALLS FOR NOMINATIONS & VOLUNTEERS

Peel-Halton branch needs volunteers to work with the board of directors. We are seeking individuals who could act as recording secretaries for branch meetings and act in a support capacity or as understudies for a number of portfolios, including Webmaster, Health & Benefits and our Telecommunication committee. Please feel free to contact your board of directors at 905-599-6151 or email telecom@fsnapeelhalton.org.

HURONIA (ON35)

BRANCH EVENTS

May 6, 2015 General Meeting at Sheba Shrine in Barrie. Confirmation and details regarding the meeting, including the guest speaker, will follow in the spring edition of Sage.

Elections were held at our October meeting and the new executive that was sworn in is as follows: President – Lynne Ellis; 1st Vice-President/Recruitment – Lorne MacDonald; Secretary – Paulette Jollineau; Treasurer – Pat Ummels; Health and Benefits Officer – Jackie Akeson; Membership – Dan Forgrave; Communications – Noreen Campbell; Directors at Large – Paul Argue and Ellen Stahls; Past President – Aline Revoy. Thanks to Renee Thibault for overseeing the election.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch sends its best wishes and sincere appreciation to Aline Revoy, who has been our outstanding president for more than 15 years. Aline is leaving the area to be closer to her family. Thank you Aline. We will miss you.

As part of our succession planning, we are also looking for people to job-shadow a few of our positions on the Executive. Volunteers are also needed for the Telephone Committee. If you have any interest in any of these positions, or in other ways you can help out our branch, please call the National Association of Federal Retirees Huronia branch office at 705-792-0110.

BLUEWATER (ON36)

BRANCH EVENTS

Sun, Feb 8, 2015. General Meeting at 12:00 PM at the Navy Club, 1420 Lougar St, Sarnia, ON.

Wed, Apr 15, 2015. Annual General Meeting at 12:00 PM at the Baldoon Golf Course, 7018 Dufferin Rd, Wallaceburg, ON.

HAMILTON (ON37)

CALLS FOR NOMINATIONS & VOLUNTEERS

The Hamilton branch is seeking volunteers to build an Advocacy Committee and a Marketing/Outreach Committee. If you are interested in either opportunity, please contact Mike Walters at 905-627-3827 or email waltersmichael67@gmail.com, or contact Paul Richard at 905-336-8366 or via email prichard27@hotmail.com.

KINGSTON AND DISTRICT (ON38)

BRANCH EVENTS

Tues, Feb 10, 2015 at 11:30 AM. February Brockville outreach luncheon, "Brrrr! It's cold outside!" at CJ's Banquet Hall, 803 Chelsea St, Brockville, ON. Cost is \$10. Pre-registration by Tues, Feb 3, 2015 required. Contact Bonnie Lee at 1-866-729-3762 with questions. Make cheques payable to Kingston & District Branch FSNA and send by due date to E. Lee, 1061 Hickorywood Cres, Kingston, ON K7P 2E6.

Tues, Apr 21, 2015 at 5:00 PM. Annual General Meeting and dinner at Minos Village

Restaurant, 2762 Princess St, Kingston, ON. Cost is \$15. Pre-registration by Tues, Apr 14, 2015 required. Please indicate your choice of entrée (salmon, chicken or shish kebab). Contact Bonnie Lee at 1-866-729-3762 with questions. Make cheques payable to Kingston & District Branch FSNA and send by due date to E. Lee, 1061 Hickorywood Cres, Kingston, ON K7P 2E6.

CALLS FOR NOMINATIONS & VOLUNTEERS

The Kingston and District branch is seeking telephone volunteers. If you are interested in assisting, please call us toll-free at 1-866-729-3762 or contact Marilyn Quick at 613-634-1652. To volunteer with the branch or otherwise contact us, please phone 1-866-729-FSNA(3762), email fsnakingston@gmail.com, write to National Assoc. of Federal Retirees, Kingston & District Branch, PO Box 1172, Kingston, ON, K7L 4Y8 or visit us online at www.kingstonfsna.ca.

KITCHENER-WATERLOO & DISTRICT (ON39)

BRANCH EVENTS

Tues, Apr 21, 2015. Annual General Meeting at Conestoga Place (formerly Knights of Columbus Centre), 110 Manitou Dr., Kitchener, ON. Registration at 10:30 AM; meeting at 11:00 AM. Meeting will include branch elections, a guest speaker and luncheon. Lunch served at 12:00 PM; cost is \$8 for members, \$10 for non-members. RSVP by calling the branch office at 519-742-9031 or email fsna39@gmail.com.

NIAGARA PENINSULA (ON41)

BRANCH EVENTS

Monthly Luncheon Meetings will be held on Wed, Jan 21, 2015; Wed, Feb 18, 2015; and Wed, Mar 18, 2015 at the Holiday Inn at 327 Ontario St, St. Catharines, ON, starting at 11:00 AM and adjourning at 1:30 PM. Guest speaker at each meeting. Cost is \$16 per member, \$19 per non-member. RSVP with Minda Reyes at 905-937-2982. Email aareyes1931@gmail.com to receive reminders and information.

OTTAWA (ON43)

CALLS FOR NOMINATIONS & VOLUNTEERS

The Ottawa branch is seeking members to serve on the branch board of directors. Every branch member in good standing is eligible to nominate or stand as a candidate. The nomination forms can be downloaded from the Ottawa branch website at www.fsnaottawa.com or obtained by calling the branch office (613-737-2199). The completed nomination form should be accompanied by a short C.V. or summary of the candidate's qualifications (maximum 200 words). Forms should be sent by Jan 6, 2015 by surface mail to National Association of Federal Retirees Ottawa Branch, 2285 St. Laurent Blvd, Unit B-2, Ottawa, K1G 4Z5; or faxed to 613-737-9288; or emailed to info@fsnaottawa.com. Please mark the material for the attention of the Nominations Committee.

PETERBOROUGH & AREA (ON44)

CALLS FOR NOMINATIONS & VOLUNTEERS

The Peterborough & Area branch is seeking nominations for members of the executive as several members are leaving the vacant position of first vice president. If you are willing to serve on the executive or know someone who would be interested, please contact Brian Wakelin at 705-324-4688 or Lois Gehan at 905-372-6449 for more information. With six or less meetings per year, the time commitment is minimal. Some computer knowledge would be helpful.

QUINTE (ON45)

BRANCH EVENTS

Tues, May 5, 2015 at 11:30 AM. Annual General Meeting at Maranatha Church (note change of venue), 100 College St West, Belleville ON. Meet-and-greet followed by luncheon at 12:00 PM. Soup, salad, sandwiches, desert, tea & coffee. No charge (open to members). Numbers are required for the caterer. A response is required by April 24, 2015. Please contact the office at 613-968-7212 and leave a message with your name and number of people attending, or e-mail fsnaon45@gmail.com. Members are strongly encouraged to attend. A return taxi will be provided for those Belleville residents who

would otherwise not be able to attend due to lack of transportation. Please call Bluebird Taxi to arrange your ride, advise that you are a member of the National Association of Federal Retirees and the cost will be charged to the branch.

CALLS FOR NOMINATIONS & VOLUNTEERS

The Quinte branch is seeking volunteers to serve on the executive committee, specifically for the treasure's position and for phone volunteers.

TORONTO (ON47)

BRANCH EVENTS

The 50th anniversary of the Toronto & Area branch office is Wed, Dec 31, 2014. The first elected president was Douglas Langtree, who retired from the position many years later. Your executive is planning a year-end newsletter marking the anniversary.

A reminder for those members who pay their dues locally: They must be paid by Jan 31, 2015 to maintain your membership in good standing. You can pay via credit card or cheque, by phone or online (www.fsna.ca) through the National Office. Please make cheques payable to National Association of Federal Retirees, Toronto Branch. Send your cheque or money order to your branch office: National Association of Federal Retirees Toronto Branch, 310 Danforth Ave. PO Box 65120m RPO Chester, Toronto ON, M4K 3Z2. Be sure to include your full name, address, phone number and membership number with your remittance. For more information call 416-468-4384, or email fsna@on.aibn.com.

CALLS FOR NOMINATIONS & VOLUNTEERS

The Toronto & Area branch has been canvassing some individual members to volunteer a small portion of their time to assist with day-to-day office duties. We require a volunteer for the executive committee (a vice president) and telephone committee volunteers. Please call us at 416-468-4384.

WINDSOR (ON49)

BRANCH EVENTS

Wed, Dec 10, 2014. Christmas Luncheon at 12:30 PM at the Royal Canadian Legion Branch 143, 1573 Marentette, Windsor, ON. Full Turkey

dinner with all the trimmings. This is a social get-together with no meeting. Please contact Sharon McGovern at 519-972-1448 or email mcgovernsharon@rocketmail.com to RSVP by Dec 3, 2014.

Volunteers are desperately needed to join our directors. We are desperately seeking a secretary with computer experience and at least two more members to join our board. We meet once a month for about two hours. Please contact Sharon McGovern at 519-972-1448 or any of our board members.

ALGOMA (ON52)

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch will seek nominations for the positions of Treasurer and Membership Secretary at our Annual General Meeting (AGM) in May 2015. If you are interested in standing for election or want to learn more about these positions, please contact President Linda MacDonald at 705-248-3301 or lm.macdonald@sympatico.ca. Training will be provided.

YORK REGION (ON55)

CALLS FOR NOMINATIONS & VOLUNTEERS

The York Region branch is seeking volunteers to participate on the York Branch management team. Anyone interested is invited to attend one of the next board meetings on Jan 13 and Mar 3, 2015. Please contact Tom Nichols at 905-751-0745.

PRINCE EDWARD ISLAND

CHARLOTTETOWN (PE82)

BRANCH EVENTS

Feb 17, 2015, at 2:00 PM. Regular quarterly meeting at the Farm Centre, 370 University Avenue in Charlottetown (next to Sobeys). Light refreshments will be served. Our guest speaker had not been determined at the time of sending this notice.

SUMMERSIDE (PE83)

BRANCH EVENTS

Executive meetings will be held Mon, Jan 19 and Mon, Mar 16, 2015 at 1:00 PM at The Wing Boardroom, Summerside, PE.

Mon, Feb 2, 2015 at 2:00 PM. Branch General Meeting at the Royal Canadian Legion, 340 Notre Dame St, Summerside, PE.

CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is seeking a vice-president and a recording secretary. If interested, call Cliff Poirier at 902-724-2302.

QUEBEC

QUEBEC (QC57)

BRANCH EVENTS

2015 Membership Renewal

This is a reminder to renew your 2015 membership dues. The membership application form is available online at www.anrf-sq.com. Those who do not have access to Internet can call us at 418-661-4896 or toll-free at 1-866-661-4896 and we will forward it to you.

Monthly breakfasts – new location – will be held at the Restaurant L'Académie QC la Capitale at 5401, des Galeries Blvd., local 205-206, Québec at 9:30 AM on the first Wednesday of the month. Tel: 581-300-4242. Website: www.lacademie.ca

Watch for details about the Annual General Meeting planned for April 2015 in the spring issue of *Sage*. As with every year, there will be elections for three director positions at the AGM. Those interested in applying should be active members in good standing, be proposed by a member and present themselves to the assembly. If there is more than one candidate for one elective position, there will be a vote.

Our bowling events take place Tuesdays at 1:00 PM at the Mgr Marcoux Center at 1885, de la Canardière Road, Québec. Cost is \$8. Replacements are needed due to the increase in the number of teams. If you are interested, please contact Louise Mager at 418-527-0668 or René Andrews at 418-634-5197.

BAS ST-LAURENT/GASPÉSIE

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

SAGUENAY/LAC ST-JEAN

Sat, Dec 20, 2014 at 5:30 PM. Christmas dinner at the Chicoutimi Hotel at 450 Racine St E. For reservations, please call Mr. Michel St-Hilaire at 418-543-4395.

Breakfasts (Alma) will be held at the Coq Rôti restaurant at 430 Sacré Coeur St W, Alma at 8:30 AM on Jan 28, Feb 25, Mar 25, Apr 29 and May 27, 2015.

Breakfasts (La Baie) will be held at Chez Mike Restaurant, 285 de la Grande Baie North Blvd. at 9:00 AM on the first Tuesday of each month.

MONTREAL (QC58)

BRANCH EVENTS

Wed May 6, 2015 at 10:00 AM. Annual general meeting at the reception hall The Rizz, 6630 Jarry St E, St. Leonard. More details will be available on the branch website at www.anrfmontreal.ca

The branch website (www.anrfmontreal.ca/en) has been updated and we invite you to visit it to read the latest branch news. Since the paper version of the branch quarterly report will be published only once a year in September, all the news and announcements will only be available on the branch website. We encourage you to send us your comments and suggestions for topics to cover. Moreover, we would be interested to learn about your volunteer experiences. Take a few minutes and write to us.

In recent years we have made efforts to obtain your email addresses in order to facilitate communications with you. Simply contact us at the following address: anrf-fsna@cadre.qc.ca or at 514-381-8824 to provide us with your email address.

EASTERN TOWNSHIPS (QC59)

BRANCH EVENTS

Dec 18, 2014 at 10:15 AM. Christmas activity. Hôtel Le Président in Sherbrooke. Meeting followed by happy hour and a holiday season buffet. Cost: \$15 members/\$20 non-member spouse. Pre-registration and payment required before Dec 12. Please call 819-829-1403.

Apr 30, 2015 at 10:00 AM. Annual General Meeting. Hôtel Le Président in Sherbrooke QC. In addition to usual business, the agenda will include an item to modify branch bylaws.

Our monthly breakfasts are held on the second Monday of each month at 9:00 AM at Restaurant Eggsquis, 3143 Portland Blvd, Sherbrooke QC.

OUTAOUAIS (QC60)

CALLS FOR NOMINATIONS & VOLUNTEERS

In order to fulfill our mandate in an effective manner, the branch board is in need of young retirees as well as older ones who are willing to get involved and to serve branch members. If you are interested in becoming a branch board member or volunteer, please contact the office at 819-776-4128/1-888-776-4128 to obtain a nomination proposal form which should be completed and submit to the Election Committee by Mar 6, 2015. Your involvement is our motivation to serve you.

MAURICIE (QC61)

BRANCH EVENTS

Wed, Jan 14, 2015. New Year's breakfast at 9:00 AM, at Chez Auger Restaurant, 493 5th St, Shawinigan.

Wed, Feb 11, 2015 at 9:00 AM. Valentine's at 9:00 AM at Chez Théo Restaurant, 4485, Gene-H. Kruger blvd, Trois-Rivières.

Wed, Mar 11, 2015. Monthly breakfast at 9:00 AM at Chez Auger Restaurant, 493 5th St, Shawinigan.

HAUTE-YAMASKA (QC93)

BRANCH EVENTS

Fri, Jan 16, 2015. Christmas meal at the École hôtelière, Brome Missisquoi Campus in Cowansville (QC). Maximum number of participants: 70. More information will follow about the schedule and the price; it will be posted on the branch website at <http://pages.videotron.com/anrf/>. For information, please contact the Haute-Yamaska branch by phone (450-372-1114) or email (anrf.haute-yamaska@videotron.ca).

SASKATCHEWAN

REGINA AND AREA (SK24)

BRANCH EVENTS

Mon, Mar 9, 2015 at 12:00 PM. Hot lunch followed by branch meeting at All Saints Anglican Church, 142 Massey Rd, Regina, SK. No charge for lunch for members. RSVP by Feb 23, 2015 by calling 306-359-3762 or email fsna@sasktel.net.

SASKATOON & AREA (SK25)

BRANCH EVENTS

Wed, Feb 11, 2015. Annual General Meeting and election of officers at 5:30 PM at Smiley's Buffet, 702 Circle Dr E, Saskatoon, SK. Cost is \$10 per member, \$20 per guest. RSVP with Joan Morrison at 306-493-3016 or Don Dymond at 306-373-7191.

Wed, Apr 8, 2015. General luncheon at 11:30 AM at Smiley's Buffet, 702 Circle Dr E, Saskatoon, SK. Cost is \$10 per member, \$20 per guest. Entertainment or speaker will be available. RSVP with Joan Morrison at 306-493-3016 or Don Dymond at 306-373-7191.

CALLS FOR NOMINATIONS & VOLUNTEERS

The Saskatoon and Area Branch is seeking nominations for position(s) on the Board of Directors at the AGM in February. If you are interested in standing for election for these or for any other positions, or if you know someone who would be interested, please contact Anne at a.ashcroft@shaw.ca or call 306-242-4835. Volunteers are always welcome. To learn more about who your branch executive is and how we can help you, please contact Anne at the coordinates noted above.

SWIFT CURRENT (SK29)

BRANCH EVENTS

Feb 12, 2015. Executive meeting. Time and location to be determined. Members will be notified via email or telephone. Contact Albert (Al) Kildaw at al.kildaw@gmail.com or by phone at 306-784-3475 for further information.

Mar 12, 2015. Membership meeting. Time and location to be determined. Members will be notified via email or telephone. Contact Albert (Al) Kildaw at al.kildaw@gmail.com or by phone at 306-784-3475 for further information.

IN MEMORIAM

ALBERTA

Medicine Hat (AB20)

James Cameron
Gerald Campbell
Lillian Fach
Vivian Hickey
Thelma Lorentzon
Clara Martin
Harry and Ethyl
Wellband

BRITISH COLUMBIA

Central Fraser Valley (BC01)

William Potts
Lois Hilder Rennick
John Schofield

Duncan & District (BC03)

Ann Thomson

Vancouver (BC08)

Garnet Bull
Roy Byrne
David Cathcart
George Courtney
Dianne Hendriks
Evelyn Hourston
John Klein
Agnes MacPherson
Mabel McSpadden
Doris Rollingson
Ralph Schiefke
Vivian Shepherd
Tony Strachan
Walter Tyler
Hazel Tymchuk
Albert Wallace
Sharon Young

Victoria-Fred Whitehouse (BC09)

Donald R Andrews
Irene Armitage
Stella Bird
Walter Stairs Blandy
Alisdair Philip Bogie
Catherine Elizabeth Brown

Robert S Coldwell
David O Dornan
Ronald Fraser Ferrie
James Fullerton
Alice Johnston
George Wilfred Kirkendale
Karen Klassen
John D Martin
Hugh McGregor
Vernon John Samuel McKeen

Christopher J Pepper
Magretta Ruth
Dulcie Snider
John Donald Strickland
Charles W Sutton
Gerald Venn
Dorothy Walushka
Albert James Watts
William R Westfall
W Winget
Jeanette Wilkins
Lydia Willis

Kamloops (BC12)

Ewan Steptoe

Prince George (BC15)

Bernard Van Rhyn
Dorothea Pelz

MANITOBA

Western Manitoba (MB30)

Brock Adair
Larry de Delley
Gudmunder Helgason
G. Loane

Winnipeg & District (MB31)

Nick Bacala
Howard John Butler
Richard Cayer
Jacqueline Croteau
Molly Dowson
Gertrude Emery
Mildred Empson
Donald Ferguson
Pauline Haskell
Janice Lavallee

J. Lupichuk
Leonard McMillan
William Miechkota,
Greg Prystayko
Cecilia Rogers
Edward Schoen
Phyllis Tennant
Vivian Watson
Gerald Wense

Eastern Manitoba (MB91)

Jim Cafferty
Janet Dugle
Victor Reschke

NEW BRUNSWICK

South-East New Brunswick (NB64)

Betty Anderson
Edgar LeBlanc
Arthur Hacking

NEWFOUNDLAND & LABRADOR

Central Newfoundland (NL86)

Dulcie Clouter
Gerald Donahue
James Forbes
Maxwell Gill
Ernest Greeley
Chelsey Harris
Doug Reid
Con Slaney
Charles Gordon Smith

NOVA SCOTIA

South Shore (NS71)

Alvin Weagle

Shelburne-Yarmouth-Clare (NS76)

Barbara Tanner
Basil McGuigan

Cape Breton (NS77)

Raymond White

North Nova (NS80)

Robert Coady
MWO Edison "Bud"
Cook, RCEME
Bernie Gillis
Barbara Landry
Jessie Lawson
Daisy McCully

ONTARIO

Algonquin Valley (ON33)

Alvin Anderson
Lloyd Baycroft
Mabel Behnke
Denis Belanger
Real Chenier
Robert Dewis
Albert Flemming
Leona Flemming
Phyllis Hampel
James Hickey
Jean Kiely
Fadelis Labine
Rene Lafrance
Gaston Lahaie
Godfrey Gravelle
William Gutzman
Bernard McCambridge
Robert McDonald
Madhusri Pandit
Geraldine Pappin
Melvin Poupore
Wesley Sauer
Ann Swift
Jack Thomas
Anne Tonner
Robert Wilson

Bluewater (ON36)

Doris Hodgins
David Thorne
Margaret Tierney
Betty Young

Hamilton & Area (ON37)

Ross Cardwell
Cynthia Kaufman-Sinclair
Don LeBreton

Kingston & District (ON38)

Eileen Bulger
Sherman Eslinger
Eric Wesley Maxam
James Nicholas "Jim"
Zakos

London (ON40)

Alfred Joseph Babin
Jeannette Elizabeth Bradford
Jennie Burden
Carol Caine
Hilda Chappell
Beverly Cuthbert
Evelyn Doreen Delaney
Wally David Egan
Andrew Crowley Gilpin
Raymond Hancock
Doris Marie Hawkins
Florence Hynes
Grace L. Leonard
Ian Hugh MacInnes
Phyllis McIlmoyle
Leeda Murray
Jean Ostafijczuk
Art Pemberton
Hannah "Teresa" Skrinda
Sandra Louise Smith
Elizabeth Tanswell
Leslie John Trowsdale
Orlene Whelan

Niagara Peninsula (ON41)

Lily Duerkop
Joseph MacKeill
Richard Stewart

Peterborough & Area (ON44)

John Walsh

Quintrent (ON46)

Wallace Barnett
John Howard Hanson
Nada Nardocchio
Lt. Col. Trevor White

Toronto & Area (ON47)

Houghton MacLeod

Marjorie Rayfield
Patrick Rilley

PRINCE EDWARD ISLAND

Charlottetown (PE82)

Geraldine Bowes
M. Frances Hanscombe
Harold F. MacRae
Catherine "Kay" Murnaghan
K. Doreen Peters

Summerside (PE83)

Wesley Currie
Pat Barrett
Norman Little

QUÉBEC

Québec (QC57)

Jocelyne Béland
Gaston d'Entremont
Marthe Gagné
Irène Lachance
Lynda Lebel
Claude Lizée
Louis Paquet
Clément St-Onge
Raymond Whitton

Mauricie (QC61)

Louise Houle

SASKATCHEWAN

Saskatoon & Area (SK25)

H. Arnold Dubray
Morris Korpan

Swift Current (SK29)

Arve Bredahl
David Cole
Elaine Isabelle
Tillie Jaeger
Lillian McBean
James Rhodes
Gordon Sedgwick
James Sluth

Democracy's WINTER OF DISCONTENT

SYLVIA CEACERO



We're living in the age of social media. Canadian politicians are more accessible than ever before. So why do so many Canadians feel disconnected from the machinery of government?

Recent opinion surveys show that Canadians are growing more disengaged politically. At the same time, more and more of us have been reacting strongly to policies implemented by the federal government.

The University of Waterloo's Canadian Index of Wellbeing tracks democratic engagement in Canada. What they've seen is a long slide in public satisfaction with the way our democracy works. Only 12 per cent said their lives had been improved by federal policies in the index's last survey in 2006.

Further, the survey shows that a vast number of Canadians are losing confidence in the way we govern ourselves. Between 40 and 45 per cent of those surveyed in 2004 and 2006 said they were not satisfied with how democracy works in Canada.

We're tuning out in other ways, too. The number of people volunteering for legal, advocacy and political groups has hovered at about two per cent or less throughout the past decade, and hours volunteered dropped by 15 per cent between 2004 and 2007.

Another source, Samara Canada's Democracy Report #5, says that "only 55 per cent of citizens are satisfied with Canada's democracy — an all-time low" and that "Canada's system of democratic representation is faltering if a majority of Canadians do not believe their interests are being well represented by their elected representatives."

"People are interested in politics," said Lynne Slotek, founding director of the Institute for Wellbeing. "They want to find ways to participate, and if they can't, they'll look at

other activities, such as signing petitions, Facebook or the Internet."

The National Association of Federal Retirees gets the message. We saw how our members threw themselves into the Honour Your Promise campaign during Fall 2013 and Spring 2014. Up to 171,500 of us wrote letters to our MPs and to Treasury Board President Tony Clement. Hundreds of us sought — and got — meetings with our local MPs. Roughly 30,000 Association members signed our petitions.

Our members are engaged. We believe in democracy and, when it doesn't work the way it should, we're ready to step up and stand for the kind of change we want to see in the world.

In the coming months and years, we're going to need you, our members, to work even harder. We need you to engage and support the Association in its advocacy mandate, to provide your email addresses to speed up communications on upcoming initiatives, to volunteer with local branches and to continue to strengthen the federal retirees and employees' community.

Providing your email address is easy. Simply send an email message to us at info@fsna.com, indicating your name and membership number, so that we can contact you and ensure your email preferences are up to date.

You, the members of our Association, have a unique opportunity to work to improve the lives of all Canadians — to prove that democracy is alive and well in this country because you're willing to do the work to keep it healthy.

Nelson Mandela said it best: "We must use time wisely and forever realize that the time is always ripe to do right." ■

Sylvia Ceacero is Chief Executive Officer of the National Association of Federal Retirees

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