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National Association  
of Federal Retirees  
Association nationale  
des retraités fédéraux

# SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

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## LOOKING AHEAD, LOOKING BEHIND

The end of a year is a time to look back on how far we've come — and what a year it's been! — and forward to the opportunities and challenges in the year ahead.

Most years bring ups and downs, changes and challenges, to any organization. For the National Association of Federal Retirees, 2015 was a particularly tumultuous year. Our Annual Meeting was difficult and saw several setbacks — the defeat of our proposed strategic plan and new fee structure. We heard loud and clear that the consultation and involvement of our volunteers and branches are key to our organization's success.

Our Annual Meeting was quickly followed by three departures — our president, vice-president and CEO. It's common in organizations for departures of leaders to cascade and lead to other departures. This tends to happen among close-knit teams that work well together. Such teams work well for the organization when things are harmonious. However, if one individual leaves, or is unhappy about decisions made by the organization, such groups can fall apart or quit out of a sense of solidarity. That was the case for our organization.

But through it all, your Association has focused on the future and forged ahead — and we couldn't have done it without you, our members.

The Association took advocacy to new heights this year with the Honour Your Promise campaign during the federal election. We worked together like never before to make candidates aware of what's important to our members: that no employer, public or private, should be able to renege on pension commitments to retired employees.

We founded and led the non-partisan Canadian Coalition for Retirement Security, a coalition of 23 organizations representing some five million Canadians, who all sent a strong message to federal candidates. We hosted, attended and spoke out at all-candidate meetings and events. We connected with local communities and worked with partner organizations to spread our message on pension protection. We asked our candidates tough questions — and we made a difference. We secured policy commitments from the Liberals, Conservatives, NDP and Greens in support of our position.

But our advocacy work isn't done. We have a new government and now we're focused on turning those policy commitments into meaningful change — protecting your retirement security, pensions, and benefits in the years to come.

In 2015, the Association launched a legal challenge in response to the government's actions on the Public Service Health Care Plan. We are confident that we will succeed and the courts will declare the government acted illegally. Although it's unlikely that retirees will get their money back on the increased Health Care Plan costs, the government will have to come to a solution with us — which will send a clear warning to future governments that may be tempted to unilaterally change retirees' pensions, indexation and other benefits.

Turning to 2016, we are all looking forward to a productive and active year, with a focus on growing our membership. After all, our advocacy voice is stronger when many of us speak together.

The new year also will bring us closer to our longer-term goals. The Board is working together with volunteers and staff to shape the Association's path for the coming years on important issues such as advocacy, strategic

planning and risk management. The Board has restructured its committees, enabling us to be more focused and responsive. I've had the pleasure of meeting branch presidents in central and western Canada, and I am looking forward to connecting with more of them in early 2016. With the help of a world-renowned headhunting firm, we're looking forward to bringing a new CEO to the Association early in the new year; a new president and vice-president will be elected at our 2016 Annual Meeting of Members. Overall, we're poised to bring more value and benefits to your membership in the coming years.

On behalf of all of us at the National Association of Federal Retirees, I'd like to thank you for all we've achieved together in 2015. We believe this year has been a turning point, where our Association became more open, consultative and focused on its core mission: protecting our members' retirements.

We're looking forward to all we'll accomplish in 2016 and beyond — and I hope you'll join me in that focus on our future.

On a final note: by now, you may have seen our refreshed website at [www.federalretirees.ca](http://www.federalretirees.ca). Along with a new look, you'll find a members-only login area, new content and tools on what's meaningful to *your* retirement — from travel to finances to health. Be sure to visit today, and often, for more!

Sincerely,

**Konrad von Finckenstein**  
*Chairman of the Board*

PS: Does your membership expire December 2015? Check out page 24 of this issue of *Sage* for your renewal sticker.





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## SAGE

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## DEAR SAGE

Keep those letters and emails coming, folks. Our mailing address is:

National Association of Federal Retirees, 1052 St. Laurent Boulevard, Ottawa, ON K1K 3B4

Or you can email us at [sage@fsna.com](mailto:sage@fsna.com)

The current issue of *Sage* (Fall 2015) must be the third copy of the journal I have received. I am writing to say how impressed I am with the journal. Each issue has been more interesting and relevant than the last. Your treatment of the upcoming election is particularly impressive. The cartoon artwork is top notch. What can I say but "keep up the good work"?

— F. H. Kim Krenz

(Thanks!)

I read the letter from Julie Dunn where she mentioned that the federal government "stole" some billions from RCMP pensions along with others, blaming the Harper government. I was surprised that the Association didn't correct that comment. It was Finance Minister Paul Martin and the Chretien Liberal government that used those pension funds to balance their budget. The Association was very active in the legal fight to get those pension funds back.

— Win Koch

Thank you. I have my copy of the latest *Sage* and have read all the articles and am somewhat disappointed that the editor did not add to Julie Dunn's letter (on) Pension Wars. That yes, it was the federal government that took so much money from the pension funds but it was under a Liberal government and Mr. Martin was then Finance minister, later to become our prime minister. Her statement of having all of us doing with less (except senators and MPs) is very true even without the suggested pension reforms that are in the proposal stages. We, however, must always remember that it is the MPs and senators that make the rule changes and it is ever thus!! Without adding the above clarification it gives the impression that it was the current government that took the pension money, which is not true!

— Lcdr. Lorne McDonald RCN ( CF ) Retired

(Thanks for the clarification.)

My wife and I read the 'A Question of Death and Life' article in the Summer 2015 edition of *Sage* with great interest. After reading the article a couple of times, both of us wondered if someone could provide some guidance regarding issues raised.

The article talks about folks having 'crucial discussions' with their family. Is there any suggestion of what, in general terms, might be included in those discussions? My wife (a retired nurse) and I have both talked about some of the things we can think of, but wonder if there are other issues that we've not thought of that we should discuss.

I'm sure we're not the only ones who are wondering about these things and any additional information would help us greatly.

We enjoy reading *Sage* and thank you for the magazine.

— Doug & Shirley Seymour

(Excellent question. The Canadian Hospice Palliative Care Association and CARENET — the Canadian Researchers at End-Of-Life Network — have put together a website that offers helpful suggestions and advice on planning advance directives and end-of-life care. You can find it online at [www.advancecareplanning.ca](http://www.advancecareplanning.ca))





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# SQUARE ONE

Justin Trudeau has promised to repair the government's broken relationship with the public service. What will that mean?

SUSAN DELACOURT



Prime minister designate Justin Trudeau makes his way from Parliament Hill to the National Press Theatre to hold a press conference in Ottawa on Tuesday, October 20, 2015. THE CANADIAN PRESS/Sean Kilpatrick



For most of the night on Oct. 19, Liberal Leader Justin Trudeau watched the election returns in a suite at Montreal’s Queen Elizabeth Hotel, surrounded by his family and closest friends.

In that small group was Tom Pitfield, son of the man who served as Clerk of the Privy Council to Trudeau’s father. Just as Pierre Trudeau and Michael Pitfield were a powerful duo in the early 1980s, so too are Justin Trudeau and Tom Pitfield more than three decades later.

Pitfield has been one of Trudeau’s chief advisers, especially in the digital domain, since Trudeau began his run for the Liberal leadership — a remarkable journey that culminated in a stunning majority victory. Pitfield’s wife, Anna Gainey, is the Liberal party president.

That small but notable parallel between the two Trudeaus may warm the hearts of all those tempted to hope that a new Trudeau government will work like the old one did when it comes to the public service. Of all the Canadians who spent much of the Harper period yearning for the “sunny ways” Trudeau promised in his election night victory speech, Canada’s civil servants might have been the ones most eager to see the clouds part.

Some professional unions made no effort to mask their delight after the Liberals won. The Canadian Association of Professional Employees pronounced itself “relieved to see the results of the federal election close the curtain on the reign of Stephen Harper’s Conservatives.” Debi Daviau, president of the Professional Institute of the Public Service of Canada, wrote a letter to Trudeau that said: “Canadians rejected the destructive policies and governance of the Harper government.”

But it might be wise for public servants to keep their optimism in check. Much has changed in the interval between the two Trudeau governments, and Justin Trudeau will be responsible for forging a very different kind of relationship with Canada’s public servants — one appropriate to the 21st century.

First, he has to tackle the state of disrepair in that relationship bequeathed to him by his predecessor.

Stephen Harper once said he could write a book on what he had learned about the tension between politicians and public servants. “Probably the most difficult job, you know, practical difficult thing you have to learn as a prime minister ... is dealing with the federal bureaucracy,” Harper told the CBC’s Rex Murphy in 2007, about a year after taking office.

“It’s walking that fine line of ... being a positive leader of the federal public service, but at the same time pushing them and not becoming captive to them ...”

Harper has plenty of time to work on that book now. In the meantime, his successor has to write a whole new chapter in the story of the Canadian government’s relationship with the public service. A rough draft is already out there, in the form of an open letter that Trudeau wrote to public servants at the end of September:

“I want to take this opportunity to assure you that I have a fundamentally different view than Stephen Harper of our public service,” Trudeau wrote. “Where he sees an adversary, I see a partner.”

.....

It might be wise for public servants to keep their optimism in check. Much has changed in the interval between the two Trudeau governments, and Justin Trudeau will be responsible for forging a very different kind of relationship with Canada’s public servants — one appropriate to the 21st century.

.....

The letter, which ran over a few pages and more than 1,300 words, included promises to repeal the Conservatives’ changes to sick leave and collective bargaining, restore the long-form census and install a Chief Science Officer in the public service ranks — to demonstrate that a Liberal government would be basing its policies on facts and evidence.

The speed at which Trudeau puts those measures in motion will help indicate how long he can hold on to the goodwill and optimism his election victory instilled in the public service. Daviau says she’s already encouraged: Trudeau’s letter, she says, means “we’ve been heard.” But there’s a difference between saying the right things and doing the right things.

Public servants were an important force in the 2015 election, whether they ran as candidates or were represented by unions that played a vocal role in the campaign to defeat the Conservatives. One Environment Canada scientist, Tony Turner, became a minor online celebrity with the release of a song — “Harperman” — with a rather catchy chorus: “We want you gone, gone, gone.” The Ottawa region, home to thousands of public servants, saw some of the highest voter turnout in the country.

Trudeau and his team were getting transition help from the public service during the election campaign — though they worked to keep it quiet, to avoid any possible backlash from the Conservatives.

When Trudeau left the Queen Elizabeth Hotel to return to Ottawa the morning after the election, at his side was former deputy minister Peter Harder, a senior policy adviser at the international law firm Dentons and president of the Canada-China Business Council. The choice of Harder to head the transition team was widely praised as a sign the Liberals were serious about renewing morale in the public service. Harder headed many of the federal line departments during his public service career, including Industry, Foreign Affairs and Treasury Board. Before joining the bureaucracy, Harder worked in political offices for the Progressive Conservatives — yet another sign that

Trudeau wants to dial down the tone of partisanship that many say has infused the civil service culture itself. Harder is well known in the federal bureaucracy and he has an intimate knowledge of how government works on the inside and on the outside, through its interactions with the private sector.

“I think Peter’s appointment is good for the incoming government, good for the public service and ultimately good for the country because it will help make that a smooth transition,” Mel Cappe, a former clerk of the Privy Council Office, told the *Ottawa Citizen*.

“I think it’s a stroke of genius,” says Donald Savoie, one of the country’s leading voices in the debate over how federal governance has gone awry in Canada in recent years. His book *Governing From The Centre* offered an indictment of PMO control nearly two decades ago; the title of his most recent book asks a provocative question: *What is Government Good At?*

That question may lie at the heart of the issues to be settled as Trudeau moves to put his stamp on the federal government. A lot of public servants were paying very close attention to Trudeau’s choice of words when he addressed Parliament Hill journalists on his return from Montreal the day after the election — particularly the way he said that his cabinet ministers would be “deciders.”

Savoie says that word — “decider” — is important. It was Savoie who first described cabinet as little more than a “focus group” more than a decade ago, while Jean Chrétien was in power. Under Harper, he says, their status diminished even further. “They’ve gone from focus group to rubber stamp.”

Ten years ago, Savoie was convinced that morale in the public service had hit rock bottom. “And now, it’s worse — lower than that,” he says. “No one thought it could fall any more, but it has.” That, he says, could work in Trudeau’s favour; the relationship between government and the public service now “has nowhere to go but up.”

Savoie and other experts who have been immersed in public service culture for decades all warn that Trudeau has a huge



Katie Telford takes part in a panel discussion in Ottawa on Monday, March 9, 2015.

task in front of him as he tries to reset that relationship. Kevin Page, the former parliamentary budget officer who released his own book during the campaign on the rot in official Ottawa — *Unaccountable: Truth and Lies on Parliament Hill* — says that broken culture will be fiendishly hard to fix.

“Ten years is a long time,” Page says. Many public servants, he says, have become accustomed to “delegating up, not down” — pushing all decisions over to the Prime Minister’s Office. The task of re-learning the old public service role of offering independent advice to elected representatives after a decade in a passive role will be a challenge, he adds.

And the PMO didn’t get to become all-powerful by accident, Savoie points out. Very few policies in a modern government can be made within the silo of a single department; sometimes dozens of departments and agencies are involved in making just one policy decision. As the need for the PMO to co-ordinate across departments grew, so did its power. If Trudeau wants his ministers to be “deciders” with more independence from the PMO, he says, they’re going to have to find some other way to co-ordinate those decisions.



Prime Minister Stephen Harper and prime minister-designate Justin Trudeau shake hands during a ceremony marking the one year anniversary of the attack on Parliament Hill Thursday, Oct. 22, 2015, at the National War Memorial in Ottawa.





Justin Trudeau, right, chats with his chief advisor Gerald Butts after taking part in the Liberal leadership debate in Mississauga, Ont., on Feb. 16, 2013.

THE CANADIAN PRESS/Chris Young

One big factor in government decision-making that affected the public service during the Harper years was the rising influence of anecdotal — as opposed to statistical — evidence. Andrew Griffith, a former director-general at Citizenship and Immigration, has written several important books and articles about this shift in the public service culture. Though the Harper government may be gone, Griffith thinks Ottawa's decision-making apparatus will continue to be influenced by that tension between anecdote and evidence.

The speed at which Trudeau puts those measures in motion will help indicate how long he can hold on to the goodwill and optimism his election victory instilled in the public service.

For one thing, he says, public servants have now learned the value of citing anecdotal evidence to augment the facts and arguments they present to their political masters. Griffith thinks Trudeau's "people-person" political style will have an influence as well: "I think, while he is genuine in his belief in evidence — which will be tested with the possible restoration of the census — he will be very much attuned to anecdote."

If that does turn out to be the case, Griffith says, public servants would be wise "to be more agile and responsive to any anecdotes that (Trudeau) or his ministers share, and be able to have more granular evidence to be able to provide more context for the anecdotes — not to dismiss them, but to help ministers with their decisions and choices."

He also thinks public servants need to be "more present in meetings with Canadians and stakeholders ... to have a better understanding where the government may be coming from."

With Trudeau vowing that the work of the public service will be more based on facts and evidence than it was during the Harper years, many will be looking for ways to

measure whether the broken relationship between government and the bureaucracy is getting any better. Page knows what *he'll* be monitoring — whether federal government departments start showing a greater willingness to be transparent with their internal numbers. Deputy ministers, he says, should do more to release financial documents in a timely fashion, to "push those numbers out the door" as a display of renewed transparency — and sooner rather than later. "I like the phrase 'cement dries quickly,'" Page says, adding that if this new era launches itself with better practices on financial disclosure, it should go a long way towards putting the relationship back on track.

Savoie, like many, said after the election that he expected to see Trudeau offer some early symbolic but tangible measures signalling a change in government's approach to the public service — such as the restoration of the mandatory long-form census. He says he's also encouraged by the fact that the new Trudeau government includes many experienced hands from previous Liberal administrations who will be able to see immediately just how much things changed during the Harper years.

For other hints on how Trudeau and his team will interact with the bureaucracy, it's a good idea to look at Queen's Park. The two advisers closest to Trudeau, Gerald Butts and Katie Telford, gained their political experience working in Dalton McGuinty's provincial Liberal government — Butts in McGuinty's office, Telford working for Gerard Kennedy when he was education minister.

Trudeau himself has laid down some markers already with his style of leadership — which public servants would be wise to observe. He is known for self-discipline, hard work and — most significantly — his willingness to depart with past practices if he thinks they no longer work. His decision to expel Liberal senators from his caucus was an important signal that Trudeau does not feel bound by the past.

That includes Pierre Trudeau's way of doing things, too. This Trudeau may have a Pitfield at his side, but his government is not going to be a sequel to his father's. ■

# MALAYSIAN MAGIC

Overshadowed by Cambodia and Thailand, Malaysia offers travellers a more laid-back introduction to Southeast Asia — at very reasonable prices.

ALAN FREEMAN



The Petronas Towers in Kuala Lumpur. Source: Shutterstock



**KUCHING, Malaysia** — Cambodia has its glorious temples, Thailand’s got the glamorous beach resorts. And Malaysia is that corner of Southeast Asia that Western travellers tend to overlook.

They don’t know what they’re missing. For me, Malaysia is the perfect introduction to the region, combining dense tropical jungles and a profusion of wildlife with spectacular high-rise urban modernity, exquisite food, a diverse population and a friendly atmosphere.

I recently spent two weeks in this country of 30 million, splitting my time between peninsular Malaysia from a base near the capital of Kuala Lumpur, and Kuching on the neighbouring island of Borneo, using it as a jumping-off point for jungle hikes, kayaking and wildlife-watching. Kuching is the capital of Sarawak in the southern half of Borneo, which Malaysia shares with Indonesia. Once a sleepy colonial town, Kuching is now a booming city of 600,000. Yet its Chinese-dominated downtown, with its shops and restaurants perched along the broad Sarawak River, retains a laid-back feel.

Getting to Kuching was easy. My wife and I took a 90-minute AirAsia flight from Kuala Lumpur for \$135 return. Over seven days we were able to spot orangutans, crocodiles, dolphins and proboscis monkeys, go trekking in the jungle and kayaking down a pristine river — and still arrive back at our five-star hotel in time for a late-afternoon swim. We paid just over \$600 for six nights at the luxurious Pullman Hotel for a large king-size room and a generous buffet breakfast that featured Malaysian specialties, lattes and local fruit.

We’re usually not much for group travel; sometimes, it’s the only way to go. Soon after arriving in Kuching, we booked an evening wildlife boat trip (\$60 each). At 4 p.m., our local guide picked us up at the hotel and after a 40-minute drive, we arrived at a boat launch along the shores



Malaysian street food is sophisticated, inexpensive — and delicious.

Source: Shutterstock

Malaysians aren’t into stuffy restaurants with black-tie waiters and linen tablecloths. What you’re more likely to find is lots of street food and its modern variation, the food court.

of the wide and muddy Santubong River, where we climbed into a fibreglass launch with an outboard motor.

In the languid, late-afternoon light, we watched a lone fisherman sweeping his net over the water. On the shoreline, an enormous saltwater crocodile, at least two and a half metres long, lay motionless in the sun, massive teeth protruding from his scaly grin. Another croc — smaller this time — slid smoothly into the roiling waters just metres from our boat.

The Irrawaddy dolphin is an endangered species native to Southeast Asia. Slate-grey in colour and related to killer whales, they’re tough to spot in the river mouths they call home; our captain was careful

not to promise a sighting. But after cruising for about an hour, we ended up spotting several of them, apparently involved in a courtship ritual. Although they’re not showy jumpers, it was still a thrill to see them bobbing around and slipping in and out of the still water. We then turned towards shore and saw several proboscis monkeys — another endangered species, known for their massive noses and relaxed approach to sex — as well as some silvered leaf monkeys. As darkness fell, we made our way to a mangrove lit by a shimmer of fireflies. As we sailed home, we were treated to a snack of local pineapple, bananas and cake, a sweet ending to our three-and-a-half hour boat trip.



Sunset at Kuching.

Source: Shutterstock



A Borneo croc grins for the camera.

Source: Shutterstock



An orangutan family hanging out in Borneo.

Source: Shutterstock

On another day, we headed to the Semenggoh Wildlife Rehabilitation Centre, a refuge for Sarawak’s most famous inhabitants — orangutans. The reserve, a national park, is surprisingly close to Kuching. After paying an entrance fee of about \$3, you take a 1.5 kilometre walk down a road to the collection point for twice-daily orangutan feedings.

These lanky, ginger-haired primates have seen their habitat shrink dangerously over recent decades due to uncontrolled jungle clearance and the spread of palm oil plantations. The gamekeepers told us that the animals are never certain to turn up at a feeding — although the fresh fruit is a big draw. In the afternoon, as we made our way through the jungle to the feeding station, a tree in the distance started to sway as if caught in a sudden breeze. Soon we could see an orangutan swinging from branch to branch with his long, muscular arms, twirling one-handed from a rope strung high above the jungle floor with a graceful nonchalance that would put any Cirque du Soleil acrobat to shame. Clambering down for a free coconut, he

shimmied back up a tree and cracked the shell against the trunk, digging out the sweet pulp with long fingers. Back at the collection point, a female orangutan wandered through a group of spellbound tourists with her adolescent offspring in tow. Unforgettable.

Later in the week, after a couple of excursions to nearby national parks on our own, we decided on a day-long kayaking trip (\$65 each). It began with a 9 a.m. pickup from our hotel and a drive an hour south of the city, where we joined up with three German backpackers. Our guides were three brothers from a local indigenous tribe who accompanied us down the river for the next three-and-a-half hours, with a short break for a delicious lunch. The river was clear and shallow with occasional rapids, but the robust plastic kayaks forgave the occasional scrape along the rocks. We paddled past beautiful limestone rock formations and ended the day with a refreshing river swim. We were home by the end of the afternoon — and by 9 p.m., a CD arrived at our hotel crammed with photos of the trip.

A warning for Canadians about hiking or any sort of physical activity in Sarawak: take precautions. The tropical weather is unbearably hot and extremely humid — so bring hats, sunscreen and plenty of water. The terrain is often rough — even a two-hour hike can be a strain — so make sure you’re in good health before heading out. Adding to the risk is the smog generated by the burning of tropical forest in neighbouring Indonesia, which can be thick in summer and fall.

Food in Malaysia is both sophisticated and diverse, reflecting Malay, Chinese and Indian traditions. The choices are sometimes mind-boggling but *never* expensive. Malaysians aren’t into stuffy restaurants with black-tie waiters and linen tablecloths. What you’re more likely to find is lots of street food and its modern variation, the food court. Kuching offers an extraordinary example of Malaysia’s informal dining tradition in a place called The Top Spot, so named because it’s perched atop a five-storey parking garage. There, in a huge open-air setting covered by tent-like awnings, is a food court like no other, with at least a dozen eateries along the perimeter and hundreds of seats in the centre. A vast array of fish and seafood is on display, ready to be chosen, weighed, cooked and eaten on the spot. There are other choices as well, including a satay stand serving beef, chicken

Malaysia is perfect introduction to the region, combining dense tropical jungles and a profusion of wildlife with spectacular high-rise urban modernity, exquisite food, a diverse population and a friendly atmosphere.



and lamb at about 30 cents a skewer (minimum order of 10). Out of respect for its Muslim clientele, there's no pork satay on offer — but, this being laid-back Malaysia, beer is still readily available.

We spent our other week in Malaysia just outside the capital, Kuala Lumpur. KL, as it's popularly known, has emerged from its inauspicious origins as a muddy river mining town to become a bustling metropolis — yet it remains a city that seems unfinished, with no strong sense of an urban core. It's a sprawl punctuated by clusters of high-rises alongside old neighbourhoods, all of it crisscrossed by boulevards and highways.

Because of the long distances and daunting traffic, walking is not the best way to visit the centre of KL. The hop-on, hop-off double-

decker tour buses (\$15 each) are an ideal way to get an overview of the city. The top deck is conveniently divided into outdoor and indoor seating, so when you're tired of the tropical sun, you can pop inside for some air-conditioned comfort. The bus drives by all the local tourism draws, from the impressive Islamic Arts Museum to historic Merdeka Square, Chinatown and the Central Market, crammed with food stalls and souvenir shops.

One must-see on the route is the Petronas Towers complex — the two soaring Art Deco-inspired office towers that helped put Kuala Lumpur on the architectural map. This gleaming 88-storey stainless-steel tribute to Malaysia's "tiger economy" wealth is the headquarters of Petronas, the state-owned oil company. Completed in the late 1990s, the towers were briefly the world's

Singapore, the city-state at the southern tip of Malaysia, has become synonymous with banking, prosperity and efficiency — a kind of Asian version of Zurich.



The Raffles Hotel in Singapore.

Source: Shutterstock

tallest — they've since been leapfrogged by towers elsewhere in Asia but remain impressive. Designed by Argentina-born architect César Pelli, the Towers are always worth a visit on any smog-free day. A visit to the Observation Tower and Skybridge that joins the two towers halfway up will run you about \$25 (don't forget to ask for the half-price senior's discount). And after a trip to the top, step into the Suria mall next door, which boasts 320 stores and 1.5 million square feet of shopping space.

To be honest, it only takes a couple of days to exhaust Kuala Lumpur's sightseeing opportunities. I decided to take advantage of my stay to visit Singapore, the city-state at the southern tip of Malaysia that has become synonymous with banking, prosperity and efficiency — a kind of Asian version of Zurich. I considered taking a train or bus for the 300-kilometre trip but when I discovered it would take as long as five hours, I opted to do a quick return air trip on the same day. Thanks to AirAsia, this proved a simple proposition. For \$130, I flew down to Singapore at 10 a.m. and back again at 7 p.m., giving me more than five hours to wander around downtown Singapore.

The place really does run like a Swiss watch. The subway is easy to use, tidy and spotlessly clean. (Singapore is infamous for its strict rules against littering, spitting and chewing gum.) For 2.60 Singapore dollars — their dollar is worth about the same as a loonie — I was whisked from the airport to City Hall, right in the centre of the city. Later in the day, as I wandered around the subway station with that 'lost' look on my face, a uniformed transit official asked me if I needed directions and kindly sent me to the right train. I've taken transit systems all over the world and I'd never experienced that level of service.

The centre of Singapore is walkable, although the weather can be dreadfully hot and humid. Unlike Kuala Lumpur, there's a real city centre with a big public square surrounded by historic buildings — including St. Andrew's Anglican Cathedral, a solid but architecturally uninspiring building with

walls lined with plaques in memory of British citizens who died in the colony of disease or in battle — including the 47 who were killed a century ago in the 1915 Singapore Mutiny, when 800 Indian Army troops turned on their British officers early in the First World War.

A few blocks away is the famous Raffles Hotel, named for Sir Thomas Stamford Raffles, who established Singapore as a British colony in the early 19th century. The whitewashed structure, with its lush gardens and protected courtyards, is the epitome of colonial elegance. You can easily imagine Noel Coward or Somerset Maugham stepping out from behind one of its columns. Rooms are outrageously expensive (at least C\$835 a night) but you can get a taste of the hotel's luxury by sipping its best-known invention, the Singapore Sling, in the Long Bar. At \$35 a drink, you might find the experience a bit steep (and be warned that the bar probably will be filled with Australian tourists in T-shirts and sandals, rather than ancient colonial officers in crisp white cotton suits).

I took the subway down to Marina Bay, an ambitious waterfront development built on reclaimed land. The site is dominated by the spectacular architecture of the Marina Bay Sands casino and hotel, three 55-storey hotel towers topped by a huge oblong roof deck and outdoor garden that joins the three buildings. I took a break in the vast atrium at the base of the complex where I watched jet-setters and slot machine gamblers stroll by while nursing a local Tiger beer (\$18, including tip). Cheaper than a Sling, it also came with plenty of free nuts and olives. Though restaurant prices are high, Singapore is famous for its cornucopia of reasonably-priced street food.

Peninsular Malaysia offers plenty of other delights, including the island of Penang and the UNESCO world heritage site of Georgetown — with its colonial architecture, Chinese heritage and fabulous food scene — and the port of Melaka, south of KL, where you can witness the progress of the colonial period from the Portuguese

in the early 1500s to the Dutch and British through several historic buildings.

A word about the people. Malaysia's population is about as diverse as can be imagined. The majority are Malays, who are overwhelmingly Muslim, with sizable minorities of Chinese and South Indians and, in Borneo, significant indigenous communities. There have been tensions between these racial groups in the past but Malaysians today seem a remarkably tolerant lot, and for a foreigner, it remains a pleasant place to visit. We twice rented a car and (despite problems with non-functioning navigation software) found the drivers to be universally courteous — and nobody ever honks. ■

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# TRAVELLING SOLO

Can a single woman travelling alone take on the world? Absolutely.

**KIM COVERT**



Source: Shutterstock

“A bus carrying tourists from Canada, the United States and Australia, as well as three guides, did not fall off a cliff while crossing two ranges of mountains in southwestern Colombia on Thursday,” Diane Menzies wrote in a Facebook post in September, recounting a trip along a road peppered with “potholes like craters on the moon ... (like) the North Atlantic without water.”

The tongue-in-cheek tone is how you know Menzies, 71 — mother of two, grandmother of five — was having a blast.

Menzies, who retired to Campbellford, Ont., in 2004 after more than 20 years as a journalist with The Canadian Press news wire service, took her first solo trip in 1973 when she hitchhiked from Scotland to Spain. She’s travelled extensively by herself, with tour groups and with a long-time partner, to such destinations as China, Southeast Asia and Africa.

“I don’t worry about the trip itself, though I do go through a period of getting-to-the-airport-on-time and will-the-luggage-arrive anxiety,” says Menzies, noting that there are still a few destinations — Colombia (where she’s part of an Elder Treks tour), Southeast Asia and Africa — where she won’t travel on her own.

“I came to Colombia this year because of timing ... so glad I did, too. Tourism is just beginning here but once the word is out, the place will be crawling,” she said. “I knew the drug thing was largely under control and as I am on a tour, security was not an issue. Falling off mountain passes is a more likely risk.”

Menzies is the ideal client for a growing niche travel market: older single women who want to do something beyond what Ottawa travel agent Janet Lavern calls the “seven-day rotisserie package to Cuba,” where you “go to a beach and you just keep flipping over and over.”

Debbie Ross, owner of the Toronto-based Women’s Travel Network, started her company 12 years ago after she tried and failed to find a Canadian agent offering travel experiences tailored for women.

Ross has been a travel agent for 35 years. The businesswoman in her knew there was a market out there waiting to be tapped: women travelling solo — the divorced, the widowed, the never-married, or those with spouses who hate to fly — who are looking “to get away in a nurturing, safe environment.”

The WTN’s first tour was to Tuscany in 2004. It now organizes 10 to 12 trips a year.

“I laugh and say my clients have grown up with me,” says Ross. “We started with safe — Tuscany, France, the typical European tour. Well, now they’ve grown up and are getting more adventurous ... they’re going to Peru and Galapagos and China and India.”

The average age of the women on Ross’s tours (she does one trip a year that includes men) is 60, but they range from 40 to 80. They’re active, fit and healthy.

“We’re not hiking, but we do a fair bit of walking. They need to be able to keep up with the pace.”

Ross got in on the ground floor; even a cursory Google search turns up several Canadian companies and groups catering to some combination of seniors and women. The travel broker Today’s Woman Traveller operates out of Kingston, Ont. The B.C.-based Connecting: Solo Travel Network helps single-friendly groups of travellers get together. About 60 per cent of CSTN’s members are women. Toronto’s Elder Treks offers tours for mixed groups of seniors. The senior-friendly Expand Your World Travel in Ottawa focuses on accessible travel. Online portals for organizing ‘meet-up’ groups of people with common interests are also good venues for single women to discuss and plan their trips.



Squirrel monkeys in the Amazonian rain forest.

“It’s a growing need because women are more adventurous and outgoing. They’re healthier, more fit and they really want to get out and see the world,” says Ross. “Most women say, ‘OK, I’ve done my job, I’ve worked, I’ve raised a family, I’ve sacrificed, it’s now my turn to do the things that I want to do.’”

Ross has some clients who, like Menzies, are already well-travelled. Others, she says, have never travelled alone — some have never travelled outside Canada all.

“With our first-timers there’s many issues that come up. (They’re) worried — are they going to fit in with the group ... are they going to be able to keep up? Can they have a roommate and get along with them? They’re nervous, they’re very nervous going the first time. Their families are nervous for them.”

Ross’s answer to those concerns is to make sure that everyone going in a group has a chance to meet beforehand. She coaches her travellers on what to bring and what to expect, making sure they’re mentally and physically prepared for the trip.

“When they say, ‘I want a single room,’ I’ll say, ‘No, really, you should share,’” she says. “It’s so nice at the end of the day to be able to go back to your room and laugh and giggle and talk about the wonderful experiences of the day. And that’s what we do throughout the trip. We laugh, we cry, we dance, we have so much fun.”





A river cruise takes in a spectacular fireworks show over the Grand Palace in Bangkok, Thailand.

Source: Shutterstock



A close encounter with an African elephant on safari.

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Wine country: The Chianti region in central Tuscany.

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 .....

Lavern, co-founder of Expand Your World Travel, runs two meet-up groups in Ottawa for travellers — one for all ages, one for senior and mature travellers that, according to the website, currently has 271 members. Those coming into the groups learn about travel destinations from people who’ve been there, plan future trips and get to know the people with whom they’ll be travelling.

After 24 years in the travel industry, Lavern says she and her business partner, Alex Yates, are shifting their focus to accessible travel for people “who would like just a little

bit more help than traditional travel provides, or a lot more help, or anywhere in between.”

The single senior clients that she sees are people who may always have travelled with family in the past, or who may have lacked the financial means to travel before they reached a later stage in their lives. One of her jobs is to help build their confidence about travelling — to get them past the fear of being lonely in a strange place.

“One of the reasons that we do the travel meet-up group is so that people can meet

each other in advance and chat and get to know other people who like to travel too, so they have the opportunity to listen to other peoples’ stories who’ve travelled solo... (and) meet potential people who they’ll want to travel with,” says Lavern.

While some of her clients don’t really worry about money, others are working with very tight budgets. But that doesn’t mean they have to stay close to home.

People on modest incomes benefit the most from working with travel advisors — professionals who know where the deals can be found, says Lavern. They’ll know, for example, that some river cruises have single cabins that tend to get snapped up early — cabins that don’t come with the ‘single supplement’ surcharge for travellers staying alone in accommodations priced for two.

They also know how people Lavern calls “Pied Pipers” can get discounts on their trips. “You say, ‘I want to go to Italy in two years and this is the kind of trip I want to do,’ and you work with the travel advisor or tour company and they’ll say, ‘OK, we’ll

help you put that together ... and for every extra person you bring you’ll get a discount.’

“We have some trips that people just have to bring as few as eight people with them and they get to go for free.”

Single travellers also can shave their costs by taking advantage of the economies of scale available to group tours, and by booking a year or more in advance. Lavern uses a river cruise — where the itinerary is available a year or more in advance — as an example.

“You put a deposit down — and the deposits are usually refundable up until about six months prior to the trip sailing, so you really haven’t risked anything and also you know exactly how much your trip is going to cost.” That way, you know how much money you have to save and how much time you have to save it.

Since many transactions worldwide are done in U.S. dollars, Lavern also advises women to open a bank account in that currency and to put money in it while the exchange rate is good, so that they don’t lose half their trip fund if they have to exchange money when the rate is bad — as it is now.

Also, she says, check to see what kind of insurance coverage you have on your credit card, or with your workplace health plan or retirement plan, and then just buy enough extra insurance to fill in the gaps.

“Buying your air ticket in advance will save you money. Buying everything in advance saves you money over the long run,” says Lavern. “And also, if you plan far enough in advance ... in the next year there might be a couple of people who want to join you. But if you do it too last-minute, nobody else has time to plan.”

Group travel might bring economies of scale and a greater sense of security, but that doesn’t mean that the senior single female traveller can’t have perfectly safe solo trips. Menzies has spent time on her own in Malta (a favourite destination) and in Oaxaca, Mexico.

“I could get by with my rudimentary Spanish and am not out and about at night. I always felt secure,” says Menzies. “I am an early person so I am up and out usually by 6:30, a great time to go for a long walk that ends with coffee on the Zocalo.”

She says she has never doubted her ability to look after herself while abroad. “Finding people to talk to or chat with or drink with is never a problem. And I am multilingual in sign language. I have fun. It helps to be friendly — a smile works no matter where you are in the world.

“People are people everywhere. And I am quite happy with my own company. Sometimes being alone is best. When just wandering or being in an art gallery or museum, (my former partner) Shawn used to wander off and it drove me nuts.” ■

## Tips for the senior single woman traveller, from the experts

### Debbie Ross:

1. Just do it. Don’t be afraid.
2. Do your research on the company you’re travelling with and make sure that its values and tour style align with what makes you comfortable.
3. Know your abilities. Be honest with yourself and your tour company about what you’re able to do, so that you’re matched with the right group.

### Janet Lavern:

1. Work with a travel advisor. They know things you don’t.
2. Book far enough in advance to take advantage of any deals on single supplements.
3. Take your kids or grandkids. You’ll have experiences to share so that in the coming years you can say, “Do you remember when Grandpa screamed all the way down the zipline?”

### Have a safe solo adventure! A Woman’s Safe Travel Guide, produced by the Government of Canada, is full of tips for the single female traveller.

Author Marybeth Bond, who’s travelled solo around the world and who founded the online magazine The Gutsy Traveller, offers these tips:

- Be aware of cultural taboos and sensitivities about Western dress, and pack accordingly. Guide books such as the Lonely Planet series are helpful for this.
- Don’t pack more luggage than you can lift on and off a train yourself.
- Trust your instincts. If you feel something is off, move on quickly.
- Avoid being a target. Leave expensive-looking clothes and jewelry at home, and wear a money belt or carry valuables in an inner pocket.
- Protect yourself. A rubber doorstop is cheap, light, and will give you peace of mind in a room with a flimsy lock on the door.
- Consider wearing a wedding ring if you don’t already. “An imaginary husband can give you respectability. Besides, he may arrive at any moment.”





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More great short-duration vacation destinations, right around the corner.

**ALICE MUSABENDE**

Back in our summer edition, we told you about some great Canadian holiday destinations for inexpensive, short trips. We got a lot of positive feedback from readers, which got us thinking — why stop at summer?

Canada is a winter country; before overseas flights became cheap and widely available, we all knew how to have fun in the cold. And while the Canadian dollar rallied somewhat in early October, trips to foreign destinations are pricey right now.

So here's our list of top winter holiday destinations for snowbound snowbirds — our favourite spots for making warm memories in a Canadian winter.

**PHOTO:** Fireworks at Carnaval de Québec. Credit: Bureau du tourisme de Québec



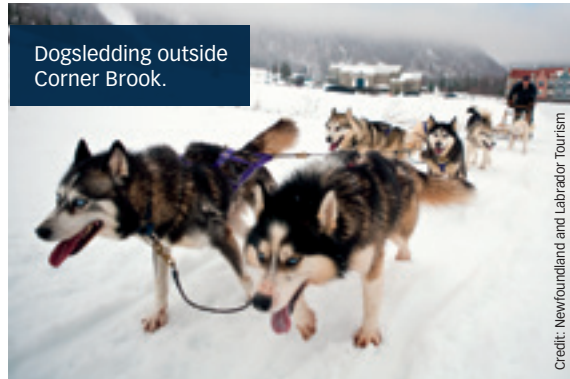


Travellers sample some of the local product at the Icewine Festival.



Getting up close and personal with a seal pup on the Magdalens.

Credit: Tourisme îles de la Madeleine



Dogsledding outside Corner Brook.

Credit: Newfoundland and Labrador Tourism

.... NIAGARA ....  
ON THE LAKE  
Winter in wine country

On the south shore of Lake Ontario, at the mouth of the Niagara River and just an hour and half south of Toronto, sits the beautiful and well-preserved 19th century town of Niagara-on-the-Lake. In this village — once awarded the title of ‘Canada’s Prettiest Town’ — people embrace winter the way beachgoers embrace Rio. Janice Thomson, manager of the region’s tourism office, calls Niagara-on-the-Lake the perfect winter destination for retirees. “It’s not only accessible from anywhere in Canada, it’s also a lovely area, with historical charm, that offers comfort, safety and, of course, adventure.”

Winter festivals kick off in early December with the Candlelight Stroll, a scenic tour of the town’s heritage district accompanied by musical entertainment on every corner. The Niagara region is home to one of Canada’s most celebrated exports — ice-wine — and Niagara-on-the-Lake is

home to 2015’s Icewine Festival, with special tastings at hundreds of local wineries every day of the month. The festival includes gala events such as Sparkle and Ice, an evening of cocktails and culinary creations, and Wine on the Ice, a spectacular outdoor dinner party featuring local cuisine and wines from throughout the region.

Even if you skip the festival, the town offers a number of destinations for the dedicated foodie. For an authentic regional food experience, check out the OLIV Tasting Room at Strewn Winery, a short drive from downtown, where executive Chef Robert Webster offers what he proudly calls “food that is bursting with intense aroma and flavour,” based on locally-grown products.

And if you’re one of those people for whom ordering à la carte is never enough, you can sign up for a ‘backstage pass’ to the Peller Estates Kitchen. There, you can watch Chef Jason Parsons and his team put together a seven-course meal, pairing it with local wines.

Niagara-on-the-Lake offers a wide range of accommodations; you can even choose one as part of a winery tour package. And of course, shopping in the old village is a must.

— QUEBEC CITY —  
The best winter in the world

If you’ve never visited Quebec City in winter, you’ve never seen the city at its very best. Winter is when the world comes here to play — when the edges of this living museum’s grey stone walls and pavements are softened by an average snowfall of over 400 centimetres per year. Nobody does winter better than Quebec.

For starters, there’s Carnaval de Québec — a classic. For over 60 years, this three-week-long celebration — which starts the last weekend of January — has been one of the world’s biggest winter events outside of the Olympics. The event boasts a wide range of entertainment and attractions, from skijoring (where skiers are towed behind galloping horses — sounds weird but it’s fun to watch) to dog-sledding to outdoor concerts. It’s certainly the only winter festival with its own ambassador, Bonhomme — who would like to remind you that he is not a mascot. “A mascot doesn’t speak. Bonhomme is an ambassador because he speaks,” says Paule Bergeron of Québec City Tourism. “He is the king of the festival and outside of the winter carnival he travels the world to promote the festival.”

No visit to the Carnival is complete without a trip to the famous Ice Palace, just a 15-minute drive from downtown. It’s the only ice hotel in North America and features some of the finest snow sculptures in Canada. And just in case you were planning on getting hitched this winter, better book early: the Ice Palace’s chapel hosts about 40 weddings per season.

Who says a winter holiday has to be all about the outdoors? Pamper yourself; the Québec City region is home to some of the best Nordic spas in Eastern Canada, where you can alternate between hot water and cold water treatments before lounging in front of a fireplace.

And what would winter in Quebec be without comfort food? At the restaurant Aux Anciens Canadiens in Old Quebec City, they serve pea soup, made the traditional way. A 15-minute drive outside the city brings you to beautiful

île d’Orléans, home of the sugar shacks that make the very best maple syrup in the world (you’ll have to wait until close to the end of the winter for this one). And of course, don’t forget to sample some ‘caribou’, the official drink of Carnaval — red wine, hard alcohol, a little maple syrup and cinnamon. (Handle with care.)

ÎLES DE LA MADELEINE  
— An ocean of living ice —

Unless you hail from the beautiful îles de la Madeleine, an archipelago in the middle of the Gulf of St. Lawrence, you probably don’t know what it’s like to spend a beachfront winter in Canada. This is the place to do it; about the only thing more beautiful than summer in the Magdalens is winter in the Magdalens.

You can get there year-round by road and ferry, or by flying in direct from Montreal or Quebec City. In winter, the islands’ white sand beaches and rolling green hills transform into a lunar landscape of snow and ice. By March, the ice floes around the islands are crowded to the horizon with harp seals giving birth to their pups. For three weeks, it’s a natural wonder that can be seen almost nowhere else in the world.

Seal observation tours started about 30 years ago, organized by the local Château Madelinot. There, you can arrange a tour to see the seals up close and take photos. Ariane Bérubé of the Château Madelinot says the pups are quite blasé about all the attention. “The harp seal pups will take a pose and let themselves be photographed. It’s perfect for those who love nature and who love to watch fauna in its natural environment.”

Nancy Cormier, manager of the local landmark restaurant Les Pas Perdus, says winters in the Magdalens tend to be short and less snowy than they are on the mainland — and much quieter than the Islands tend to be during the peak summer tourism season.

There’s a reason they call it  
.....‘WINTERPEG’.....

If you want to experience a *real* Canadian winter, Winnipeg is the place to go. Manitoba’s capital gets its fair share of cold temperatures (think -30°C before the wind chill factor) between December and April. Winnipeggers have a long history of embracing winter, and the city has started establishing itself as an off-season tourism destination.

Don’t miss the ever-popular Festival du Voyageur, Western Canada’s largest winter celebration of French Canadian culture. Offering a vast array of historical, recreational and educational activities, the festival interprets and celebrates *voyageur*, Métis and First Nations history.

For a once-in-a-lifetime dining experience, check out RAW: Almond, the world’s only pop-up restaurant located on a frozen river. Created

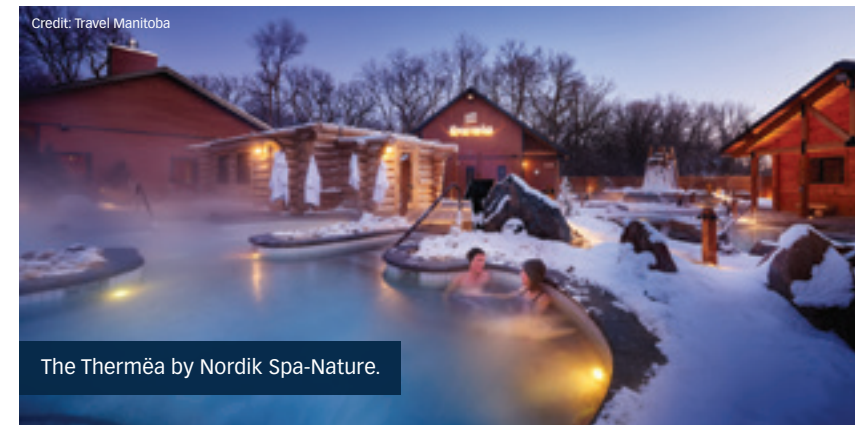
by chef Mandel Hitzer — and open for just three weeks a year on three feet of ice at The Forks National Historic Site — this restaurant has hosted some of Canada’s top chefs.

Winnipeg’s renowned Thermëa by Nordik Spa-Nature is a luxury Scandinavian-style spa located in a stunning natural setting beside the Crescent Drive Golf course next to the Red River. Here you can enjoy hot and cold pools, massages and saunas.

If you want to venture further afield, don’t miss the Northern Manitoba Trappers’ Festival, held annually in The Pas (about 600 km northwest of Winnipeg, so it’s better to fly). The festival, which honours the legacy of Canada’s northern pioneers, features chain saw competitions, a cured meats contest and the crowning of the King Trapper and Fur Queen.

NEWFOUNDLAND & LABRADOR  
— Winter on the rocks —

Sometimes the best winter holiday destinations are the ones off the beaten track. Everyone knows how beautiful Newfoundland and Labrador are during their temperate summers — but Newfoundlanders know their home saves its best scenery for the off-season. And for skiers, Newfoundland’s west coast might be the best-kept secret in North American tourism.



Credit: Travel Manitoba

The Thermëa by Nordik Spa-Nature.



Credit: Canmore Business and Tourism

Snowshoeing in Kananaskis.



If you're flying in to Saint John's, you can either drive to the coast (it takes about six hours) or fly to Deer Lake (about an hour and a half). In Steady Brook, Marble Zip Tours offers exhilarating zipline rides with a beautiful view on the Humber Valley. The company also runs other adventure packages combining accommodations and outdoor adventures.

In nearby Corner Brook, the Marble Mountain Ski Resort — said to be the largest ski resort east of the Rockies — offers 39 trails for alpine skiing and snowboarding, as well as an assortment of villas at the foot of the mountain. "Skiing is part of the culture in Newfoundland, and Corner Brook is increasingly becoming a prime destination for skiers," says Cole Fawcett, director of sales at Marble Mountain Resort.

Further up the island, in Gros Morne National Park (a UNESCO world heritage site), you can take up cross-country skiing, snowshoeing or dog sledding. Gros Morne Adventures offers packages and tour guides for all kinds of outings.

In central Newfoundland, Corduroy Brook in Grand Falls-Windsor is a 15-km trail system perfectly suited for cross-country skiing, snowshoeing and snowmobiling, especially for beginners.

All of these communities have their winter festivals with evening activities and entertainment; one of the best is the Festival of Lights in Bay Roberts, just an hour and half drive north of Saint John's. This award-winning festival is a celebration of all things Christmas, with a vast collection of seasonal lighting displays and a live Nativity scene. There are plenty of hotels and B&Bs to choose from, and even cottages that accommodate winter travellers.

### KANANASKIS —COUNTRY— Winter in the foothills

When non-Canadians think of the Canadian winter, they think about the Rockies. Those majestic, snow-clad peaks, blinding white in the sunshine, sloping down to dense forest — if you've never seen them up close, your first visit will make you feel like you've stepped into a new and better world.

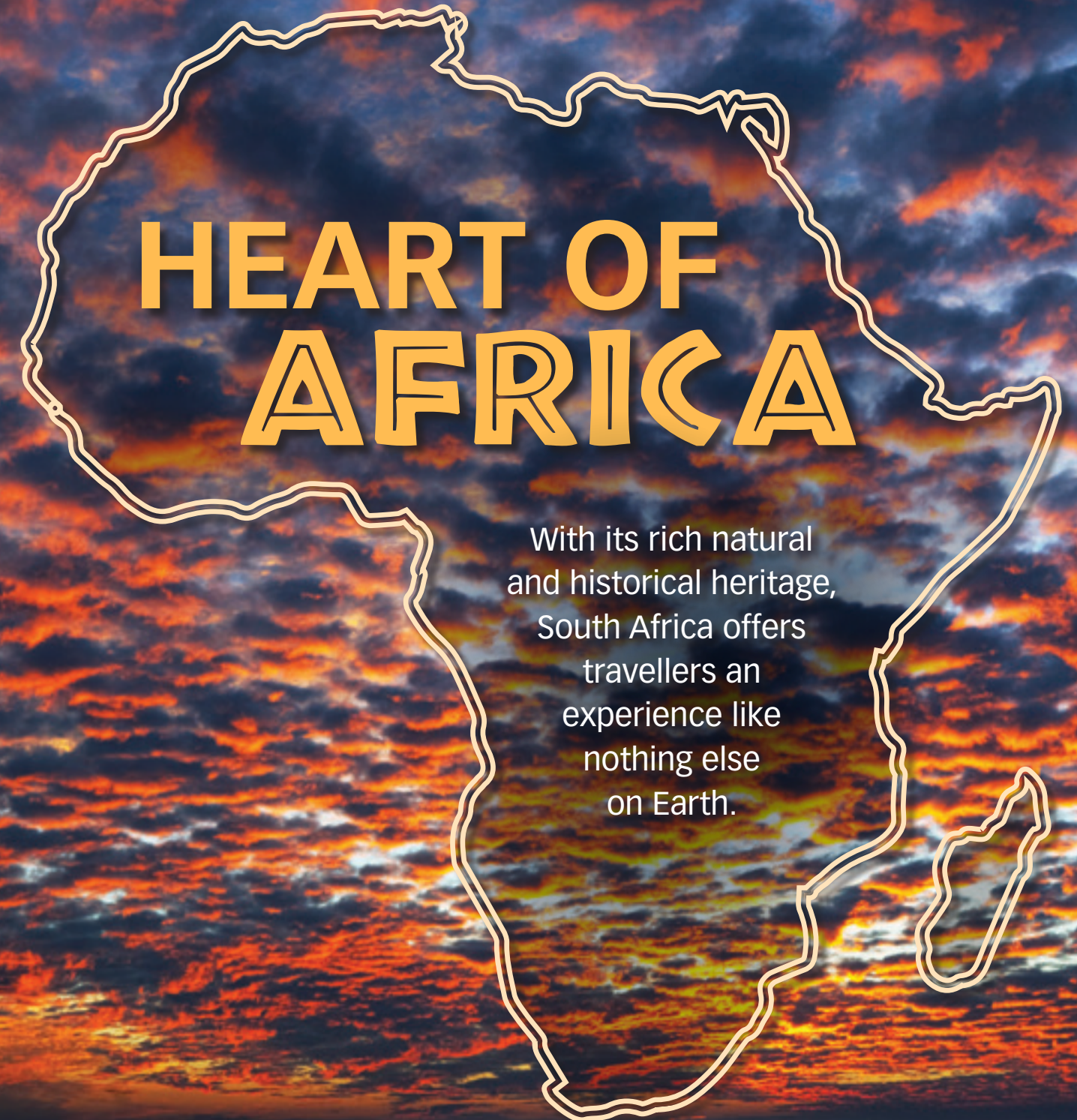
High-country hotspots like Jasper and Banff tend to be the major draws for foreign tourism,


but people in the know tend to head off the beaten path — to Kananaskis Country. Located just 30 minutes west of Calgary, Kananaskis is stunning in the off-season and has to be one of the world's great winter sports destinations; it hosted the 1988 Calgary Winter Olympics.



Kananaskis offers over 4,000 square kilometres of foothills and mountains to explore. The Canmore Nordic Centre is the spot for downhill and cross-country skiing, while Mount Engadine Lodge offers dog-sledding and snowshoeing. And you can pack light; Kananaskis Outfitters will rent you all the necessary gear and hook you up with guided excursions.

Bird-watching enthusiasts will be happy to learn that Kananaskis is a major migratory corridor in late winter and early spring. At Mount Lorette in Kananaskis National Park, you can spot over 200 species of birds in a single day.

And after a long day on the slopes, you've got no shortage of après-ski options: check out the Delta Lodge at Kananaskis, the Mount Engadine Lodge, or the luxurious Nakiska Ski Resort, all of which offer seasonal packages. ■





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Wild zebras cross the grasslands at sunset. Source: Shutterstock



Luxurious resorts, open-air safari drives, vibrant cities ... this must be South Africa. Few destinations anywhere in the world can match the range of enriching experiences offered by this nation on the southern tip of the African continent.

You've probably heard people talk about their 'bucket lists' — the things they want to do and see in retirement. A good bucket list needs life-defining experiences, which can include things like a wedding or the birth of grandchildren. But the *best* bucket lists bring you experiences that are unique, things you seek out — adventures, in other words.

Maybe that's why South Africa tops so many lists. And one great way to bring all the wonders of South Africa to life is with a tour that blends the must-see destinations with more immersive cultural experiences.

"It's amazing and it's one of the world's best-kept secrets," said one traveller just returned from South Africa. "The whole experience is a wow, and has so many surprises throughout."

More and more Canadians are visiting exotic destinations. The travel market is heating up as travellers try to check items off their personal bucket lists. While a few local day trips here or there can be nice, pause for a moment and imagine making eye contact with a lion in South Africa's Kruger National Park.

"It's amazing and it's one of the world's best-kept secrets ... The whole experience is a wow, and has so many surprises throughout."

Think about it. Two million hectares — about 7,523 square miles — of protected game reserve spread over the savannah plains of South Africa, ringed by mountains and dense tropical forest. Home to more than three hundred types of trees, over five hundred species of birds, about 114 species of reptiles and almost 150 species of large mammals, Kruger is a global treasure house of biodiversity. It's one of the largest game reserves on the continent — something no visitor to South Africa should miss.

Explore this gorgeous park with a full-day game drive in an open-air vehicle — perfect for searching for the 'Big Five', the large mammal species most closely associated with the African grasslands: elephant, buffalo, lion, leopard and rhino. Keep that camera poised: you'll see plenty of impalas, zebras and giraffes as well, while a local expert offers insights into the lives and behaviour of these fascinating animals. Unwind with a picnic lunch with the park's stunning grasslands as backdrop. It's an unforgettable experience.

But there's far more to South Africa than its rich biological heritage — there's an

The best bucket lists bring you experiences that are unique, things you seek out — adventures, in other words.

amazing human history to explore here as well. Make sure you take a guided tour of Soweto, the South West Township of Johannesburg, South Africa's largest city. This tour showcases luxurious mansions and informal settlements. Along the way, you'll learn about the historical significance of the area and visit the Hector Pieterse Museum, which commemorates the role played by the country's students in the struggle against apartheid.

Travellers can dive in and experience the regional lifestyle by joining locals for lunch at a nearby *shebeen*, or house tavern. In the afternoon, take time to ponder this city's pivotal role in regional and world history with a visit to Liliesleaf Farm — the former secret meeting place of Nelson Mandela and other leading figures in South Africa's liberation movement, the place where the nation's journey to freedom began.

Don't pass up a chance to visit the Featherbed Nature Reserve in Knysna, in the heart of the beautiful Garden Route. Start the day with a lagoon cruise that takes you to the striking Knysna Heads that mark the entrance to the lagoon. Then board a 4x4 vehicle and travel deep into the forest.

Cape Town is a terrific place to close a tour. Table Bay, once a supply station for the Dutch East India Company, is a thriving metropolitan area noted for architecture that fuses French, German and Dutch traditions. See it all from a cable car that whisks you to an altitude of more than 3,000 feet, landing atop the aptly named Table Mountain. The views of Cape Town, Robben Island and Lion's Head will leave



A bungee-jumper hangs suspended between the cooling towers of the decommissioned Orlando Power Station in Soweto.



A beach at the Featherbed Nature Reserve.



Cape Town under the stars.



A leopard catches some late afternoon sun.



A tourist enjoys a close encounter with elephants.

you breathless. You can even make a special stop at the iconic Milnerton Lighthouse.

While in Cape Town, head out to explore the astonishing coastal scenery and charming towns of the Cape Peninsula. You can check out Cape Point, one of the most southerly points on the African mainland, and nature lovers can stop for a visit with the penguins at Boulders Beach.

With its breathtaking mountain scenery, winding coastlines, remarkable cultural

diversity and abundant wildlife in its natural habitat, South Africa is a holiday destination like no other. This is a land of possibilities, where every bend in the road and every hilltop brings new visions of beauty, new ways to see the world — filling your mind and soul, revitalizing your spirit and reinventing your thinking. South Africa is waiting for you. ■

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# Your winter WELLNESS PLAN

It's cold out there. Be ready.

## MIKE BRUCE

Canadians are winter people. When fall ends and the deep freeze begins, we don't sulk on the couch — we get moving. Whether your preference is for high-impact sports like skiing or just a long daily walk, staying active keeps you fit, happy and alert.

What many don't realize, however, is that some of us — regardless of age — don't adapt automatically to drastic seasonal climate changes. We need to prepare ourselves. The best way to start is with diet.

I'm not talking about micromanaging everything you eat, but there are some simple ways you can use nutrition to make winter activities more enjoyable — and cold weather much more tolerable.

The usual culprit behind poor performance, fatigue or lack of motivation is dehydration. Lack of fluids in general is not good for you but what few people realize is that dehydration happens just as often in winter as it does in summer.

In cold weather, your body temperature goes down, which leads your metabolism to increase the humidity of the air you breathe. Humidifying the air in every breath forces your body to burn more calories, so you lose more water through respiration.

All of which simply means that, if you want to keep your energy high when the temperature is low, you should make sure to drink that extra glass of water before going out to play a game of shinny or shovelling the steps.

Some of the same rules apply to food. We burn more calories when we're trying to stay warm. We need to replenish those calories with a smart balance of macronutrients.

You'll often hear avid gym-goers say, “Carbs are your friend!” The same thing goes for staying warm and active in winter. Nutrient-dense dishes loaded with complex carbohydrates are best. My personal favourites include oatmeal with fruit and low fat Greek yogurt (for early risers with an appetite), or a hearty turkey chili loaded with veggies, beans and quinoa for a quick fix of everything you need.

Cold food can be counterproductive in cold weather, for the obvious reason: it slightly lowers the body's core temperature. Hot food is not only easier to digest, it does a better job of satisfying your appetite and giving you a metabolic boost in low temperatures.



Let's talk about fat. Dietary fat can get you into trouble, depending on the choices you make. But healthy fats like fish oil should be a staple in your daily routine.

In my professional opinion, a daily Omega-3 fish oil supplement is one of the most underrated dietary tools for staying healthy. The proper amount of fat in your diet gives you increased energy and keeps your joints supple. (Remember that scene in *The Wizard of Oz* where the Tin Man gets rusted up? Think of Omega-3 fish oil as 'oil for the Tin Man'.) One thousand milligrams with breakfast will give you a boost of natural energy and help limber up any tight joints in bitter weather.

And if you plan on being active outdoors in cold weather for an extended period of time, the best advice I can give you is to be prepared. Pack yourself a snack — some low-sugar protein bars, nuts, simple fruit like apples — to keep your blood sugar up and fuel your body with much-needed carbohydrates. And don't forget to bring at least a litre of water with you.

Ready? Great! Get out there! ■

**Mike Bruce** is an Ottawa-based personal trainer who works with pro athletes, fitness enthusiasts and weekend warriors. He is a Certified Physical Preparation Specialist and specializes in helping clients with strength and conditioning, weight loss and mobility.



# DON'T MISS OUT.

# GET YOUR FLU SHOT.



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# ASK THE PHARMACIST

Everything you need to know about the flu.



## What is it?

Each year in late fall and through the winter, flu strikes. Influenza, commonly known as the flu, is a common, highly-contagious respiratory infection that affects the nose, throat and lungs, and makes you feel quite ill. The flu is not like the common cold.

## How does it spread?

The flu spreads through droplets that are distributed by those infected. These droplets are spread through coughing, sneezing or even talking. Sneezes can send germs flying as far as six feet. The flu is also spread by direct contact with objects and surfaces that have come in contact with flu germs. Flu germs can live on surfaces for two to eight days.

Remember, people may be contagious for a few days *before* they know they have the flu, and for five to seven days *after* their symptoms have gone away.

## When does the flu season start? How prevalent is the flu?

In Canada, the flu season usually runs from November to April. This is why it's important to get your flu shot between October and December, before the number of flu cases increases. Approximately 3 to 7.5 million Canadians will get the flu in any given year. If the vaccine and the flu strain are a good match, the vaccine can prevent the flu in about 70 to 90 per cent of healthy children and adults. **You need an annual vaccination because the vaccine's protection will decline over the year.**

## What are the health consequences of the flu?

Most people will recover fully in about a week to ten days, but some may develop serious complications. According to the Public Health Agency of Canada, the flu accounts for, on average, **12,200 hospitalizations and about 3,500 deaths every year.** People with chronic conditions, children younger than five years (especially those younger than two years) and pregnant women may be at greater risk of developing complications from the flu.

## How can you prevent the flu?

Your best defense is the annual flu shot. There are a number of other ways to protect yourself: washing your hands frequently, avoiding touching your face with your hands, sanitizing household surfaces and children's toys, and maintaining a healthy and active lifestyle.

## Who should get a flu vaccination?

Every Canadian over the age of six months should get an annual flu shot. Even young, healthy people can get the flu and become seriously ill. Even if you had a flu vaccination last year, you need to get a flu vaccination again this year.

Those who should *not* get the flu vaccine include children younger than six months, people with a severe allergic reaction to eggs, or those who had an allergic reaction to the flu vaccine in the past. Those with an acute illness, an infection or a fever should postpone getting the flu shot until they are in better health.

Get your flu vaccination early in the flu season so that you are already protected when the flu starts circulating in your community. It takes about two weeks after you get the flu shot for your body to become protected against the flu. Once you have been vaccinated, you will have the benefits of protection for as long as the flu is circulating. But remember — you need an annual vaccination because the vaccine's protection will decline over the year.

**Reduce your risk. Get the flu shot. ■**

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# CHEATIN' HEARTS

The new wave in infidelity — and how you can cope.

SUE MCGARVIE



Unless you spent the summer on Mars, you heard about the Ashley Madison hack. This popular Canadian extramarital hook-up site — with its provocative motto, “Life is short ... have an affair” — was ripped wide open by unnamed online pranksters back in August. The hackers posted the personal information (including email addresses, credit-card numbers and, yes, sexual preferences) from some 32 million confidential accounts. That’s a lot of spouses with some serious apologizing to do — especially here in my hometown of Ottawa, which boasted a mind-blowing 200,000 Ashley Madison accounts.

Needless to say, as a relationship counsellor, I had a busy summer. Some of my clients even reported being targeted for blackmail.

So is infidelity really so rampant these days? In a word, yes. And it’s gone well beyond the ‘seven-year itch’.

In a widely quoted 2005 paper, researchers Blow and Hartnett concluded “most men would cheat if they could get away with it.” I’ve long believed that men are wired

biologically to be drawn to anything ‘new’ sexually. New women, new hair colours, new ways of being sexual — novelty will always make the average guy sit up and take notice. In their thought-provoking 2010 book *Sex At Dawn*, researchers Christopher Ryan and Cacilda Jethá make a strong physiological and anthropological case for saying human beings aren’t built for monogamy — and that the nuclear family is a more recent innovation than you might think. I often remind my clients that we’re only five hundred generations removed from living in caves and in many ways our sexual needs haven’t changed much at all. In men, the drive for multiple partners can be very powerful. That doesn’t excuse them when they make passes at every woman who crosses their path — but it does explain why men typically can’t help thinking about sex all the time. And as men age, they can grow more anxious about their fading virility and the time they have left, asking themselves, ‘Is this all there is?’ as they spend their disposable income on sports cars and Rogaine — and pursue multiple affairs.

Women cheat for different reasons. Women who stray are often looking for the kind of positive male attention they aren’t getting from their partner. Yes, some are looking for sex — especially if they aren’t getting quality sex from their mate — but many women simply want to feel a “connection”, even in the absence of sex. They want flirty glances over cocktails, footsies under the table — an elegant dalliance. They want the excitement of being noticed, listened to, seduced ... *wanted*. A lot of women are also drawn to fantasies of submission, of being ‘taken’. The book *50 Shades of Grey* may be badly written, but it and its sequels are runaway bestsellers — so you know there’s something going on there.

As a rule I recommend honesty and transparency in relationships — but not if you’ve got an affair on your conscience.

Live with it — that’s the price you pay for cheating. Telling your spouse about it won’t ease your guilt, but it will make your partner angry, disappointed and hurt, probably for a long time. Confessing to an affair is both unnecessary and hurtful, and it makes the future of the relationship uncertain.

The best way to deal with an affair is to avoid having one in the first place — and that means accommodating the human need for ‘newness’ and excitement within a stable relationship.

Sexologist Jessica O’Reilly gave a great talk recently on what she calls “monogamish” — monogamy with a fantasy component. She uses the example of a couple fantasizing together about a random third party joining them in the bedroom.

But fantasies may not be enough when one partner or the other wants to cross the line. In those cases, I sometimes suggest acting out the fantasy safely, actively and honestly. That could mean a visit to an adult club, or clothing optional beach, or an adult lifestyle vacation resort. It might mean having someone new join you and your partner in the bedroom — but only on Skype.

When partners talk openly about what they want, they avoid betraying the trust that all good relationships need. Set boundaries, chose ‘safe words’, work through jealousies and focus on sexual communication. When fantasies are acted out safely, they can save a marriage. ■

.....

**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](http://www.sexwithsue.com).**



## Sharing the JOURNEY

The perks — and pitfalls — of taking social media on holiday.

PETER ATKINSON

Travelling with technology is a great illustration of that old saying: what you lose in the swings you make up in the roundabouts. Today’s technology makes it very easy to share photos and stay in touch while travelling. But you have to take precautions.

Whether you’re using a tablet, a mobile phone or a laptop when you’re on the road, there are a couple of basics issues to keep in mind.

First, check with your cell provider about roaming charges. You may be able to purchase an add-on that will save you from a much larger phone bill down the road.

The second issue is privacy. Information sent over free open wireless networks (Wi-Fi) in places like a McDonald’s, a Starbucks or even an airport — including the passwords you use when you login to a website — can be read by anyone with fairly basic equipment.

Your hotel Wi-Fi network is safer. A vulnerability that affected the hardware hotels commonly use was identified several months ago and, hopefully, has been fixed. But check the network name to make sure that you’re connecting to the hotel’s actual network; it’s easy for someone with bad intentions to create a fake Wi-Fi network and name it after the hotel — so be sure to get the hotel network’s correct name and password from the front desk.

You can also check to see if two-step authentication is available. Here’s how it works: before the network allows you to login to a site or an app, a numeric code is sent to your cell phone that you must type in on your screen. At home that can seem like an extra hassle, but on the road it can be a vital precaution to keep your private information private.

The safest option is to use your smartphone or tablet to create your own private network. Apple and Android-powered devices have settings that let you do this pretty easily. The only downside is that, since you’re using a cell phone signal instead of Wi-Fi, you run the risk of incurring data charges. But that’s something you can prepare for with a pre-departure phone call to your service provider.

With your privacy protected, we’re back to the roundabouts. From Facebook to Instagram to TravelPod (which lets you print a book of your trip photos and notes), there are lots of great tools available for sharing your travel adventures. It just becomes a question of when you should use them.

Personally, I think it’s probably better to hold off on posting until you get home. The whole point of social media is that it makes it easy to stay connected and share. But unless you’re sure that you know everyone you’re connected with — and who *they’re* connected with — travel updates can be the digital equivalent of an overflowing mailbox or an unplowed driveway while you’re away.

If you do want to share updates while you’re travelling, a better solution is to use a service that allows you to control who you invite to see your information. Evernote and Dropbox both have free levels of service, and Skype, available as an app or a download for your laptop, lets you make free phone or even video calls to any Skype user anywhere in the world.

Which might be another great travel experience to bring home. Happy travels. ■



# ARE YOU READY FOR THE REST OF YOUR LIFE?



Solid retirement planning starts with asking some tough questions.

#### TIM ST. VINCENT

Everyone wants a comfortable retirement — but wanting it and being ready for it are two entirely different things. There are steps you need to take before entering retirement. The first step is to ask yourself, and your partner, some tough questions.

What will your retirement income be? Where will it come from? How will you live on a reduced income? How will you manage your existing debts and ongoing expenses? These are only some of the questions you need to answer — even if you've already retired.

In 2000, only 8 per cent of retirees still had a mortgage; that figure is now 64 per cent. Thirty-five per cent of Canadians struggle to pay their monthly bills and 50 per cent have no budget. Canadians aged 55 and older make up one of the fastest-growing demographics in the country; sadly, many of them still struggle with debt. That's why it's important to ask yourself if you're ready for retirement.

Retirement can come upon us quickly — and even though we think we're prepared, the reality can surprise us. Things to consider include replacing big-ticket items, financially assisting adult children, income streams and estate planning.

Retirement planning means more than making sure you can meet monthly expenses. What will you do when you need to replace a vehicle, a roof, a water heater? Will these costs come out of your savings, a TFSA or RRIF? Our health care needs also grow as we age, along with their costs. How will you pay for prescriptions, aid devices, the renovations you'll need to allow you to stay in your home — or the cost of moving to an assisted living facility?

Children are a blessing, and sometimes adult kids rely heavily upon parents for financial help. It's important to create a plan that allows your grown children to live financially independent lives. That means making it clear that your retirement income is fixed — and unless there's a legitimate emergency, the Bank of Mom and Dad is closed.

Think about where your income will come from. Will you receive money from pensions, RRSPs, OAS and CPP? If you have debt it's important to remember that, in certain circumstances, the funds in your account can be seized by creditors without your prior knowledge or consent.

It's a good idea to 'triage' your finances and to fully understand your complete financial picture: assets, debts and future goals. It's also important to discuss your goals with your partner — and to realize that goals come with a price tag. Assign a timeline and a cost to your goals and review them regularly.

Everyone wants a comfortable retirement — but wanting it and being ready for it are two entirely different things. There are steps you need to take before entering retirement.

Put together a legal checklist. Do you and your partner have an estate plan that includes your wills, power of attorney and health care directives? Have you reviewed your will with your executor to make sure your wishes are understood? Proper estate planning can make life a lot easier when you're coping with illness or death in the family.

The things I've mentioned here only scratch the surface of retirement planning; there's a lot more to it than just filing paperwork with your HR representative. To retire well, you have to do more than secure your income — you have to secure your debt also.

Don't put it off — but don't do it alone. Talk to a certified financial planner (CFP) and an accredited financial counsellor (AFCC) specializing in credit counselling. We can help you get the retirement you need. ■

**Tim St. Vincent** is a retired CFP and a financial educator with the Credit Counselling Society (CCS), a non-profit organization. If you wish to contact the CCS for further information or to attend a webinar, please call 1-888-527-8999 or [www.nomoredebts.org](http://www.nomoredebts.org) or [www.mymoneycoach.ca](http://www.mymoneycoach.ca). CCS operates in B.C., Alberta, Saskatchewan, Manitoba, Ontario, Yukon, Nunavut and the Northwest Territories. For assistance in Quebec and Atlantic Canada contact Credit Counselling Services of Atlantic Canada at 1-888-753-2227.

Government of Canada  
Workplace Charitable Campaign

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  
There's still time to give!

[gcwcc-ccmtgc.org](http://gcwcc-ccmtgc.org)



# ASK THE HEALTH OFFICER



**QUESTION:** You must talk with many members about emergency medical coverage when travelling. Do you have some tips for me on how to ensure a healthy trip?

**ANSWER:** When the snow starts to fly and the days get shorter than the nights, many of us dream of escaping to someplace warm. But before you pack your sunscreen, you need to do some pre-trip homework to ensure a healthy and risk-free vacation.

#### Know your emergency medical coverage before you leave

The best time to acquaint yourself with your emergency medical coverage is *before* you leave — not after. You can find information on Public Service Health Care Plan (PSHCP) emergency medical out-of-province coverage at [www.pshcp.ca](http://www.pshcp.ca). If you've purchased Johnson's MEDOC travel insurance, which is available to National Association of Federal Retirees members, consult your written policy.

#### Take care of any health issues before travelling

It's best to assess your health status and fitness to travel before leaving on your trip. If you have had any medical issues, address them and make sure your health is stable before departing. If you are travelling off the beaten track, don't forget to consult a travel health clinic to determine your need for vaccinations and such.

#### Consult travel advisories

The world is a volatile place and security threats can develop overnight. To avoid these risks, visit the Government of Canada website <http://travel.gc.ca> and click on 'Travelling abroad' for advisories on health and safety. Also, be aware that most travel insurance policies exclude coverage when

travelling in war zones or high-security-risk countries. Make sure you consult your health and travel insurance policies for these exclusions.

#### Medical emergencies

If you are insured with MEDOC, call Global Excel to advise them of any medical emergency. You can find the telephone number on your MEDOC card. Even though you are covered for emergency medical insurance for the first 40 days of travel with the PSHCP, you have to advise MEDOC of the emergency so you can claim for coverage not included in the PSHCP. If the emergency occurs within the first 40 days of travel, you will be transferred to Allianz Global Assistance, the company contracted by Sunlife to provide out-of-country assistance to PSHCP members. They will proceed to co-ordinate arrangements for treatment with doctors, clinics and hospitals.

#### Last words of advice

- Be prepared for the unexpected.
- Know your medical conditions and carry a list of your medications.
- Be honest about your medical conditions and fully disclose them to your travel insurer, if required.
- Do not wait until the last minute to purchase travel insurance.
- Carry your emergency-contact information with you at all times. These can be found on the PSHCP benefits list and MEDOC cards.
- Do not assume that you will be covered for all medical emergency-related expenses.
- Remain calm during a medical emergency. It increases your chances of a positive outcome. ■

# ASK THE PENSION OFFICER

**QUESTION:** I recently retired from the public service and I have some questions about the public service pension plan. I don't even know where to start. Can you steer me in the right direction?

**ANSWER:** Congratulations on your retirement! One of the best resources for information on your pension and benefits is [www.canada.ca/pension-benefits](http://www.canada.ca/pension-benefits). Hosted by the Government of Canada, this site shares pension and benefit information for current public service employees, retirees and survivors of deceased plan members.

The site recently underwent an overhaul, so now would be a good time to check out new information that could be useful to you and your dependents.

The home page is clean and simple, offering up links to information on the public service pension plan and the public service group insurance benefit plans. There's also a 'Most Requested' sidebar that directs you to some of the site's most popular documents, such as the *Public Service Dental Care Plan: Member Booklet*.

In the 'What we are doing' section, you'll find links to laws and regulations that cover your pension (the Public Service Superannuation Act), a list of government publications such as *Liaison* (a newsletter for federal retirees) and a list of contacts for the Government of Canada Pension Centre and relevant insurance companies.



The public service pension plan section has information about what happens when you turn 65, the most up-to-date indexing rate, answers to questions about getting married or reaching common-law status, helpful facts on how re-employment after retirement will affect you, and details on how a whole range of other life events can affect your pension. It even has a calendar of pension events so that you'll know when you have to submit certain forms and when you should expect your pension payment to be transferred to your account via direct deposit.

This site is the single best source of information to answer your pension questions. But if you can't find answers to your questions there, you can always call the pension office toll-free at 1-800-561-7930.

If you are a veteran, you can find information about your services and survivor's pension at [www.veterans.gc.ca](http://www.veterans.gc.ca)

If you are a retired member of the RCMP, you can find information on your pension and services at <http://rcmp-grc.pension.gc.ca/> ■





# WHY SANTA NEEDS TRAVEL INSURANCE



It's not known for certain if Santa carries a travel insurance policy, but here are a few reasons why it's something he should **seriously** consider.

What if Billy's new toy train set takes a dip somewhere over the Atlantic? The elves are going to be pretty steamed if Santa doesn't have **lost baggage insurance**.



What is red and white and travels at the speed of gravity? Santa falling off your roof! No one can say that Santa's job is an easy one.

## Because Fido didn't know Santa was coming.

Try explaining to a dog that Santa isn't technically breaking and entering. An animal bite could sideline Santa for days.



What if Santa ends up in the hospital? Many policies include **pet return coverage** ... he'll need to make sure that he has coverage for 8 reindeer (9, if it's foggy out)\*

*\* Sorry Santa, travel insurance doesn't typically cover the return of reindeer. If only a cat or dog could pull your sleigh.*



So, just how heavy is a bag containing enough toys for all the children in the world?

Let's be honest. Santa's back is on borrowed time.



Santa eats a LOT of milk and cookies. He's bound to get a bad batch once in a while. Did you know **stomach ailments, including food poisoning, are some of the most common travel insurance claims**? Yeah, thanks a lot for the peanut butter and tuna cookies, Sally.



Santa travels around the entire world in one evening. If he gets into trouble in the United States, he'll sure wish he had **travel medical coverage**. Medical costs there are the most expensive in the world.



Whether visiting family over the holidays or planning New Year's Eve abroad, be sure to speak to an insurance expert about options for your travel insurance and get the right coverage to meet your needs.

## ADVOCACY IN ACTION

# We got our message across THANKS TO YOU

Our Association wanted to have an impact on our political process in 2015 — and we did just that.

Through our volunteers' efforts we were able to engage and inform members, influence politicians and put our issues front and centre in ridings across the country. We got people talking during the federal election campaign about pensions, health and retiree issues.

For organizations making advocacy a priority, an election campaign is the perfect time to get their voices heard and inform their members and politicians of every political stripe. Our Association is staunchly non-partisan and we made it our goal to get a commitment from the federal political parties to honour their promises to retirees. We let them know that it's unfair to change the rules at the end of the game — and that they have a responsibility to uphold the agreements they have made.

To send this message, we relaunched [www.honouryourpromise.ca](http://www.honouryourpromise.ca) to be a hub for our members to find information about our election issues, our toolkits, a petition to sign and upcoming events. We held 26 all-candidates meetings across the country, from P.E.I. to Victoria. We encouraged individuals to contact their candidates and get the conversation started on our issues.





And our members certainly responded. More than 17,000 people signed our pledge asking politicians to honour their promises and thousands of members took part in our all-candidates meetings. In Kelowna, B.C., at a meeting held in partnership with CARP and the B.C. Retired Teachers Federation, we saw 326 people attend.

In health advocacy, we worked in partnership with the Canadian Medical Association and their election advocacy project calling for a national seniors strategy, entitled 'Demand A Plan'. The Alliance for a National Seniors Strategy includes over 50 organizations. As part of our health advocacy and in partnership with the CMA, the B.C. Retired Teachers Association, the Council of Seniors Citizens' Organizations of B.C. and the Canadian Association of Retired Teachers, we hosted a joint health forum in Vancouver on Sept. 28.

All of this led to a victory — all three major political parties made a promise, in one form or another, to honour their pension agreements with federal retirees. "A deal is a deal," said the NDP's Thomas Mulcair. "Nobody should be ever allowed retroactively to change your pension deal. That's what you bought, that's what (was) paid for and that should be respected." Liberal Party Leader Justin Trudeau — our new prime minister — sent a letter to our Association's president that stated: "I continue to believe that while (target benefit plans) may make sense in certain circumstances, any changes to existing Defined Benefit Pensions (DBP) should be made on a going-forward basis. DBPs, which have already (been) paid for by employees and pensioners, should not retroactively be changed into TBPs." And Stephen Harper of the Conservative party had this to say in an open letter: "We will not be moving away from the

current defined benefit plan to a defined contribution plan, target benefit plan, or any other shared-risk model ... The public service pension plan is solid and fully-funded, and there is no need to make any such changes. These are the facts."

While all of this is great news, the work is hardly over. We have a new Liberal majority government. On the campaign trail, this party made a long list of promises. We must make sure that the new government takes us seriously and makes our issues a priority. Retirement security, health care for seniors — promises in these policy fields should be kept. We must work hard to hold our elected representatives to account, and to ensure that this new prime minister and his team honour their promises. ■



the Association is the leading voice for federal retirees and veterans, the calibre of our directors is critical to maintaining the credibility and voice of our members. Serving on the Association's Board of Directors is an extraordinary opportunity for an individual who is passionate about leading an organization that is almost 200,000 members strong, with 82 branches from coast to coast to coast.

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

### Membership cards and renewal stickers

This year, we moved to a more durable, longer-lasting membership card to reduce postage and costs over the next several years. Be sure to hold on to your membership card, even if the expiry date on the back has passed or is approaching. For memberships that expire in December 2015, you'll find your renewal sticker stapled between pages 24 and 25 of this magazine. Otherwise, you'll get your new expiry sticker in the mail.

If you haven't received your 2015 membership card, please contact your local branch or the national office at 1-855-304-4700.

### We want you!

Volunteers are our lifeblood. The Association provides long-term, short-term and episodic volunteer opportunities for you to chair committees, advocate, promote healthy aging and plan promotional events. To become a volunteer, please contact our national office and speak to our volunteer engagement officer Gail Curran at 613-745-2559 (gcurran@fsna.com)

### Pension indexing rate for 2016

Effective Jan. 1, 2016, the pension indexing increase for public service, Canadian Forces, RCMP and federally appointed judges' pensions will be 1.3%.

Information on the calculation of this index can be found on the Public Works and Government Services Canada website. If you have specific questions about how indexing is applied to your pension, 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.

### Membership fees

The Association is making moves to improve efficiencies, save money and still deliver the service, member benefits and advocacy you expect and deserve. There will be a small increase in membership fees as of Jan. 1, 2016. Singles will go up by \$1.54 to \$39.84 per year and a double membership will now cost \$51.72 per year, up \$2.04.

### National Association of Federal Retirees board member opportunities

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



## National Association of Federal Retirees and Arbor Alliances

As a member of the National Association of Federal Retirees, making your funeral and cemetery plans is now a little easier and economical when you choose Arbor Memorial, Canada's leading family of arrangement providers.

Save 10% on funeral and cemetery plans when made in advance\*

**10%**  
savings

Save 5% on funeral and cemetery plans made at the time of death

**5%**  
savings

**PLUS! FREE Family Registry Estate Planner**

**To pre-plan your funeral and cemetery arrangements call 1 877 301-8066 or visit [ArborAlliances.ca](http://ArborAlliances.ca) today**



Alliances  
by Arbor Memorial



National Association of Federal Retirees  
**PREFERRED PARTNER**

\* Excluding crypts, offered at 5% discount when purchased in advance

Family Owned. Proudly Canadian.  
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**Areas of expertise**

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

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

**Board member responsibilities**

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

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

Board members are expected to read and understand the Association's financial

statements and to otherwise help the board fulfill its fiduciary responsibilities.

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

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

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

**Application process**

There are five three-year positions that will come up for election at the June 2016 Annual Meeting of Members: directors from B.C. and Yukon, Ontario, Quebec and Atlantic districts,

as well as the position of president. There is also a two-year opening to fill the vacancy in the vice-president's position. Nominations for all these positions will close March 24, 2016. President and vice-president nominees can come from any district.

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

**Credit card renewals**

Members who've paid by credit card can renew anytime at our online store or by logging in to their account through our new website ([www.federalretirees.ca](http://www.federalretirees.ca)) to take advantage of our simplified renewals process. ■

# BRANCH ANNOUNCEMENTS

**BRITISH COLUMBIA**

**DUNCAN (BC03)**

**BRANCH EVENTS**

Jan. 14, 2016 ,10:30 am to 1:00 pm: General meeting and luncheon at the Travelodge, Duncan, B.C. Invitations will be forwarded to members by e-mail and telephone and listed on our website. Guest speaker will be Gino Wessan, a Duncan Community Police volunteer, who will speak to issues about mobility scooters and traffic safety in general.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

We are seeking nominees for election during our annual meeting in April 2016 for the positions of membership coordinator (computer literacy would be a benefit to the work) and member-at-large.

**FRASER VALLEY WEST (BC04)**

**BRANCH EVENTS**

Dec. 10, 2015: General meeting and Christmas lunch at Newlands Golf & Country Club, Langley. Contact Heather Smith at 604-574-2939 or hsmith1853@shaw.ca to reserve lunch and to receive related details. Deadline to reserve lunch is December 3.

March 10, 2016, 10:30 am to 1:00 pm: annual general meeting at Newlands Golf & Country Club, Langley. Contact Heather Smith at 604-574-2939 or hsmith1853@shaw.ca to reserve lunch and to receive related details.

First Thursday of any month at 2:00 pm: Meet and chat at Ricky's Country Inn Restaurant on King George Blvd. near 22nd Ave., South Surrey, B.C. Friendly drop-in setting for branch members. Coffee or tea is on us.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

Seeking a dynamic 'branch communications' volunteer for: branch website administration (uploads/postings/editing); quarterly branch newsletter set-up/publishing/mail-out, with input and help from a number of volunteers; and strengthening and maintaining our connections with our branch members and with members of the board. Contact Bernd Hirsekorn b17182h@shaw.ca, branch VP.

**NORTH VANCOUVER ISLAND (BC06)**

**BRANCH EVENTS**

Mar. 9, 2016, 12:00 pm: luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Ave., Courtenay, B.C. RSVP by February 29, 2016. Cost is \$17.00 for members and guests. This is the annual general meeting and elections for directors will be held. Guest speaker from the Courtenay Fire Department. Contact Norma Dean with questions or to RSVP at 250-890-1218 or n-ad-2@hotmail.com

June 8, 2016, 12:00 pm: Luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Ave., Courtenay, B.C. RSVP by May 30, 2016. Cost is \$17.00 for members and guests. Guest speaker from Service Canada. Contact Norma Dean with questions at 250-890-1218 or n-ad-2@hotmail.com

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The election of executive members will be held at the March 9, 2016, annual general meeting at the Best Western Westerly Hotel in Courtenay. Current vacant positions include communications director and directors at large. Terms expiring in 2016 include vice president, treasurer, newsletter editor and telephone director. If you are interested in standing for election for these positions or want to nominate someone you know who might be interested, please contact Cecile Turnbull, chair of the Nominations Committee, at 250-338-1857, or by e-mail at cecile.turnbull@shaw.ca

**VANCOUVER (BC08)**

**BRANCH EVENTS**

Dec. 10, 2015, 11:30 am: Christmas turkey buffet luncheon at Broadway Church, 2700 East Broadway. Cost is \$10.00 per person, pay at door. Limited to first 150. Register at office by calling 604-681-4742 or e-mail fsnavan@shaw.ca by December 1.

**VICTORIA (BC09)**

**BRANCH EVENTS**

Branch meetings are held at The Trafalgar-Pro Patria Branch #293, The Royal Canadian Legion, 411 Gorge Vale Rd. East, starting at 10:00 am.

Dec. 8, 2015: speaker Yoland Meijer, Habitat for Humanity, on activities and programs in Victoria.

Jan. 12, 2016: Speaker Kevin Holte, Canadian Purple Shield, on funeral insurance and trust accounts.

Mar. 8, 2016: Annual general meeting

**CALLS FOR NOMINATIONS & VOLUNTEERS**

Members will elect our branch executive — president, first vice-president, second vice-president, treasurer and secretary — at the Branch AGM on Tuesday, March 8, 2016. As the board conducts much of its business electronically it is essential that board members have access to Internet and know how to manage electronic documents. If you are interested, please contact Arthur Fraser at 250-598-5880 or by e-mail at arthur8fraser@hotmail.com

**OKANAGAN (BC11)**

**BRANCH EVENTS**

Feb. 11, 2016 at 10:00 am: Regular Meeting at Elk's Hall, 3103 30th St., Vernon.

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

- Unknown

# 2016 VOLUNTEER RECOGNITION AWARDS

To learn more about the categories and nomination process, visit [www.federalretireesawards.com](http://www.federalretireesawards.com)

Or call Gail Curran, Volunteer Engagement Officer, at **613-745-2559 ext 235** or **1-855-304-4700**

Program starts Jan. 16, 2016. Nominations close Feb. 26, 2016



## Call For Nominations

**CATEGORIES**

- Individual Excellence**
- Collaboration
- Claude Edwards Leadership Award
- Volunteerism
- Branch Excellence**
- Membership recruitment and engagement
- Member support
- Volunteer support and development
- Advocacy
- Innovation



**KAMLOOPS (BC12)**

**BRANCH EVENTS**

Dec. 9, 2015, at 11:30 am: Christmas party at North Shore Community Center, 730 Cottonwood Ave., Kamloops. A full dinner with wine is served at noon followed by entertainment and a gift exchange if you choose to participate. Red wrapping for girls, green for boys! Maximum gift cost of \$15.00. RSVP and ticket purchase at \$30.00 each by cheque to National Association of Federal Retirees — BC12, PO Box 1397, Kamloops BC V2C 6L7 on or before December 2, 2015. All members, family and friends are welcome. Consider gifting non-perishable items for the Kamloops Food Bank. You may leave a voice message or ask a question at 250-571-5007 and we will respond within 24 hours. AND we send the best of Seasons Greetings & wishes for a wonderful healthy happy New Year to EVERYONE!

Feb. 10, 2016, 11:00 am: lunch and annual members meeting at North Shore Community Center, 730 Cottonwood Ave., Kamloops, BC. Park on the west side, please! Coffee is on at 11:00 am. Lunch cost is \$10. Agenda will include election of board members and recognition of volunteers. RSVP by Feb 2, 2016, please to kamloopsoffice@gmail.com or leave a voice message at 250-571-5007.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

Our branch is looking for someone experienced with websites and a back-up person for communications. Contact Nadene Fraser at 250-851-1541 or leave a voice message for more information and to learn about various positions that are open.

**PRINCE GEORGE (BC15)**

**BRANCH EVENTS**

Feb. 11, 2016, 10:30 am: general meeting at the Spruce Capital Seniors, 3701 Rainbow Drive. We will be discussing our new branch by-laws. A few changes will be discussed, i.e. elections of officers and terms of office. These new by-laws must have a 50+1 majority vote. We will post the draft of the by-laws on our website — www.fsna-pg.com; for a hard copy, contact one of the existing directors. We are counting on your support to keep our branch moving in the right direction.

**ALBERTA**

**CALGARY (AB16)**

**CALLS FOR NOMINATIONS & VOLUNTEERS**

We are seeking volunteers to work in the office, which is open Monday to Friday, 10:00 am to noon. Duties include processing receipts for payment of membership fees, providing contact information for pensions and benefits, making referrals to the HBO and following up on general membership inquiries. Call 403-265-0773 or send an email to fsnacal@telus.net.

**LETHBRIDGE (AB18)**

**BRANCH EVENTS**

Jan. 22, 2016, at 11:00 am: branch annual meeting at the Country Kitchen (in the Keg building on Mayor Magrath Dr., Lethbridge). Come early and visit with other members of the Association. At this meeting our branch will elect new board members, so if you are interested in being on our local board please contact Gary Drake at gwdrake1@telus.net. If you have a new address please send it to us at fsna18@telus.net or phone and leave a message at 403-328-0801.

**SASKATCHEWAN**

**SWIFT CURRENT (SK29)**

**BRANCH EVENTS**

Mar. 10, 2016, 12:00 pm: branch annual membership meeting at Days Inn, 905 - N. Service Road E., Swift Current, SK. Please be advised: our new by-laws require that at least 18 members be in attendance to reach our quorum, or the branch membership meetings will be cancelled. (Agenda to be determined, but will include annual financials and election of officers.) Contact Albert (Al) Kildaw, president, with questions at 306-784-3475 or by e-mail at SK29.Pres@outlook.com

May 1-2, 2016. The Swift Current branch will host the 30th Annual Saskatchewan Regional Conference at Days Inn, 905 - N. Service Road E., Swift Current, SK. Please see the branch report included with this issue for a draft agenda. Contact Albert (Al) Kildaw, president, with questions at 306-784-3475 or by e-mail at SK29.Pres@outlook.com

**ONTARIO**

**HURONIA (ON35)**

Change of address: The new mailing address for the Huronia Branch is 80 Bradford St., Suite 314, Barrie, ON, L4N 6S7

Changes to the executive: As of the Oct 7, 2015, elections — President Lorne McDonald, 1st Vice President Dan Forgrave, directors John Murphy, Nancy Viktil and Ellen Stahls, Past President Lynne Ellis.

**HAMILTON (ON37)**

**BRANCH EVENTS**

Dec. 7, 2015 at 11:00 am: General Membership Luncheon Meeting; registration from 11:00 to 12:00; lunch served at 12:15 sharp; Michelangelo's Events and Conference Centre, 1555 Upper Ottawa St., Hamilton — \$15 for members and \$20 for guests. Entertainment will be provided. Members on our branch telephone or e-mail list will receive prior notification. If you do not receive a call or an e-mail and wish to attend, please e-mail Gloria Reid at gloriareid900@gmail.com or contact Cathy Tarves at 905-531-7287.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

If you have an interest in volunteering and time you can dedicate, we are looking for volunteers to assist in branch activities. Our current group of volunteers is doing a super job, but we anticipate some turnover in 2016 and this could include members of your executive and our telephone callers. Please contact Mike Walters (905-627-3827) if you are interested in learning more about the opportunities to volunteer.

**KINGSTON (ON38)**

**BRANCH EVENTS**

Dec. 8, 2015, at 11:30 am: Holiday Luncheon at RCAF Association, 416 Wing, 200 Hampton Gray Gate (Norman Rogers Airport), Kingston, ON. Cost \$15 per person. Make cheque payable to "N.A.F.R. ON38", and mark reverse "For Deposit", and forward to: Holiday Luncheon, P.O. Box 1172, Kingston, ON K7L 4Y8 before Dec. 1, 2015.

Feb. 9, 2016, at 11:30 am. Brockville Luncheon at CJ's Banquet Hall, 803 Chelsea St., Brockville, ON. Cost \$15.00 for members; \$20 non-members. Make cheque payable to "N.A.F.R. ON38", mark reverse "For Deposit", and forward to: Brockville Luncheon, P.O. Box 1172, Kingston, ON K7L 4Y8 before Feb. 2, 2016.

Apr. 12, 2016, at 5:00 pm: Branch annual meeting, Minos Village Restaurant, 2762 Princess St., Kingston, ON. Cost \$20 for members, \$25 non-members. Make cheque payable to "N.A.F.R. ON38", mark reverse "For Deposit", and forward to: Branch Annual Meeting, P.O. Box 1172, Kingston, ON K7L 4Y8 before Apr. 7, 2016.

For questions, visit our website www.kingstonfsna.com or call 613-542-9832 or 1-866-729-3762.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The Kingston & District Branch is seeking telephone volunteers for Kingston and Westport. If you are interested, please contact Marilyn Quick at 613-634-1652 or 1-866-729-3762 toll free. With five events per year, a commitment of only a few hours is required.

**KITCHENER-WATERLOO (ON39)**

**BRANCH EVENTS**

Dec. 1, 2015, at 10:30 am: Christmas social at Conestoga Catering, 110 Manitou Drive, Kitchener. Sign-in starts at 10:30 am. Christmas entertainment follows. Christmas dinner is at noon. Cost is \$10.00 for members and \$20.00 for non-members. Join us for fun, fellowship and a fabulous turkey dinner with all the trimmings! Call or e-mail the office to RSVP at 519-742-9031 or fsna39@gmail.com

Apr. 16, 2016, at 10:00 am: Branch 39 Annual Meeting and Elections at Conestoga Catering, 110 Manitou Drive, Kitchener. Sign-in commences at 10:00 am, meeting at 10:30 am, followed by the elections. Cost is \$8.00 for members and \$10.00 for non-members.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

Please put your name forward to run for a position on the executive or to volunteer to help out your branch. This work only requires a couple of hours each month for executive meetings. 2016 executive meetings are scheduled on Mondays from 11:00 am to 1:30 pm. The dates scheduled are Jan. 18, 2016, Mar. 21, May 16, June 20, Aug. 15, Sept. 19 and Nov. 21. Note there is no meeting in February or July. We also have our annual members meeting on Tues, Apr. 19, our members meeting Tues Oct. 18 and the Christmas Social on Tues, Dec. 6.

**NIAGARA PENINSULA (ON41)**

**BRANCH EVENTS**

Jan. 20, 2016: 11:00 am to 1:30 pm. Luncheon meeting at the Holiday Inn at 327 Ontario St., St. Catharines. Guest speaker to be announced. Cost is \$17 per member, \$19 per guest.

Feb. 17, 2016: 11:00 am to 1:30 am. Luncheon meeting at the Holiday Inn at 327 Ontario St., St. Catharines. Guest speaker to be announced. Cost is \$17 per member, \$19 per guest.

Mar. 16, 2016: 11:00 am to 1:30 pm. Luncheon and annual general meeting at the Holiday Inn at 327 Ontario St., St. Catharines. No guest speaker. Cost is \$17 per member, \$19 per guest.

Apr. 20, 2016: 11:00 am to 1:30 pm. Luncheon meeting at the Holiday Inn at 327 Ontario St., St. Catharines. Guest speaker to be announced. Cost is \$17 per member, \$19 per guest.

Please RSVP for these events with Minda Reyes at 905-937-2982.

**PETERBOROUGH (ON44)**

**BRANCH EVENTS**

Apr. 20, 2016, at 12:00 pm: annual general meeting at The Royal Canadian Legion, 1550 Lansdowne St. W, Peterborough. Doors open at 11:00 AM. Elections for executives to take place at this time.

**QUINTE (ON45)**

**BRANCH EVENTS**

Dec. 3, 2015, at 4:30 pm: annual Christmas dinner at The Banquet Centre, 1 Alhambra St.,

Belleville. Share the Wealth, door prizes and entertainment. Meet and greet at 4:30 pm, dinner at 5:30 pm. No tickets will be available at the door. Tickets are only available by contacting the branch at 613-968-7682 in advance of the dinner.

**QUINTRENT (ON46)**

**BRANCH EVENTS**

Dec. 4, 2015, at 12:00 pm: the Christmas luncheon will be held at the Trenton Legion. Meet and greet at 12:00, lunch at 1:00. Turkey will be served. Cost will be \$12.00 for members and \$15.00 for non-members and guests. Tickets for this event will go on sale at the October General Meeting and then at the office. The cut-off date for tickets will be Thursday, November 26.

**QUEBEC**

**MAURICIE (QC61)**

**BRANCH EVENTS**

Dec. 9, 2015, at 11:45 am: Holiday dinner followed by entertainment from Mykel, crooner. At Auberge Gouverneur 1100 Prom. du St-Maurice, Shawinigan.

Jan. 13, 2016, at 9:00 am: New Years' Breakfast. Location TBD: Trois-Rivières.

Feb. 10, 2016, at 9:00 am: Valentine's Day Breakfast. At Restaurant Auger, 493, 5<sup>e</sup> Rue Shawinigan

Mar. 9, 2016, at 9:00 am: Monthly breakfast. Location TBD: Trois-Rivières

**NEW BRUNSWICK**

**SOUTH-EAST NEW BRUNSWICK (NB64)**

**BRANCH EVENTS**

Jan. 29, 2016, at 10:00 am: The January general meeting will take place at the Royal Canadian Legion Branch #26, Moncton. The annual general meeting is also scheduled for Jan. 29. The election of officers will take place. Please make it known to President Claude Curwin if you are interested in offering for a position. Following the meetings a turkey dinner will be served. Tickets (\$5.00) will be available at the September and November meetings or by calling 386-5836.



Feb. 26, 2016, at 10:00 am: The February General Meeting will take place at the Royal Canadian Legion Branch #26, Moncton. The Branch annual banquet tickets (\$15.00 members, \$45.00 non-members) will go on sale at the February 26th General Meeting. The banquet will be on June 6th at Four Points Sheraton, Mapleton Rd., Moncton.

Apr. 29, 2016: The April General Meeting will take place at the Royal Canadian Legion Branch #26, Moncton.

## NOVA SCOTIA

### CAPE BRETON (NS77)

#### BRANCH EVENTS

Members are reminded that, for the April 22, 2016, general meeting, they should clip and send the meal invoice that was included in the Fall 2015 Branch Report. Election of officers for the upcoming year will take place at the April meeting as well.

### REX-GUY ORCHARD VALLEY (NS79)

#### BRANCH EVENTS

Just a reminder to our 'snowbirds' that our Spring AGM has been moved to mid-April (April 14). More info to follow next issue.

#### CALLS FOR NOMINATIONS & VOLUNTEERS

The Rex Guy-Orchard Valley Branch is always accepting new volunteers for the branch executives. We currently have four director positions open. Please contact Vivian Willmets at 902-678-6373 or vivsteve@eastlink.ca for more information. With six or less meetings per year, the time commitment is minimal. Some computer knowledge would be helpful.

## NEWFOUNDLAND AND LABRADOR

### WEST NEWFOUNDLAND AND LABRADOR (NL85)

#### BRANCH EVENTS

Dec. 10, 2015, at 2:00 pm. Branch Executive Meeting at Aroma's, 1 Mt. Bernard Ave, Corner Brook, NL.

Jan. 26, 2016, at 2:00 pm. Branch executive meeting at Sobey's Community Room, 1 Mt Bernard Ave, Corner Brook, NL.

Mar. 22, 2016, at 2:00 pm. Pre-Branch Annual Meeting executive meeting at Sobey's Community Room, 1 Mt Bernard Ave., Corner Brook, NL.

Apr. 28, 2016, at 12:30 pm. Branch Annual Meeting at Jennifer's, 48-50 Broadway, Corner Brook, NL.

## IN MEMORIAM

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

### BRITISH COLUMBIA

#### BC03 (Duncan & District)

Bruce Kinder  
Scotty McNutt

#### BC08 (Vancouver)

Emil Bolleter  
William Breen  
Larry Campanas  
Vera Deane  
Stanley Eby  
Edith Fisher  
Elizabeth Hamfeldt  
Lawrence Hok  
Shirley Landret

James Loveys  
George McLean  
Bertram Menzies  
Mary Monkman  
Lawrence Morrison  
James Murphy  
Mildred Norman  
F. Novak  
Josephine Ouellet  
Amy Stewart  
S. Williscroft  
H. Wishlaw

### MANITOBA

#### MB30 (West Manitoba)

Larry Zoerb  
Joyce Ann Gudbranson

### ONTARIO

#### ON38 (Kingston)

Ira Gribbon  
Wayne C. Kelly  
Ellen Mhusk  
Dolores Shaw

Anita Singard  
George W Topping  
David M. Webster

#### ON40 (London)

Hector Murray

#### ON41 (Niagara Peninsula)

Laurence (Larry) Dunlop  
William (Bill) Freifeld  
Joyce Houghton  
Michael Schankula

#### ON46 (Quintrent)

Walter Bastarache  
Col. John Rundle  
Robert Carr  
Mal Banks  
Robert Brewer  
Dolores Burnett  
Gene Canniff  
Mabel Ferguson  
Christine Kinmond  
William Vincer  
David Cooper  
Fred Hodgson  
Reg Cofield

### QUEBEC

#### QC57 (Quebec City)

André St-Hilaire  
Marcel Gauvreau  
Alphonse Savard

#### QC61 (Mauricie)

Pierrette Beaulieu  
Gilles Bourque  
Lionel Brûlé  
Jacques Gélinas  
Claude A. Gervais  
(conjoint de Nicole Vincent)

Marcel Hélie  
Roselle Pellerin  
Lisette Ricard (conjointe de Guy Leblanc)

### NEW BRUNSWICK

#### NB64 (South-East New Brunswick)

Fraser Ervin  
Marie-Emile Lord  
John Horn  
Alva Machum

Guy Lussier  
Hubert Purdy  
Bertha Roop  
Edward Biddiscombe  
Paul Sutherland  
Joseph Chisholm  
Valmond Langis

### NOVA SCOTIA

#### NS77 (Cape Breton)

John MacLeod, Sydney  
Gladys MacNevin, Glace Bay  
M. Terrio, St. Peters  
Lenora McMullin, North Sydney  
Lonnie Grant, Glace Bay  
Marguerite Drohan, Sydney  
Thomas Tobin, Sydney River  
Ethel Chiasson, Coxheath

#### NS79 (Orchard Valley)

Beulah M. 'Bea' Mummery  
Barbara A. 'Barb' Logan  
John 'Jack' Murphy  
Derek S. 'Jim' Copeman  
Gertrude L. Holt  
Frederick D. Grimmer  
Chesley L. Lockhart  
Robert J.S. 'Bob' Allen  
Gerald E. Wood  
Betty A. Bonn

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