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National Association  
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# SAGE

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## THE **TECHNOLOGY** ISSUE

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can help people  
stay home longer  
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# *As technology progresses* **SO, TOO, DOES OUR ASSOCIATION**

## JEAN-GUY SOULIÈRE

This issue is about technology. When I first joined the Association in 1994, the office was just starting to use computers. I had a problem with mine and was asked if I had opened Windows. I was confused because there were no windows to open in the office. I was somewhat skeptical about communicating by email because I was raised in a work environment where every written document was copied and placed in a file.

What I discovered is that resistance to the technological change is futile, and it is necessary to adapt or be left behind. Mind you, like most of you I assume, we use new technology mostly for communications purposes. Our national office has adapted to new technology and has state-of-the-art equipment, which is absolutely necessary to manage the Association's business in an effective and efficient manner.

Adapting to change is easier if your organization has a strong strategy in place for progress. I have been talking some time now about Moving Forward, which seeks to provide a long-term vision for Federal Retirees and the directions we need to get there.

The Association has a solid foundation on which to build its future and it's useful to think about key experiences. For example, the Federal Superannuates National Association (or FSNA as our association was then called) was once very much involved on the international front. In 1999 — the United Nations' International Year of Older Persons — our Association, because of its leadership role with seniors' organizations, was selected by the federal government to be part of the Canadian delegation that went to the international conference in Geneva to represent non-government-organizations (NGOs). Our national president at the time, Rex Guy, was the representative and the government officials commented on his active participation in the declaration that concluded the conference. For more information on this, Google 'International Year of Older Persons'. In the 1980s, the Association was a leading organization in fighting the threat to indexation of the CPP, and possibly our pension plan. Then vice-president Leslie Barnes



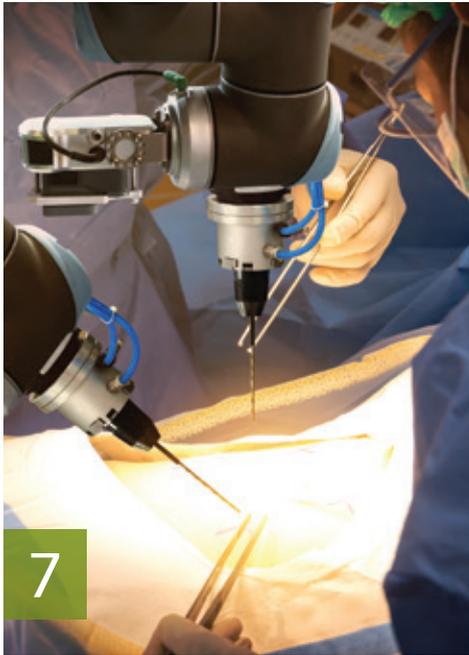
National Association of Federal Retirees president Jean-Guy Soulière.

(formerly the president of PIPSC) was a leader on that file. In the year 2000, the government announced a dental plan for pensioners. This was in large part the result of the very extensive advocacy work done by our then-president Claude Edwards.

Yes, our future is based on a solid foundation. In 1994, when I joined the organization, our membership was about 60,000. We rented space for our national office until 2000, at which time we purchased our first building. That provided more financial stability to the organization and enabled the purchase of our present building in 2015.

Back to the theme of technology. In deciding on direction for the future, the Association must always adapt to developments. It will be a continuous challenge, but we will have to meet the ever-changing needs of our new retirees who are far more knowledgeable about the new communications processes and technologies. And for older retirees like me, it is essential that we adapt.

As the Christmas and New Year holidays approach, I wish you the best. Make sure you check the email on your smartphone or tablet; you just might find a holiday e-greeting from me, or maybe an e-blast! ■



# SAGE

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## DEAR SAGE

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

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Or you can email us at  
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*Letters have been edited for length*

*(Re: Health check – Combatting Canada’s opioid crisis)*

This article was extremely one-sided with a bias toward use of cannabis instead of opioids.

The writer completely ignored the merits of using opioids in any medical situation. In all articles written by proponents of cannabis, there is rarely a mention of the legitimate use of a powerful opioid to treat post-surgical pain.

I don’t believe for a minute that cannabis in any form will control that initial pain. Equally I see no reason not to give a very invasive surgery patient a very short run of an opioid.

The campaign to condemn all opioids no matter what the circumstance or severity of pain on the basis that a small percentage of Canadians do become addicted to opioids whether they obtained them legally or not, is thoughtless and for some, cruel. I think Ms. Searson’s article should have been more nuanced, more fair to the issue, than it was.

Alison Howey

*Canada is facing a national opioid crisis; this article presents information about new studies and research that may help address this crisis. According to the Canadian Institute for Health Information, in 2014-15, 13 Canadians were hospitalized every day because of opioid poisoning, nearly one-quarter of whom were seniors.*

*(Re: Introducing the Minister of Seniors)*

I’ve just finished reading the fine article by Tony Atherton and Emily Kennedy introducing the new Minister for Seniors, Filomena Tassi, and going over the issues that should be her priorities. While the article covered all the important bases, it was somewhat light in the area of the Minister’s own thoughts on the file. Maybe that’s a good thing, because some of the ideas she apparently did express, if quoted accurately, give reason to be worried.

Firstly, she is quoted as saying “Collaboration is extremely important on this file. It’s important to get this right for [seniors], and to do that we absolutely have to collaborate ... with our provincial and territorial partners, we also have to collaborate with the experts so that we get the information that they have obtained, and we also need to be CHATTING with our seniors.”

The emphasis above is mine, but I don’t think it was needed, because anyone above the age of 60 has heard people talk down to them in that manner.

Further on in the article Tassi is quoted as saying “We want to see seniors age gracefully and well ...” I retired from the Public Service after a full career at exactly the same age this Minister is now (56),

not to age gracefully and well, but to do something new and useful with my life.

This Minister just doesn’t get it. She is thinking all seniors are like the 89-year-old mother she is now caring for – a burden to her and to society.

Heaven help us if this is the best the federal government has to offer seniors.

Christopher Morry  
Rockland, Ont.

*While you read this article in September, we interviewed Minister Tassi less than a week after she assumed her new role. We’ll cut her some slack on this one.*

*(Re: Federal Retirees CAF veterans membership card)*

I would like to request a Federal Retirees CAF Veteran Membership card. I am a retired Captain and served from 1966 to 1995, plus four years (1960-1964) in URTP (University Reserve Training Programme). Given that Air Canada just increased its stow-away luggage fee, this wonderful benefit has already increased in value. Thank you for your work on our behalf.

Sincerely,  
John J. McDermott, Capt. (retired)

### Correction

*Fall 2018 — Introducing the Minister of Seniors, page 16*

It was incorrectly stated that Bill C-27 was withdrawn. The bill was not withdrawn, and we continue to actively oppose Bill C-27, which would have serious consequences for retirement security. Sage magazine apologizes for the error.

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# THE FUTURE IS NOW

From rehab clinics to operating rooms, robots are revolutionizing care in Canadian hospitals

TAYLOR BLEWETT

Mobility researcher Edward Lemaire watched as a patient, long bound to his wheelchair, stood up and looked around the room. He marvelled at his own height. And then he started to walk.

A robotic exoskeleton called ARKE was attached to the patient's lower body, strapped around his waist, legs and feet. Its carbon fibre walking frame was powered by a lithium battery pack and actuators at the hips and knees.

Controlled by a tablet, ARKE held the patient upright and bent with his human leg joints. It prevented his limbs from collapsing and helped him take his first robotically assisted steps.

Developed by Toronto-based company Bionik Laboratories and studied by

The Ottawa Hospital Research Institute, ARKE is a wearable robot with life-altering potential for paraplegics and other users with impaired mobility.

"His wife was able to walk up and hug him, standing, for the first time," recalled Lemaire, a researcher at the Institute. "We're at really the initial stages and it's kind of exciting to think where things can go. It all comes down to these devices getting smarter."

In 2017, Bionik announced it had integrated Amazon's "Echo" technology

and "Alexa" voice service into ARKE, allowing users to tell their exoskeleton it's time to stand up, or walk — and have the robot execute the task.

ARKE is currently in clinical development but the goal, Bionik explained on its website, is to have the exoskeleton available in rehabilitation centres and users' homes.

Walk through the halls of Canada's leading hospitals, and ARKE is just one of a growing cast of robots found working alongside doctors, nurses, researchers and therapists, increasingly integrated into the continuum of care on offer. These machines typically come with a hefty price tag, but they're helping health practitioners overcome human

limitations — from fatigue that can plague a surgeon’s hand, to physical distance between doctors in hospitals and patients in remote communities.

At Humber River Hospital in Toronto, visitors are greeted in the main entrance hall by Pepper, a four-foot-tall humanoid robot who can help them navigate the hospital and find their loved ones. At health care centres in Ontario and Quebec, the CyberKnife robotic system delivers hyper-precise radiation therapy to patients battling cancer.

Back in the nation’s capital, The Ottawa Hospital’s robotic surgical program just completed its 2,000th robotic case.

Since acquiring the da Vinci Surgical System in 2011, the machine has run “virtually every day” said Dr. Chris Morash, the hospital’s head of Urologic Oncology.

“We’re at really the initial stages and it’s kind of exciting to think where things can go. It all comes down to these devices getting smarter.”

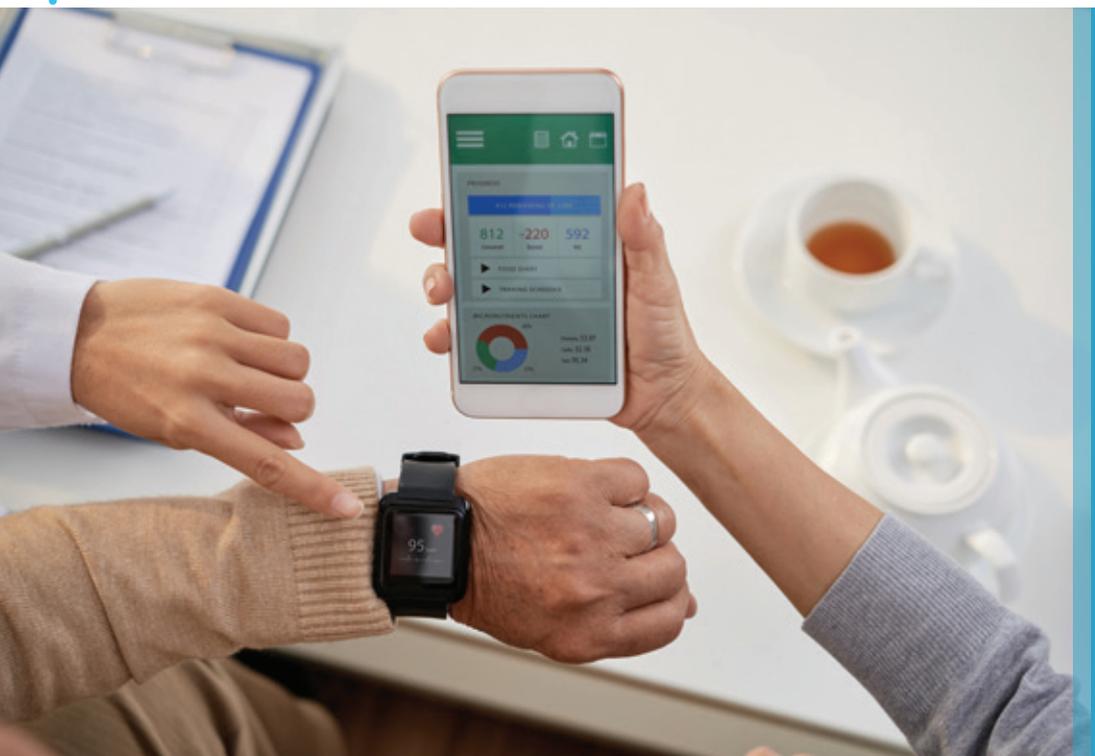
The surgeon likened operating with da Vinci to playing an organ. He commands the robot from a seated console about 10 feet away from the operating table, looking through a 3D viewer that illuminates and magnifies the inside of his patient’s pelvic area.

Using his hands and feet, Dr. Morash remotely manoeuvres da Vinci’s steady, robotic arms around a prostate gland slated for removal.

“These instruments have little wrists on them, so as we move our hand in any movement that’s possible, the little wrist on the robotic instrument moves exactly the same way. It’s just like having these two ... miniature hands down in the pelvis, doing the surgery.”

Compared to traditional open prostate surgery, the surgeon-controlled robot performs a minimally invasive prostatectomy with less pain, faster recovery time, fewer opioid prescriptions,

## The price of privacy: Insurance companies want your fitness data, and discarding your Fitbit could cost you, expert predicts



A wearable device or personal electronic that tracks your daily fitness habits — from steps taken to quality of sleep — may well prompt a spike in health-conscious behaviour immediately after its purchase. Also common, however, is neglecting these habits as the novelty of your Fitbit or Apple Watch wears off, or you come down with the flu, or you just get busy.

Now imagine your life insurer could see this decline happening in real time. You, along with countless others, have signed up for a plan that collects your fitness data and rewards your progress with discounts on insurance premiums.

Alternatively, you could opt not to share your data with the insurer, or get rid of your Fitbit altogether. But given the ubiquity of these devices, and the utility of fitness data to insurance companies, one Canadian privacy expert believes doing so could have seriously negative consequences.

and lower rates of infection for the patient, according to Dr. Morash.

Beyond prostate cancer operations, The Ottawa Hospital also uses the da Vinci for gynaecological and head and neck surgeries, performing hysterectomies and base-of-tongue tumour removals.

“Prior to the robot ... you’d have to do things such as split the person’s jaw to get access,” Dr. Morash said. “With the robot, they don’t have to do that.”

There are upwards of two dozen da Vinci robots operating across the country, according to Dr. Christopher Schlachta, medical director of the CSTAR research and training centre for minimally invasive surgery in London, Ont.

Since arriving in Canada in 2003, Intuitive Surgical’s da Vinci system has cornered

the market for multifunctional robotic surgery platforms, and access to the robot varies across the country.

Bringing da Vinci to a Canadian hospital requires major capital — millions of dollars to acquire the robot, hundreds of thousands for its service contract, and an additional \$2,000 to \$2,500 per case to perform robotic surgery, according to Dr. Schlachta.

Philanthropic donations have enabled the purchase of most da Vincis in Canada, and the debate over public funding for robotic surgery is ongoing. However, Dr. Schlachta believes its accessibility has reached a tipping point.

Some of Intuitive Surgical’s patent licenses have expired, and much of the technology it’s been using for da Vinci is now available to other companies.

“We’re on the cusp of seeing a bunch of new, competing technologies come to market,” Dr. Schlachta said, predicting that at least five other vendors will debut their own multifunctional surgical robots in Canada in the next five years — and in so doing, drive a drop in their price tag.

Dr. Morash agrees. “I would predict that once we start getting some reasonable cost reduction, every hospital is going to be operating with robots.”

But urban centres and operating rooms aren’t the only places in Canada benefiting from the rise of medical robotics. In fact, University of Saskatchewan head of surgery Dr. Ivar Mendez is using robotic technology to bring hospital care to patients in some of the province’s most remote communities.

“I think there will be enormous pressure on individuals to use this information,” said Ann Cavoukian, a three-term Ontario privacy commissioner who’s currently leading the Privacy by Design Centre of Excellence at Ryerson University.

“If you don’t provide it, you’ll be viewed as a negative, you’ll have to pay higher premiums, I’m guessing.”

The insurance industry isn’t there yet, but a recent announcement by U.S. life insurer John Hancock has Cavoukian concerned about a shift towards interactive, fitness-tracking insurance plans, and how policyholders’ intimate health data is being commoditized.

John Hancock announced in September that it would be expanding across all of its life insurance policies an optional “behaviour change platform” called Vitality that tracks customers’ fitness data through their personal electronic devices and rewards healthy choices.

Customers can log their fitness and health activities through an app,

website or wearable fitness device, and based on their progress, qualify for discounts at major retailers or on their annual insurance premiums.

“The remarkable results of our Vitality offering convinced us this is the only path forward for the industry,” said Brooks Tingle, president and CEO of John Hancock Insurance. “We have smart phones, smart cars and smart homes. It’s time for smart life insurance that meets the changing needs of consumers.”

The company cited a number of impressive statistics — Vitality is available around the world, including in Canada, and its policyholders have been found to live 13 to 21 years longer than the rest of the insured population, and generate 30 per cent lower hospitalization costs.

“I see the benefits of this,” Cavoukian said, “as long as it’s not used in some way that can backfire on the individuals.”

Many people backslide on their healthy living habits, she pointed out. “Maybe

you’re ill, or maybe you’ve broken up with your spouse, or maybe you’re having a hard time at work — there’s a hundred million reasons for it, and it’s nobody’s business, and I don’t want you to have to share that with the insurance companies.”

While Reuters reported that John Hancock has promised its coverage won’t be contingent on customers logging their activities, Cavoukian fears this type of program won’t remain voluntary forever. Given the prevalence of fitness tracking technology, she predicted sharing the data it collects is something insurers will eventually require, or penalize policyholders for withholding — and that’s a problem.

“Privacy — it’s not about secrecy, it’s about control. Personal control on the part of the individual to decide who he wants to share his information with, and how it’s used.”

— Taylor Blewett

## The success of AI decision-making could pose major challenges for medical robots and the doctors who rely on them

Helpful as they're proving to be in hospitals across the country, medical robots and the artificial intelligence (AI) with which they're increasingly equipped also come with serious implications for the future of health care.

While AIs may be able to diagnose cancer with remarkable success, or perform sutures with more precision than a veteran surgeon, at least one expert is making the argument for drawing a line between human and robot.

"What we're starting to see is that in some limited contexts, the machines and the AIs are outperforming human beings," said Ian Kerr, Canada Research Chair in Ethics, Law and Technology at the University of Ottawa.

"What's interesting about that is our current medical malpractice law will then put pressure on hospitals to use the machines instead of the doctors."

Kerr published a recent article dedicated to exploring this outcome in the field of medical diagnostics. He and his colleagues found that once AIs demonstrate more success in diagnosing medical conditions than their human counterparts, there will be a legal and ethical impetus to hand over the responsibility from doctor to machine. And that could have serious consequences.

"They can be more precise, they can be more accurate, but they also can make mistakes in the way they sense the world around them," Kerr said, of medical robots.

When a machine makes a serious mistake, who do you hold responsible?

Take Watson, for example. IBM's much-lauded supercomputer was designed to diagnose and suggest cancer treatment options. Stat, a medical news outlet, reported that Watson frequently dispensed unsafe recommendations, like a drug that could increase blood loss for a cancer patient struggling with severe bleeding.

Delegating care to medical robots could also mean a loss of hard medical skills in individual surgeons, Kerr pointed out. And perhaps more dire, the obfuscation of medical knowledge from doctors.

When AI robots make medical decisions, they do so based on patterns in data, rather than scientific theory.

"They're not doing science, they're doing something else," Kerr said. "But they're successful, sometimes."

Where AI is less successful is in explaining its decisions — "So you have a machine that predicts really well, but we don't know why."

Kerr believes, despite additional cost, that policymakers need to incentivize keeping human doctors involved in medical decision-making. Otherwise, the consequences could be staggering.

"We feel that after a significant amount of time, if humans are left out of the decision-making process, they'll no longer have easy understanding or explanations in all cases of the kinds of decisions that machines make, and why — and that could lead to problems."

— Taylor Blewett

Using remote presence robotic devices, a specialist in Saskatoon can check vital signs or examine the injury of a patient hundreds of kilometres away in a northern part of the province.

With attached diagnostic devices and a screen for doctors and patients to communicate in real time over the Internet, these robots can facilitate long-distance specialist appointments, help direct acute care while patients wait for medical transport to an urban centre, or even remedy a health problem entirely, making travel unnecessary.

"We're showing that these are much more cost-efficient than transporting patients or delaying their treatment," Dr. Mendez said. "The adoption from the patients is very natural, they really appreciate [being] able to have somebody looking at their problem without the need for transportation, and especially that [their] issue can be seen in a timely fashion."

Using robots to bridge distance barriers is hardly new. Fifteen years ago, a surgeon in Hamilton remotely piloted a ZEUS robot — da Vinci's predecessor — operating on a patient 400 kilometres away, in North Bay.

But like their in-hospital counterparts, remotely operated robots are also being used in new, innovative ways. MELODY, a tele-robotic ultrasound system, is bringing prenatal care to Saskatchewan communities where mothers would otherwise have to travel long distances for an ultrasound, or simply go without.

"We're trying to use these state-of-the-art technologies to be able to deliver primary and specialized care to populations that have the least and need the most," said Dr. Mendez.

And then there's the development of robots that can mitigate entirely the kinds of health crises that lead to hospital visits.

Robotic surgeries will be commonplace within the next decade or two, according to Dr. Christopher Schlachta.



ViRob is a crawling micro-robot that can remain in the body for prolonged periods of time and reduce shunt blockages that regularly send children and seniors with hydrocephalus to hospital. SAM, a robot built for senior living facilities, conducts environmental assessments for fall hazards that could save a senior from a broken hip and visit to the emergency room.

“It might be five to 10 years, it might be 20 years, I’m not sure, but there is a coming onslaught of robotics,” Dr. Schlachta predicted.

He was speaking specifically of surgical robots, but professionals across the medical spectrum expressed a similar vision of the future — a health system expanding to make automation, artificial intelligence and robotic technology a regular part of patient care.

“We are just at the tip of the iceberg.” ■

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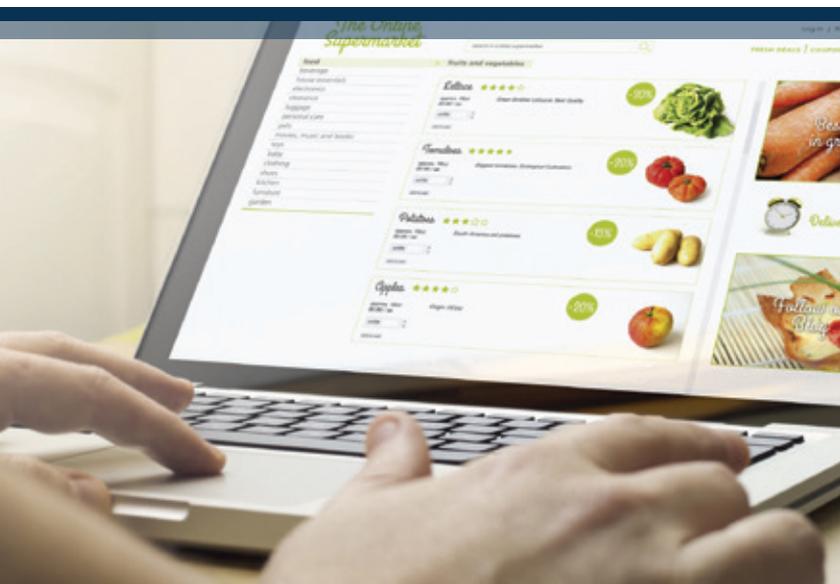
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# CHANGING TIMES

Grocers evolve to meet needs of senior shoppers

KELSEY JOHNSON



A decade later, grocery stores are once again evolving to meet the needs of their customers. It's an evolutionary shift that comes as grocers work to stay ahead in an industry known for its tight margins.

There's a battle happening at the supermarket — and it's happening online. Metro, for example, is partnering with companies that deliver meal kits. Loblaws and Walmart have developed "click and collect" programs — all in an attempt to keep customers.

Sylvain Charlebois is dean of the Faculty of Management at Dalhousie University. He specializes in issues related to food distribution, safety and traceability.

"Most grocers are going online essentially to defend their territories against this looming menace called Amazon," he said, noting about two per cent of Canadians shop online.

"There are markets that they're (grocers) aiming at very, very aggressively: young professionals with families and seniors."

Not only that, but companies have also set their sights on the caregivers of Canada's aging population, he said.

People like the "children of seniors who want to remain autonomous at home — well, kids can order online for them," Charlebois said. "It's really a bonus for seniors and their families.

"I think that's where grocers will try to go. To keep seniors at home for as long as they can."

He's not alone in this thinking.

Genevieve Marleau is a registered dietitian who specializes in gerontology, the science of old age. She said online shopping and prepared meal kits are "really good for people who have trouble with mobility.

In 2007, CBS News shared the story of a local grocery store in Germany. It had amended its layout to offer a friendlier environment for senior shoppers.

A simple step was taken in the dairy aisle to help customers reach the top shelf.

Price signs were larger. Aisles were wider.

Even the shopping carts had built-in seats in case a weary shopper should need to take a break while browsing through the produce section.

Customers loved it. So, too, did the store's bottom line.

“So somebody in a wheelchair or a walker and who just has trouble (pushing) a shopping cart around.”

However, programs like “click and collect,” she said, are only suitable for a certain segment of the senior population because they require someone to be internet savvy and able to drive.

That’s where meal kits come in.

Programs like Hello Fresh or Chefs Plate, which offer ingredients that are portioned and delivered right to a person’s door, help with meal planning.

“So instead of buying a full package of pasta, you get that one portion of pasta for one or two people,” she said. “In my opinion, it’s a little bit easier for them to cook.”

The catch, Charlebois said, is that meal kits can be pretty expensive.

“The solution is quite compelling for seniors,” he explained. “However, you are looking at a very high price point — about \$10 to \$12 a meal.

“And most seniors have a fixed income, so they would be careful about how they spend their money on food I suspect.”

Charlebois said he hasn’t seen an uptake in meal kits within the senior population, yet. “The data I’ve seen is that most people who are ordering meal kits are young professionals and people who are desperate for time.”

While seniors may have the time to cook, recent data shows poor nutrition is an escalating concern.

Many Canadian seniors simply aren’t eating well.

In 2013, Statistics Canada found about one-third of Canadian seniors are considered to be at risk of poor nutrition — a reality that, in turn, can lead to poorer health and chronic illness.

In its Community Health Survey, the federal statistical agency surveyed 15,000 seniors over the age of 65. What it found was that seniors who were living alone were

significantly more likely to be at nutrition risk (49 per cent). Many seniors also admitted to skipping meals.

Limited mobility and financial resources, poor oral hygiene, high amounts of prescription medications and poor physical health were also contributing factors.

Combating social isolation, Marleau said is key.

So, too, is finding ways to make food fun and social again.

That’s where grocery stores can help, she said. These days, your local supermarket is more than just a place to shop. Marleau said she often recommends her clients or patients attend cooking classes at the local Loblaws. “It’s usually a demonstration class,” she explained.

“So you get the recipes, you get to eat the food and it’s a social event because you get to eat with other people,” she said.

Community classes are also great “because you still get that social aspect of eating.” ■

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# TECHNOLOGY AT HOME AND AWAY

Researchers making strides in bid to help older adults live more independent lives

CHLOE E. GIRVAN



iPolitics/Matthew Usherwood

My 98-year-old grandmother, Mimi, still lives on her farm in Southern Ontario, and she does it pretty much autonomously. To live to be 98 is an anomaly. To be able to stay in her home with only a modicum of assistance is exceptional.

It's also not going to be all that uncommon as the boomer generation grows older, experts predict.

Mimi has lived an active life, eats well and even practises yoga in the living room. She also loves to keep up with friends and family, keeping a land line and a cellphone always in reach. Every time some young

doctor makes the mistake of suggesting she move into town — at least for the winter months — she thanks them for the advice and promptly ignores it.

That's no surprise to Dr. Véronique French Merkley, Medical Chief of the Department of Care of the Elderly, at Bruyère Continuing Care in Ottawa.

**PHOTO** Patient Jessie Maisby poses for a photo in the SAM<sup>3</sup> apartment at the Élisabeth Bruyère Hospital in Ottawa.

“Overwhelmingly our patients are keen to stay in their homes as long as possible. A lot of it has to do with maintaining their quality of life and retaining as much autonomy and dignity throughout the aging process,” she said. “This isn’t always easy as their own children and caregivers are often in a sandwich situation where they are still working and have children and grandchildren requiring their assistance as well.”

Fortunately, there are places like the Bruyère Research Institute (BRI) dotted across Canada that have already assessed and predicted the needs of our aging population. Using a mix of sensors and machine learning — also known as “artificial intelligence” — they are experimenting with unique, innovative environments where researchers specializing in both health sciences and engineering can partner with clinicians, families, patients and industry members to develop new ways that older adults will be able to use smart technology to live longer, healthier and more independent lives; hopefully within their own homes.

For Dr. French Merkle, this means working with Dr. Heidi Sveistrup, CEO of BRI, to create and maintain meaningful connections between the worlds of research and patient care. Often, it’s as simple as setting up a smartphone to passively record activities, offer reminders for pills and meals, and reassuring older people that if they are worried about becoming forgetful, the always-handly mobile device will serve as the first line of defence. And, for many, that simple life hack might allow them an extra decade or more living safely and happily in their homes.

“It is about figuring out what technology will be welcomed by patients and useful to clinicians. It is also about using technology in a personalized way to tweak and improve the physical, medical and social aspects of a patient’s wellness.”

Dr. Frank Knoefel, of the Bruyère’s Memory Program, finds the paradox of the work being done at the BRI to be very exciting.

“We have the oldest buildings in the city, we have the oldest hospital in the city, we have some of the oldest patients in the city and yet, we have some of the newest technology,” he said, adding that he loves his work. “Older adults are the most interesting group of people you will ever meet. Their lives are fascinating and they have done incredible things and witnessed the transformation of this country. I feel society owes them as they are the ones that built the Canada we have today. We have to acknowledge and be grateful for that and this is a small way that I can help and thank them for what they have done.”

What happens when a simple memory tool isn’t enough? That’s where large tech companies are focusing huge amounts of attention. Upstairs in the Bruyère, there’s a cheery one-bedroom apartment known as the SAM<sup>3</sup> (Sensors and Analytics for Monitoring Mobility and Memory), which is a collaboration between the BRI and Carleton University in partnership with the AGE-WELL Network Centres of Excellence. That it smells of an omelette prepared earlier that day suggests it’s not just your average medical lab. This fully equipped living research space is used by

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“Overwhelmingly our patients are keen to stay in their homes as long as possible. A lot of it has to do with maintaining their quality of life and retaining as much autonomy and dignity throughout the aging process.”

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clinicians, researchers and companies to demonstrate and validate technologies designed to assist older adults with aging well in their own residences. Perfected at an offsite lab, the technologies are ready for patient use by the time they arrive at SAM<sup>3</sup> and in some cases to be installed at home.

A tour of SAM<sup>3</sup> with its executive director, Dr. Bruce Wallace, begins in the living room with a demonstration of how researchers, working with a home security company, are currently testing the use of motion sensors throughout the apartment to measure an individual’s activities of daily living, while still maintaining patient privacy. Someday this passive technology might provide an alternative to lifeline lanyards of the infamous “I’ve-fallen-and-I-can’t-get-up” variety.

**MEMORY**

Gradual cognitive declines often go unnoticed and rarely happen in a straight line. There are good days and bad days, but they weigh on the elderly and can sometimes lead to much bigger problems. Having the technology around the house learn one’s habits and oversights and then offer helpful reminders can considerably reduce the stress of living autonomously.

As an example, Dr. Wallace said putting a simple monitor on the door of her fridge, as they have done in the SAM<sup>3</sup> kitchen’s standard refrigerator, accidentally leaving the fridge door ajar would result in the audio cue of “Fridge is open, please close fridge.” That simple sensor can reduce stress and potentially avoid bigger problems such as food poisoning.

Always looking for ways to improve on and expand existing technology, Dr. Sveistrup would next like to see this or similar technology, which can already determine whether a fridge door has been opened, adapted further so that caregivers will be able to know if and what an older adult



Politics/Matthew Usherwood

has eaten, much like modern minibars in hotels automatically charge guests for their late-night dalliance with the macadamia nuts. Instead, designated family members could receive a text that says “Your mum is in the house but does not appear to have eaten lunch or dinner. Would you like to call her?”

In the adjacent bedroom of the SAM<sup>3</sup> apartment, researchers have figured out a new way of assisting older adults with dementia in the night, through the use of a sensor pad under the bed mattress, without waking their caregivers. Sensors reacting to a sleeping individual, moving to an awake and upright position, are able to activate visual cues such as turning on the bedside lamp or hallway light, or even illuminating a walker to enable a safer trip to the washroom. If an older adult should

wander further throughout the house, a warm automated message, using a loved one’s voice, is triggered to redirect them back to bed.

Additional sensors can be used to wake a sleeping caregiver should an exterior door be opened. These wander-detection-and-diversion technologies have been used in various trials for more than a year, and researchers and doctors are seeing the benefits to patients and caregivers.

Dr. Knoefel shared the story of an older woman with dementia, living with her son who occasionally had to work the night shift.

“The technology was set up so that if she got out of bed, a message in his voice would respond saying, ‘Mom, you are at my house. I am at work. Go back to bed. I will be home soon.’ The son would also receive a message on his phone letting him know that his mother had gotten up but gone back to bed. Both of them felt reassured and wanted to know how they could get this system permanently installed.”

Patient Ms. Jessie Maisby demonstrates a feature of the SAM<sup>3</sup> apartment at the Bruyère hospital in Ottawa.

Drs. Bruce Wallace, Frank Knoefel, Véronique French Merkle and Heidi Sveistrup pose for a photo at the Bruyère hospital in Ottawa.



Politics/Matthew Usherwood

While optimal for some patients, the use of smart technology to keep older adults independent also offers the prospects of saving the healthcare system billions of dollars. Well deployed, technology will also relieve the stress on caregivers and reduce the number of days they are required to take off work.

## PHYSICAL HEALTH

Another impediment to people living autonomously as they get older is the need for doctor visits. The SAM<sup>3</sup> bedroom is also the testing site of a system that health-care providers will be able to use to speak with patients while remotely testing the patient's vital signs, such as weight, temperature and blood pressure. What's most interesting is that most of the supplies are available commercially: a computer or phone with Bluetooth technology, and an array of simple-to-use devices available from a pharmacy, and the patient's television.

## DATA COLLECTION FOR TRACKING AND RESEARCH

Beyond the practical benefits of these smart technologies, physicians and researchers like Dr. Wallace are also looking for ways to collect data from the use of systems like these to track health changes over a longer period of time and for research purposes. "Pressure sensor pads under the mattress provide images that are recordable

throughout the night. If the data can be effectively summarized by a computer, health-care providers will be able to look at the patterns to see if the patient might be a restless sleeper, creating a higher risk for a fall. Or perhaps they are not moving enough, which could put them at risk for pressure ulcers. Homecare agencies could even use the data to effectively prioritize their patient visits so that those who have had a bad night can be seen first."

The pressure sensor mats have also been used in recent studies to monitor respiration rates and the distribution and retention of fluid in the body. According to Dr. Sveistrup, "The potential of these devices is limitless."

For the past two years Dr. Knoefel and his team have been using specifically designed cognitive games in a controlled research environment, played on tablets by patients in the hospital's day program. These games help patients with memory problems and collect data, using a sensor, that will help to monitor cognitive function indirectly over time. "We can now take a specific brain function, incorporate it into a game

and then measure response. Over time we can track their abilities in that game. From one appointment to the next, a year later, people can go from mildly cognitively impaired to having dementia. Data collected from games played over time could help us to determine whether this resulted from an acute event or a gradual change."

## GETTING OUTSIDE

While the team agrees that having smart technology in the homes of older adults will have a tremendously positive impact, they would also like see it used to help them to get out into the world as, in the words of Dr. Knoefel, "People stuck at home get depressed, cognition goes down and they deteriorate very quickly."

While the elderly have often taken taxis, the fear of getting lost or robbed often becomes a deterrent as they begin to fear their cognitive lapses. Uber, and other ride-sharing technologies, offer patients and caregivers many more options for getting out and about, which is good for their health and well being.

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Dr. French Merkley expects we will see further innovations in transportation technology, whether through automated vehicles or apps that would allow those unable to drive to have greater control over their outings.

Doctors and researchers at the BRI are also studying collected data to better understand how the aging process affects a person's ability to drive. By doing this they hope to be able to help older adults keep their licenses longer by retraining them at pivotal points or adding crutches such as sensors and cameras to their vehicles. This same technology will be useful to patients recovering from strokes and injuries. Plans are underway to build a state-of-the-art driving simulator so that researchers can study safely the driving habits of older adults in real time.

**SAVING BOTH HEALTHCARE AND TAXPAYER DOLLARS**

While optimal for some patients, the use of smart technology to keep older adults independent also offers the prospects of

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 According to Dr. Sveistrup,  
 "The potential of these  
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saving the healthcare system billions of dollars. Well deployed, technology will also relieve the stress on caregivers and reduce the number of days they are required to take off work.

Dr. Knoefel believes that using devices, like those featured in the SAM<sup>3</sup> apartment, will help to detect medical problems earlier and avoid hospitalizations. "We know that one trip to the emergency room costs about \$1,000, an overnight stay \$1,000 and surgery \$25,000. And that is just for one Canadian." Dr. French Merkley agrees, noting that small inexpensive additions to an older adult's care could make a huge difference. "About 10 per cent admissions to acute care are due to adverse drug reactions. The cost of

attaching a simple sensor to a blister pack is substantially less and could potentially alleviate some of these admissions and trips to the emergency room. It would not only improve the patients' lives but also the health of the system."

Despite the many ways that smart technology can enhance the lives of older adults, many families and caregivers express concern that the elderly person in their care will struggle with accepting or learning how to use technology. It may be too late to incorporate some of these recent advancements into Mimi's world, especially as she recently reported having, "finally unplugged and taken apart that grey machine in the corner." But there are many other devices that would surely be of great benefit to her. By starting early and using the tips provided by Dr. French Merkley and Dr. Sveistrup, more families will hopefully be able to assist the older adults in their lives with welcoming smart technology as a tool for enhancing both independence and peace of mind. ■



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# TRANSFORMING GOVERNMENT ON THE BLOCKCHAIN

New 'Internet of value' will have major implications at the federal level

**DON TAPSCOTT**

The way governments serve their citizens is about to undergo some enormous changes, as a confluence of revolutionary technologies come together to shift the way we think about work and value.

While artificial intelligence (AI), big data and the Internet of Things are all widely discussed within Canadian government, lesser known is the technology that will form the foundation of all these new innovations — blockchain.

Blockchain represents nothing less than the second era of the internet. Whereas the first era was defined by an Internet of

information, this new era represents an internet of value, where anything of value — money, stocks, art, carbon credits or even votes — can be stored, recorded and transacted digitally, peer-to-peer.

This has enormous implications for any large enterprise, so it should be a key issue for the largest enterprise in Canada: the federal government.



"The opportunities for blockchain to revolutionize how government functions are almost limitless," says Don Tapscott.

## THE TRUST PROTOCOL

In our book *Blockchain Revolution*, my son and co-author Alex Tapscott and I describe blockchain as a "trust protocol." At its core, blockchain is a technology where trust is native to the network. It achieves this not through large intermediaries, but through cryptography and clever code.

When we send a file through the Internet of information, we're in fact sending a copy of that file, which can be infinitely reproduced and shared from computer to computer. This works well for sharing information, but less so for things of value. If I send you \$100, it's important that I not be sending you a copy of that \$100. Value, after all, is based on scarcity.

Cryptographers have called this the double-spend problem for years, and for years we've prevented it by relying on large intermediaries to build trust digitally. Banks, digital conglomerates and companies in the "sharing economy" like Uber all work to provide trust between two parties transacting things of value digitally, but they have their shortcomings. They're slow, expensive and rely on central databases that can be

hacked — as we've seen with Equifax, JP Morgan and even the US government.

Moreover, these large intermediaries have appropriated the prosperity created by the internet of information. This has led to a "prosperity paradox," wherein rising wealth creation has been met with growing economic inequality.

With blockchain, we're able to bypass those intermediaries by recording and securing transactions on a vast, global ledger. Thousands of computers compete to record a "block" of transactions, timestamp it, and cryptographically link it to a "chain" of previous blocks. Because the chain exists on thousands of computers, not just one, it can't be hacked or changed retroactively. Through decentralization, we have created a decentralized medium for value — a "Trust Protocol."

What's notable for this day and age is not just blockchain's ability to help us transact money or stocks peer-to-peer, but to secure land titles on an immutable ledger, trace the provenance of goods through a global supply chain instantaneously, or build new identity systems, where individuals control the data they create.

## TRANSFORMING GOVERNMENT SERVICES

Considering the innumerable ways in which government serves to facilitate trust between parties, it stands to reason that blockchain will have a transformative impact on a number of government services.

One of the sectors experiencing the largest blockchain transformation today is supply chain management. The Blockchain Research Institute recently documented a Walmart pilot with IBM, which sought to trace the source of pork and mango products using a distributed ledger. The results were staggering. What once took as long as two weeks to determine the source could now be done by scanning a barcode and receiving the information in under 10 seconds.

This has enormous implications for departments well beyond the Canadian Food Inspection Agency, however. In the near future, blockchain will enable us to track and trace the source of all consumer goods, particularly those coming over the border. We can expect a new era of transparency and efficiency in our supply chains, empowering good actors in the supply chain and protecting Canadian business and consumers.

A more recent pilot project in Canada, also documented by the Blockchain Research Institute, sought to put business licenses on the blockchain. As a distributed, immutable record, this vastly simplifies the otherwise arduous licensing process, making it more transparent for both the government and the small business applicant.

What we recently did for business licences can also be done for identification. Canada has traditionally rejected the concept of a centralized government ID as a matter of public policy due to legitimate privacy and security concerns. However, if we look to Estonia — perhaps the global leader in digital citizenship — we see how a consolidated ID built on blockchain can improve government services and empower individuals to exercise greater sovereignty over their identity.

Rather than allowing our driver’s licences, health cards, passports, land titles and business registrations to all be stored on their own centralized databases, we can hash them together on a blockchain. This will enable new forms of integrated services, with superior security and privacy protection.

## BLOCKCHAIN AND DEMOCRACY

We’re not surprised that, since the outcome of the 2016 US presidential election, our work on blockchain applications in government has received a lot of attention. Dedicated citizens and public servants everywhere are exploring how distributed ledger technologies can help them quash claims of “fake news” and protect the free press, find common ground in public discourse, and restore legitimacy to democratic institutions.

Let’s start with the preservation of independent and investigative journalism. This is essential: the person occupying what was heretofore the most powerful position in the world attacks the free press and dispatches falsehoods regularly. “Crime in Germany is up 10% plus (officials do not want to report these crimes) since migrants

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Blockchain represents nothing less than the second era of the internet. Whereas the first era was defined by an Internet of information, this new era represents an internet of value, where anything of value — money, stocks, art, carbon credits or even votes — can be stored, recorded and transacted digitally, peer-to-peer.

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were accepted,” he tweeted. *The New York Times* fact-checked the tweet and found that crime is actually down by 10 per cent, to Germany’s lowest level in 25 years, yet the lie was retweeted by 20,000 people. That’s how ignorance scales on the World Wide Web. A major MIT study of social media revealed that Twitter users were 70 per cent more likely to spread lies than truths.

The blockchain start-up, Civil Media, aims to reduce those odds significantly through blockchain economics. “The Civil protocol—a decentralized marketplace for sustainable journalism owned and operated by newsmakers and citizens alone,” CEO Matthew Iles wrote. “Participants must pledge to abide by the protocol’s accountability standards, community-driven governance, and citizen-first business models.” The news won’t exist on some central server; it will exist on every device running the protocols. That means that state propaganda machines will have to work overtime to counter the truth. Civil’s first pilot is *The Colorado Sun*, founded by veteran reporters of *The Denver Post*. This is exciting.

Michael Della Bitta, the director of technology at the Digital Public Library of America, sees a role here for libraries, which consistently rank high as trusted institutions. Indeed, the Pew Research Center reports that “most Americans — especially Millennials — say libraries can help them find reliable, trustworthy information.” Della Bitta views blockchain technology as a tool for libraries as platforms for public engagement because he understands how blockchain protocols align the interests of disparate parties in aggregating information, verifying it and preserving it block by block.

One of his cases involves social media archiving. For better or worse, Twitter has become a public record of policy pronouncements and international diplomacy, but Twitter’s terms of service allow for the deletion of posts by public officials. That’s not good for understanding and studying our history.

Della Bitta is looking to librarians as a distributed group to serve as the recorders

of social media, gathering up tweets through Twitter’s web interface and presenting them for validation. The validators could be anyone observing the same information in real time. For archiving news sites, librarians could play the validation role, verifying collectively that an article is accurate and contains the facts before it is recorded in a block. In his view, blockchain provides a public mechanism for discussing how truthful the news is. If an article doesn’t check out, then they don’t cryptographically sign off on its inclusion. These are “new ways that libraries could interact with the public to create civic trust,” he says. “Distributed data applications ... enable new decentralized ways of interaction across institutional boundaries.”

The most fundamental process for a representative democracy is the election. Voting is a right (and in some countries, like Belgium, the responsibility) of all eligible citizens in a democracy. Yet around the world elections are deeply flawed. Corrupt officials tamper with votes or rig the results. Voter suppression ranges from bribery and intimidation to lack of access or proper identification. Electronic voting has proven as unreliable as paper ballot systems in many cases, susceptible to hackers, coding bugs and human error.

Several start-ups such as Follow My Vote and Voatz are developing blockchain-based solutions for online voting. We studied the Cleveland-based Votem. Its clients, the Rock and Roll Hall of Fame and the National Radio Hall of Fame, deployed Votem’s mobile voting applications successfully in selecting inductees. Votem authenticated each voter’s identity, provided a clear chain of custody, and proved itself fast, tamper-proof, auditable, and convenient, since people needed only a mobile device to participate. According to CEO Pete Martin, Votem has semi-future-proofed its app with a path to scalability and a goal to support one billion voters on its platform by 2025. It’s happening.

We expect a struggle to bring about change, but citizens of the world, unite! We have everything to gain through the blockchain-enabled democracy. ■

# 'TIS THE SEASON TO PLAN YOUR NEXT HOLIDAY GETAWAY!



Christmas angels light up Mayfair, London.

A. Fedorenko/Shutterstock

The sparkling lights, the spreading of good cheer, the chance to spend time with family and friends; the holidays are special for these reasons and so many more. Much like an incredible travel experience, the holidays allow us to reflect on past adventures and look forward to the journey that lies ahead.

These two joys of life can be brought together on a festive holiday tour. From ambling through Europe's charming Christmas markets, to a relaxing cruise along the magnificent Danube River, to the chance to immerse yourself in your favourite city's Christmastime traditions, it's never too early to start making travel plans for the next holiday season.

## Visit the Christmas markets of Europe

Christmas markets in Europe date back to the Middle Ages, beginning in Central Europe, or what is now known as Germany, eastern France and Austria. Today, you can find Christmas markets in many European countries. During your visit, you'll likely find a Christmas tree, nativity scene and many booths selling



The blue dome of the famous French Church provides a backdrop for Berlin's largest Christmas market.



Gingerbread hearts.

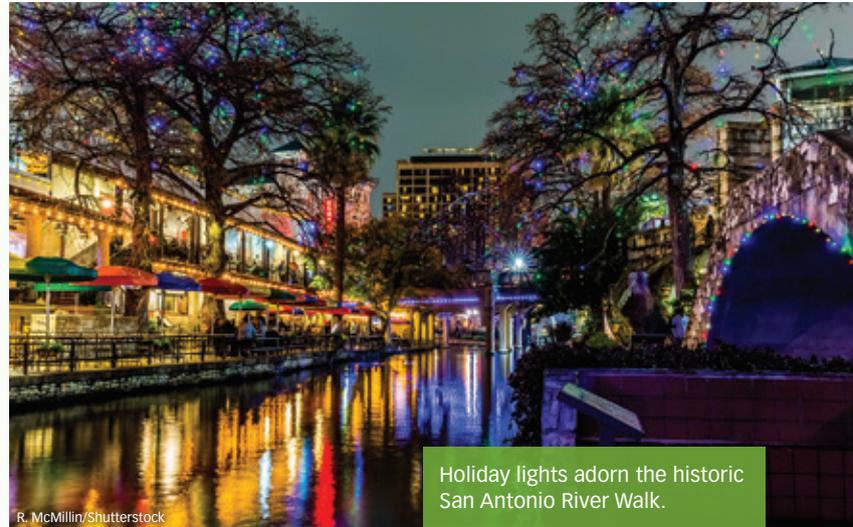
traditional handcrafted goods and traditional holiday treats as well as a healthy dose of festive cheer. No matter which Christmas market you visit, you are guaranteed to have a festive adventure. Each market is known for something special, whether it's a particularly wonderful fruitcake or a handmade wooden nutcracker. It's best to visit a few for a full variety of experiences.

### Cruise along the Danube for Christmas

Why not spend your Christmas holiday enjoying a relaxing, leisurely cruise along the scenic Danube River? You'll get a chance to stop at traditional Christmas markets in Vienna, Regensburg, Passau, Rothenburg and Nuremberg. Enjoy a German holiday party with mulled wine, referred to as a Glühwein Party. Float through the Wachau Valley dotted with castles and small riverside towns. And, discover Würzburg, an ancient Franconian wine town. The Danube is the second-longest river in Europe and is truly magical — especially during the holiday season. Make this spectacular nautical journey part of next year's travel plans on this Christmastime cruise.

### Visit your favourite city (or a new favourite) all decked out for the holidays

With some charming festive decor and the spirit of the holidays in the air, it's amazing how almost overnight, a city can be transformed. From the stunning Christmas tree at Rockefeller



Holiday lights adorn the historic San Antonio River Walk.

Center to the picturesque San Antonio Riverwalk illuminated by millions of Christmas lights to the traditional delights of London, city-based tours can show you another side of a destination. Whether it's your first time visiting or a go-to favorite getaway, you'll never forget celebrating the holidays in these cities. ■

*This article is courtesy of Collette, a Preferred Partner of the National Association of Federal Retirees. Visit [collette.com/nafr](http://collette.com/nafr) for more information on planning your merry little getaway for next year.*



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\*Use offer code and your member benefit for savings. Savings are comprised of retail offer together with member benefit. Offer valid on new bookings only and can expire earlier due to space or inventory availability. Retail offer savings amount will vary by tour and departure date, and is only available on select departures. Call or visit [www.collette.com/nafr](http://www.collette.com/nafr) for details. Space is on a first come, first served basis. Offers are not valid on group, existing bookings or combinable with any other offer. Other restrictions may apply. Promotional pricing may remain in effect after the expiration date. \*Travel Industry Council of Ontario Reg. # 3206405; B.C. Reg. # 23337

# ON THE ROAD AGAIN... FOR THE FIRST TIME

That smartphone you've avoided may just turn out to be your best friend on your travels

## HOLLY LAKE

After years of being ridiculed for your trusty flip phone, you've finally given in and acquired a smartphone.

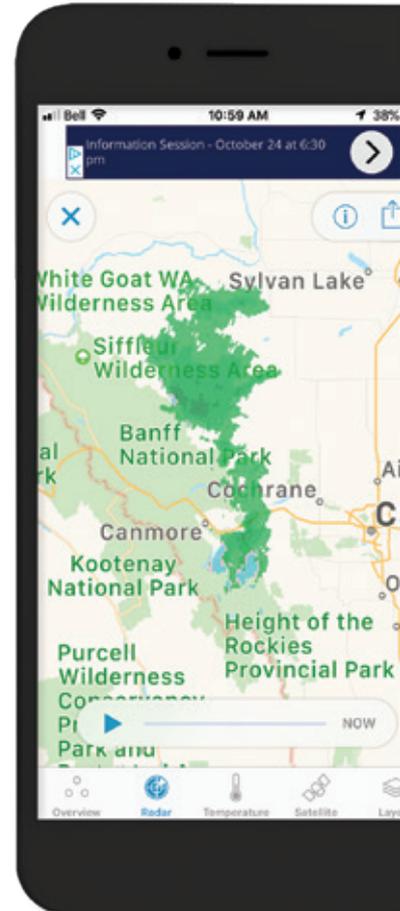
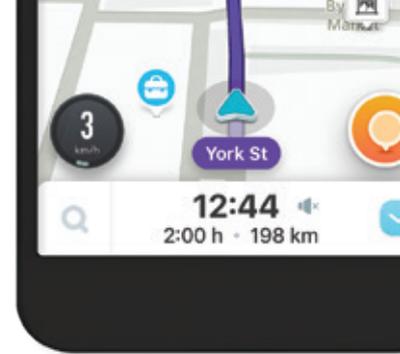
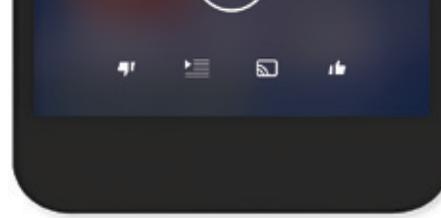
You've made calls and your kids have shown you how to send a text.

Perhaps you've even updated your Facebook status.

But that's as far as you've been willing to wade into this app-filled world.

After all, life ticked along just fine without this overpriced gadget in your palm, didn't it? Your old phone did the trick and made the calls that had to be made. That's really all it needed to do.

While that may be true, if you're the type who likes to road trip, there's no better sidekick to have along for the ride than a smartphone. Not only can it call roadside assistance if you find

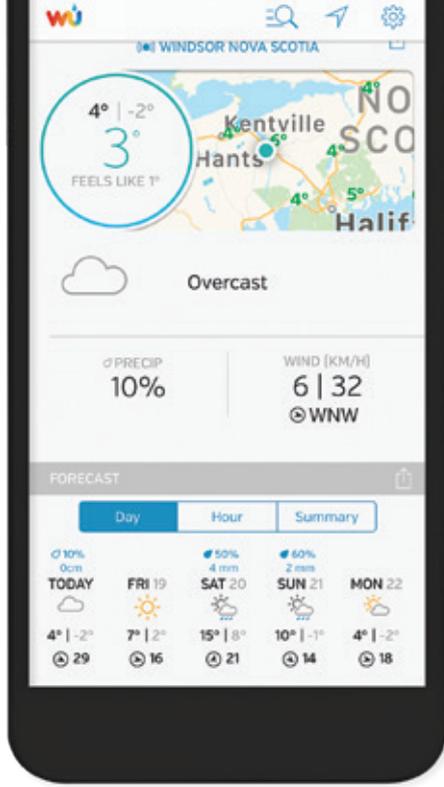


yourself stranded, it can do a whole host of things to not only help you plan your trip, but also make it far more enjoyable as you go.

Trust me. I make the drive from Ottawa to Newfoundland every summer and back again several months later. That's more than 24 hours in a car each way, not including the ferry ride. Other than my credit card, my smartphone is the one thing I would absolutely never leave home without — and couldn't make the trip without. Here's why ...

## MUSIC

There is nothing worse when driving than having to keep scanning the dial on the radio for music to listen to. That's an annoying distraction unto itself, but often by the time you find a station you like, you've reached the end of its range and the bursts of static have kicked in. Then there are remote stretches where there's not a single station to be found. Or perhaps every station is



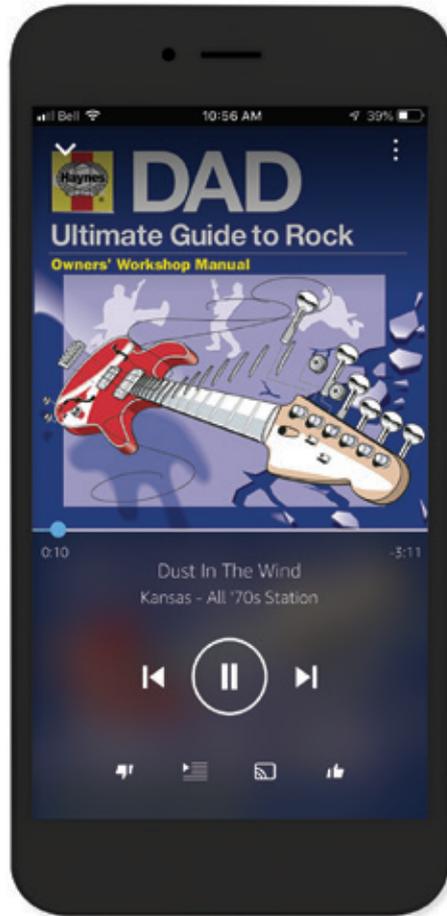
broadcasting in another language? And let's not start on all the commercials.

This is where your phone really is your friend. Whether you have Apple's iTunes or Google's Play Music app, you can download all the music you want and not have to listen to static for your entire trip.

For every country and city I've visited over the years, I've made a playlist in iTunes when I get home, full of the music I heard while exploring there. Like a particular smell, a song will take me right back to a moment, so that's always a fun listen when you're rolling down the road in the throes of another jaunt. You can always create a playlist just for the trip you're about to take as well.

## GOOGLE MAPS

How many fights have broken out in the car between the driver and the navigator holding the map and trying to make sense of it? Which way is up isn't always the easiest to determine. Nor is finding north. And if you're driving solo, well, the map presents a whole other battle. Just put the unwieldy paper dinosaur away. There's really no need for it anymore. The GPS is perhaps the best thing to happen to driving in recent history and you have one sitting on your phone. You might even have two.



Not only can Google Maps or Apple Maps help you navigate your way from A to B, it can tell you where the gas stations are as you go, if there's a traffic jam up ahead and what amenities and restaurants are nearby once you arrive.

If you take a wrong turn in the process, don't worry. The app will let you know — repeatedly if need be — and reroute to get you back on track.

So set your destination, sit back and let the app do the navigating. After all, you've got car singing to focus on.

## AUDIO BOOKS

On the off chance you grow tired of the sound of your own voice — or perhaps your passengers are painfully pleading with you to just stop already — you can always turn to a story. What could be better than having someone read to you as you drive? Particularly on a long haul, time can pass quickly when you're wondering where a



tale told by audio book will take you next. And like your music, you can easily download these from your phone's app store and play them from your device.

Be warned, however. Not all voices are conducive to long drives. I once downloaded *The Longest Way Home* by actor-turned-travel writer Andrew McCarthy. It's a story of a personal journey through some of the world's most evocative locales, and as someone who travels at every opportunity, I thought it would make a perfect road trip tale.

I was wrong.

Things started out okay, but there was something about McCarthy's voice that was just too calm and soothing. Before long, the yawning started. It was as if someone was reading me a bedtime story. That's no reflection on the book itself — I now own a paper version of it — but 20 minutes in, I had to pull into an Irving Big Stop and recline my seat for a cat nap to recharge for the nine-hour drive that still lay ahead.

I've since had much greater success with audio books. They're wonderful company, especially if you're driving alone. Just be careful about the company you keep.

## PODCASTS

Canada is a big country. And although it's beautiful, there are some stretches of road that can drag on and on and on. Even if you're a car performer, eventually singing along with those wonderful playlists you've created gets tired.

This is why I no longer travel without a series of podcasts downloaded onto my phone. While there is a podcast today on pretty much any topic you could imagine, my experience is that the ones produced by journalists are by far the best to listen to, particularly those that have been serialized over eight to 10 episodes. For me, podcasts aren't like music that you can just have on in the background and listen to passively. The good ones require you to actively listen. The beauty of being in the car is that you can do just that.

Here are some (with the iTunes descriptions) that have kept me hooked for hours. The only risk with these is that they draw you in to the point you just might miss your exit. But they're definitely worth the binge — and the brief detour to get back on track.

### S-Town

"Hosted by Brian Reed, (S-town) is about a man named John who despises his Alabama town and decides to do something about it. He asks Brian to investigate the son of a wealthy family who's allegedly been bragging that he got away with murder. But when someone else ends up dead, the search for the truth leads to a nasty feud, a hunt for hidden treasure, and an unearthing of the mysteries of one man's life."

### Dirty John

"Debra Newell is a successful interior designer. She meets John Meehan, a handsome man who seems to check all the boxes: attentive, available, just back from a year in Iraq with Doctors Without Borders. But her family doesn't like John, and they get entangled in an increasingly complex web of love, deception, forgiveness, denial, and

ultimately, survival. Reported and hosted by Christopher Goffard from the *L.A. Times*."

### Missing & Murdered: Finding Cleo

"Where is Cleo? Taken by child welfare workers in the 1970s and adopted in the U.S., the young Cree girl's family believes she was raped and murdered while hitchhiking back home to Saskatchewan. CBC news investigative reporter Connie Walker joins the search to find out what really happened to Cleo."

### Disgraceland

"Murder, infidelity, suicide, arson, overdose, religious cults, drug trafficking; this podcast explores the alleged true crime antics and criminal connections of musicians we love like Jerry Lee Lewis, Beck, The Rolling Stones, Tay K-47, Tupac Shakur, Mayhem, Van Morrison and many more. Why? Because real rock stars are more like feral, narcissistic animals than functioning members of society and that is precisely what makes them so damn entertaining. If you love true crime and you love music, then get ready to love this podcast."

## TRAVEL APPS

Want to know where to find the best lobster roll in Lunenburg? Or the best blueberry cream ale in Moncton? There's an app for that and it's called Trip Advisor, where there is no shortage of people who have already done the research and weighed in on that sort of thing with reviews of tours, hotels and yes, restaurants. For that reason, the app considers itself to be the "ultimate travel companion." Definitely not a bad one to have along for the ride.

Of course, you can't drive on no sleep, so if you haven't already planned out your stops before leaving home, your phone can help you find a great place to lay your head.

Hotwire has long been my go-to. The site (and its app) sell off empty hotel rooms so the closer you are to the date you need them, the better the deal. That said, I've found that same-day bookings can jump in price slightly sometimes, especially

on holiday weekends. Still, the deals are always better than you'd get by walking up to a front desk and asking if there are rooms available for the night — or on the hotel's own website.

You won't know the name of the hotel you'll be staying at until you've paid, but you'll know where it is in town and the names of likely brands. Not everyone likes that, but I've been using it for more than a decade and it has never steered me wrong. You also see how others have rated a hotel before you book, and I've found those ratings to be very reliable. The app once landed me a room at The Clarence, Bono's Temple Bar hotel in Dublin, for two nights for the price I would have paid for one had I booked through the hotel's website.

I've also had success with the app for Hotels.com. There you see exactly which hotel you're booking for the night. It's user friendly and the rates are good, but I start with Hotwire first.

Airbnb's app is also handy to keep on your phone. Once you create an account (which you can do on your phone or a computer before you leave home), it's intuitive and easy to navigate. You can search for a room, apartment, house or bed and breakfast, and what's nice is that every property owner has been rated by those who have stayed there. This can be a more economical option than staying in a hotel, though not always. Still, it can certainly allow you to find unique places to stay in incredible settings. Think refurbished jail cells, barns and castles. You can also easily chat with the owners through the app.

Of course, if you've figured out how to post on Facebook, use your network to put the word out for recommendations when you're headed somewhere new. Whether it's where to stay and eat, or what to do while you're there, people love to offer up their suggestions. The best part is, these are people you already know and trust, so they're not likely to steer you wrong.

So just give it a chance. Technology really can be your best travel buddy. ■

# TOP TIPS FOR BOOKING FLIGHTS ONLINE



## Whenever possible, book directly with the airline

Discount sites may seem enticing, offering cheaper deals but, if an issue arises, it's easier to resolve issues when your flights are booked directly with the airline. Booking directly with the airline can also simplify other hassles like delays or schedule changes rather than the often non-refundable offers on third-party sites.

## Do your research

If you do end up choosing a third-party vendor, be sure to do a search to see the sites' reputation and user comments before clicking "buy now." Remember, as a general rule of thumb when it comes to online flight booking, if it seems too good to be true, it probably is.

## Read the fine print

Discount airlines have become quite popular in recent years. One of the ways they keep prices so low is by offering everything else at an incremental cost. Want to choose your seat? Want to check luggage? All of these things will add up and could make a big difference on the final price.

## Keep currency in mind

Sometimes different sites and airlines don't charge in Canadian dollars. So although a flight may look like a great deal, once you add in the conversion and foreign transaction fee on your credit card, you may end up paying more than you planned.

Once you know how to properly and safely book flights online, you should find that the process of planning a trip can be done quickly and efficiently.

Safe travels! ■

*Article courtesy of Johnson Inc. ("Johnson"). Johnson is an insurance intermediary specializing in home, car and travel insurance, as well as group benefits. For more information about Johnson, go to [www.johnson.ca](http://www.johnson.ca) (Quebec residents please visit: [www.johnson.ca/quebec](http://www.johnson.ca/quebec)).*

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Gone are the days of needing to visit a travel agent to book flights for your next trip. Now you can be your own travel agent. But, before you go online to book your next flight, read through our top tips to help you stay safe:

## Use a secure Internet connection

It is much easier for people to track your personal information when you're logged into a public computer (like at a library) or while you're using a public WIFI network (like at a coffee shop). For this reason, it is better to book your flights at home, on your personal computer (or phone) from your private WIFI network.

## Look for the padlock

Reputable travel websites use technologies like Secure Socket Layer (SSL), which uses encryption to help make the information you provide more secure. Keep an eye on your address bar for the little padlock icon along with a URL that begins with "https". The "s" stands for secure.

# VETERANS' CORNER

Volunteer organization provides online resources for families and caregivers

## JESSICA SEARSON

As a caregiver, searching online for community supports and resources for a family member can be stressful, overwhelming and frustrating, leading to uncertainty navigating the information and services that are available.

This can be especially challenging for those caring for ill and injured serving military members and veterans when many of the one-size-fits-all approaches to care aren't geared to their unique needs.

In 2014, Jeanette Mcleod, Paula Ramsay and Marie-Andrée Malette met through Facebook. Each with a spouse who was a serving military member or veteran that was ill or injured, they found themselves talking online and relating to one another's experiences. When one found a helpful resource or information, she would share it with the others. "We connected because we were helping each other," Ramsay recounted.

From these online encounters, the Caregivers' Brigade was formed.

The Caregivers' Brigade volunteers serve as consultants for caregivers of RCMP and Canadian Armed Forces members, both currently serving or released. Members work with government departments and organizations to provide advice and feedback to benefit families of ill and injured members and veterans.

Mcleod, Ramsay and Malette quickly realized that other families in need would benefit from the resources they had discovered. Upon speaking with a government department, it was decided that an online resource, one that was not hosted by the government, would be a valuable tool.

So, they decided to create a website. They found a free, user-friendly site, and taught themselves how to use it.

What started out as their helpful list of resources has now grown into an online directory with more than 150 national resources, attracting close to 6,000 visits since 2014.

The Caregivers' Brigade notes its goal is to "provide access to information through guidance and consultation of beneficial services." The online resources provide guidance in finding peer support, helplines and organizations that assist struggling families.

They not only update and maintain the website, but also take the extra personal step to research and make connections with the organizations that are listed, helping to ensure that each resource is appropriate.

Family members can contact the Caregivers' Brigade through the website or Facebook. A volunteer will work with them to navigate the resources as well as assist in understanding each organization's eligibility and approval processes; helping to alleviate the confusion and frustration that can come when making your way through health care and social support systems.

Having faced the negative effects of assumptions from well-intentioned care providers "who know what's best" themselves, the Caregivers' Brigade takes effort when speaking with families to never presume what they need, but to provide information and let families decide what is appropriate for them.

In addition to the website, it has also created a Facebook group called Caring About the War at Home, where it shares tools for caregivers, talks about self-care and posts messages of support.

The Caregivers' Brigade is a positive example of a technological solution with a personal touch. ■

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**For more information about the Caregivers' Brigade:**



[canadianfamilies.wixsite.com/caregivers-brigade](http://canadianfamilies.wixsite.com/caregivers-brigade)

[www.facebook.com/events/1840977352842253/?active\\_tab=about](https://www.facebook.com/events/1840977352842253/?active_tab=about)

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

# FROM THE PENSION DESK

Stock markets have evolved with new tech. What does it mean for pension plans?

## PATRICK IMBEAU

What do you think of when you think of a stock exchange?

Some imagine public trading pits filled with a mess of phones, papers flying and stockbrokers sporting slicked-back hair and red suspenders yelling “Buy!” and “Sell!” on a crowded trading floor.

In most cases, that scenario doesn’t exist anymore.

Stock exchanges have become for-profit digital matching engines, computer towers in vast warehouses in the middle of nowhere. The New York Stock Exchange (NYSE) is not on Wall Street — it’s a warehouse of computers in Mahwah, N.J.

The way stock exchanges function directly impacts pension investments, and exchanges have changed significantly. Trades are made, by and large, by computer programs instead of humans. Brokers still exist, investors still buy and sell — but considerably more volume is taken up by high-frequency trading (HFT) firms.

HFTs are companies that profit from the speed and volume of their trading — using automated algorithms to buy and sell huge quantities, lightning-fast. HFTs use co-location (rental of space inside the stock exchanges’ server warehouses for millions of dollars) to make a massive number of trades in an infinitesimally small amount of time. They make money in a variety of ways, many of which are predatory; they do this at the expense of investors like pension plans that are often referred to as “whales” or “dumb money.”

One of these methods is called latency arbitrage. When large investors such as pension plans click “buy,” their orders are split up and raced to the other exchanges, where they are often beaten by the faster HFTs, who buy the stock they intended to buy and re-sell it to them at a slightly higher price, pocketing the difference. This costs investors tens of thousands of dollars on every trade.

HFTs also make money by abusing the maker-taker pricing system. Exchanges offer rebates to “makers” (those who provide liquidity or volume) while charging transaction fees to takers (those who remove liquidity like pension plans). The idea is to encourage people to provide liquidity to the market. The problem is that this essentially forces investors like pension plans to subsidize the activity of HFTs. HFTs appear to provide liquidity because of the large number of trades they make. But that liquidity is a mirage, only holding positions for a fraction of a second in situations where there’s already plenty of liquidity. This means they crowd out investors’ orders and increase investors’ trading costs.

Investors have begun fighting back against these types of practices in a

couple of ways. Aequitas Neo Exchange was founded as a new stock exchange designed to prevent things like latency arbitrage, while others have been fighting to have regulatory bodies make changes. The federal public sector’s pension fund, PSP Investments, is a founding shareholder of Aequitas Neo.

In May 2018, a group of major public pension plans, including Ontario Teachers’ Pension Plan (OTPP), Healthcare of Ontario Pension Plan (HOOPP), Alberta Investment Management Corporation (AIMCo, which manages public sector pensions in Alberta) and California Public Employees’ Retirement System (CalPERS), came together to support a Securities Exchange Commission (SEC) plan to run a pilot test to measure how the stock market is affected by the maker-taker model used by the New York Stock Exchange (NYSE) and its contemporaries.

The NYSE has fought back arguing that the SEC’s test will be too disruptive and cost millions of dollars. They’ve urged companies to speak out against the program — some have sided with NYSE while others, such as JPMorgan Chase, have supported the pilot project.

If you’d like to learn more about HFTs, you can read Federal Retirees’ Winds of Change 2016-2017 (available on [Federalretirees.ca](http://Federalretirees.ca)) or check out Michael Lewis’s book *Flash Boys* (2014). ■

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

# HEALTH CHECK



## Using technology to tackle wait times

### JESSICA SEARSON

This summer, Federal Retirees hosted its first telephone townhall to engage members in the New Brunswick provincial election. Members had the opportunity to ask candidates questions about issues impacting seniors and their community.

During the event, one member voiced her concern with the growing wait times and challenges that are faced when trying to access a specialist — a problem for our health-care system and a concern that resonates with Canadians across the country.

The Canadian Institute for Health Information (CIHI) report *How Canada Compares*, examines how Canada ranked in the 2016 Commonwealth Fund's International Health Policy Survey. CIHI reports that Canada performed below average in seven of eight measures related to timely access to health care.

In fact, Canada came in last among the surveyed countries on specialist wait times. The international average of patients who reported waiting four weeks or longer in the last two years to see a specialist after they were advised or decided to see one, was 36 per cent. In Canada, more than 50 per cent of patients reported waiting four or more weeks to see a specialist.

Health practitioners, researchers and innovators are turning to technology to help improve these wait times, and to provide better access to care for patients.

Specialist consultation through technology is an innovative initiative growing across Canada. Two programs — one out of British Columbia and the other in Ontario — have been particularly effective, offering a fast and efficient way to facilitate quick discussions between medical professionals about complex cases.

Launched in British Columbia, *Rapid Access to Consultative Expertise* (RACE™) is a program where primary care providers can call one number or download the app to access real time specialist advice from a range of areas. Within two hours, the family physician or nurse practitioner will receive a call back for a consult with a specialist. Roughly 80 per cent of calls are returned within 10 minutes. According to RACE™, the program has received 35,000 calls, roughly 800 calls per month, since it started.

Developed in Ottawa, the *Champlain BASE™ (Building Access to Specialists through eConsultation) Service*, known as eConsult, is a secure online platform that connects primary care providers to specialists virtually.

Through eConsult, primary care providers can use a web-based portal to submit a question along with attachments of related documents, such as test results and images. An appropriate specialist is assigned the consult and will review the case using the secure site. The specialist can then answer the question, ask for more information or recommend a face-to-face referral. Specialists can also provide additional helpful information, such as actions the patient should take before the specialist appointment.

According to eConsult, 41,728 cases have been completed and the average response time is two days. This system is now available across Ontario through the Ontario Telemedicine Network and has expanded to other provinces.

What does this mean for patients?

When a conversation between the primary care provider and specialist provides the necessary information and answers, tech-based programs like eConsult and RACE™ help to eliminate unnecessary referrals and appointments. According to eConsult, the service has prevented the need for a specialist referral in more than two-thirds of the cases.

These services help to improve the patient experience. It simplifies the patient journey and saves patients time, stress and anxiety. And, faster access to information means better patient care, better communication and co-ordination among health-care providers, and ultimately leads to better health outcomes.

eConsult reports 87 per cent of patients considered it useful in their case and 97 per cent of patients considered it an acceptable alternative to face-to-face referrals. Both programs reported cost savings when compared to face-to-face referrals. And specialists — sometimes in short supply in an environment with increasingly complex health-care needs — have their time used more effectively.

If you are aware of innovative health-care solutions in your community, please share them with us. And keep an eye out for virtual consultation in your community!

#### For more information about these programs:

Rapid Access to Consultative Expertise (RACE™): [www.raceconnect.ca/](http://www.raceconnect.ca/)

Champlain BASE™ (Building Access to Specialists through eConsultation) Service: [www.champlainbaseeconsult.com/](http://www.champlainbaseeconsult.com/)

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

## ADVOCACY IN ACTION

# COOL TOOLS

Using technology to bring us closer and make us stronger



### CANDACE JAZVAC

One of the biggest challenges facing any national organization with a large, widely dispersed membership is geography. With 176,000 members across the country, the National Association of Federal Retirees (Federal Retirees) faces the demands of distance every day. So how do we effectively mobilize our members and amplify our advocacy efforts across provinces and time zones when geography gets in the way?

Over the last 15 years, there have been incredible advancements in technology that can bring us together. Whether we are sharing photos and stories with our families and friends or using digital doohickies to protect our

hard-earned pensions, there are a variety of technologies that help connect all of us in a meaningful way from coast-to-coast-to-coast. As we move towards the next federal election, the Federal Retirees' advocacy team is

testing out some of the cool tools that can help us leverage the talents of our dedicated members in the Okanagan while helping amplify our message in Halifax and driving the campaign home on Parliament Hill in Ottawa.

Here's a sneak peek at what we have been trying out:

### Social media

Social media is one of the easiest ways for Federal Retirees to quickly and easily share information and get feedback on our initiatives. In no more time than it takes to share photos of your grandchildren or comment on your friend's latest vacation stories, you can easily share information on our latest campaigns, informative articles and analyses of government budgets and legislation, and upcoming pre-retirement seminars. Soon, Federal Retirees plans to test drive Facebook's livestream video feature, allowing members from across the country to tune into our advocacy activities as they happen.

### Zoom

Providing an easy-to-use platform for training and a collaborative work space, Federal Retirees frequently uses a video-conferencing platform called Zoom to connect with volunteers and advocates. Currently an essential tool for the success of our Canadian Coalition for Retirement Security, the advocacy team is looking forward to hosting short, easy-to-access webinars for members interested in

getting more involved with our campaigns and to provide space for our seasoned advocates to share tips, tricks and best practices.

### NewMode

For the last several years, Federal Retirees has frequently used a digital organizing tool called NewMode. Much like a traditional letter-writing campaign, NewMode allows members to send customizable messages to their local Members of Parliament with just a few clicks of a mouse. In collaboration with the Canadian Coalition for Retirement Security, our Honour Your Promise campaign against Bill C-27 has sent more than 45,000 messages to the Finance Minister and MPs across the country. This incredibly effective tool remains a core part of all our advocacy campaigns, and Federal Retirees is looking forward to using its ever-evolving technology

to continue to help our members quickly and easily interact with their local representatives.

### Telephone town halls

But what about Federal Retirees members who are not online? Telephone town halls provide an opportunity for participation from home, asking you to do only one simple thing — answer the phone. Rather than hosting an in-person event and having attendees walk in the front door, telephone town hall technology places thousands of phone calls to members, connecting them directly to the event. Like a talk radio show, the town hall is a broadcast that allows listeners to queue up to ask questions live to the panelists and moderator. Federal Retirees recently hosted its first telephone town hall with candidates for the New Brunswick provincial election, allowing members in every corner of the province to participate from the comfort of their homes.

These cool tools only represent a small sample of what is currently available to Federal Retirees, and more options are becoming available every day. Through pilot projects and test-runs, the advocacy team is building a toolkit that will serve us in the next federal election and beyond.

By using technology to shrink the distance between us, we can strengthen our team, grow our impact and deliver results for our members. ■

Do you know of a cool tool we should try out? **Contact us at [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca) and tell us more.**

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



Arbor Memorial Inc.

## 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



\* 10% savings on final arrangements made in advance, excluding crypts which are offered at 5% savings if purchased in advance.  
† For purchases made in Ontario: 4% savings for cemetery lots, niches and other interment rights and excludes above ground crypts. 10% savings on all other cemetery products and services.



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

# FEDERAL RETIRES NEWS

## New Veteran's Service Card (NDI-75)

The Association's veterans outreach initiative has helped lead to improvements for veterans with the introduction in September by National Defence of the Veteran's Service Card. The new Veteran's Service Card (NDI-75) will provide a tangible symbol of recognition for former members, encourage an enduring affiliation with the Canadian Armed Forces and ensure linkages to Veterans Affairs Canada support programs as members transition to post-service life. The card will be released in three stages; visit National Defence on Canada.ca for more information.

In the meantime, the Association is still issuing its Federal Retirees Canadian Armed Forces veterans membership card that enables qualified members who are not yet in receipt of a NDI-75 card to take advantage of the enhanced baggage allowance offered by Air Canada, WestJet and Porter Airlines. Note that this card does not replace the NDI-75 or CFOne cards, it just enables qualified members who are not holders of these cards to take advantage of money-saving baggage programs that the airlines offer to veterans. To date, Federal Retirees has sent more than 6,000 such cards to qualified veteran members. Contact [service@federalretirees.ca](mailto:service@federalretirees.ca) or at 1-855-304-4700 (toll-free) for more information.

## \$100M settlement for disabled vets

The government has committed to pay a total of \$100M to disabled veterans

after settling a class-action lawsuit in September. The action, which began in 2014, alleged that the reduction of benefits to veterans in receipt of a disability pension from Veterans Affairs Canada violated their constitutional rights. The federal court was expected to approve the settlement in December, after which 13,000 disabled veterans will receive compensation within six months.

## Court challenge update

The Federal Court of Appeal in Ottawa conducted hearings on September 18 in the matter of the National Association of Federal Retirees, which is challenging the decision by the Treasury Board of Canada to increase the health-care premiums of federal retirees from 25 per cent to 50 per cent under the Public Service Health Care Plan. In her August 2017 decision, Madame Justice Ann Marie McDonald of the Federal Court of Canada sided with the government.

Typically, the court will reserve judgement and issue a written ruling at a later date. Federal Retirees will keep its members informed of developments.

## A tool you can use

Snowbirds heading south this winter can download a helpful handbook published by the British Columbia Civil Liberties Association (BCCLA) and the Canadian Internet Policy and Public Interest Clinic (CIPPIC). The e-publication was developed to help travelers understand data privacy rights at border areas and can be downloaded in multiple languages at [bccla.org](http://bccla.org).

## 2019 memberships fees

The Association's 2019 membership dues are as follows:

	Annual	Monthly
Single	\$50.28	Single \$4.19
Double	\$65.16	Double \$5.43

For more information, please contact membership services at [service@federalretirees.ca](mailto:service@federalretirees.ca) or 1-855-304-4700 (toll-free).

## Your Preferred Partners

The new year brings dreams of travel, a commitment to health — physical and financial — and plans for the future. As you explore the possibilities, consider how money-saving offers from our Preferred Partners can help you reach your goals. Visit our Preferred Partners page on [federalretirees.ca](http://federalretirees.ca) for more information or follow us on Facebook for the latest deals.

Our Preferred Partners include Johnson Home-Car, Medoc, Collette, HearingLife Canada, SimplyConnect, GoodLife Fitness, Arbor, Relocation Services, Choice Hotels, Tradex, Alamo, Enterprise, National Car Rental, Via Rail Canada, Canadian Money Saver, AlarmCare.

## We want you

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 provision of services. For more information, contact the nominating committee at [elections@federalretirees.ca](mailto:elections@federalretirees.ca). The deadline for nominations is March 15.

## Volunteers

The call for nominations for the 2019 Volunteer Recognition Awards opens in early January. To learn more about the categories and nominations process or to become a volunteer, contact volunteer engagement officer Gail Curran at 613-745-2559, ext. 235, or [gcurran@federalretirees.ca](mailto:gcurran@federalretirees.ca).



Last September, from left, board members Alain Trépanier, Brian Strongman, Roy Goodall, Cynthia Foreman, Rick Brick and Linda MacDonald presented recommendations to the House of Commons Finance Committee as part of the on-going consultations for the 2019 federal budget.

## Pension indexing rate for 2019

Effective Jan. 1, 2019, the indexing increase for public service, Canadian Armed Forces, RCMP and federally appointed judges' pensions rose to 2.2 per cent. More information on the calculation of this index can be found in the News and Views section of [www.federalretirees.ca](http://www.federalretirees.ca).

## Let's get social

Connect with the National Association of Federal Retirees and thousands of volunteers and members in our social media communities!

Find and follow us on Facebook ([www.facebook.com/federalretirees](http://www.facebook.com/federalretirees)), on Twitter ([www.twitter.com/fedretirees](http://www.twitter.com/fedretirees)) and on LinkedIn ([www.linkedin.com/company/federalretirees](http://www.linkedin.com/company/federalretirees)) for the latest news, events and must-read articles for members. ■



Every year, **federal retirees** step up to support Canadians who need help the most. Carry on this proud tradition by continuing to **donate** to the **Government of Canada Workplace Charitable Campaign**.



Call 1-877-379-6070 or visit [Canada.ca/charitable-campaign](http://Canada.ca/charitable-campaign) to make your tax-deductible gift today!

# WE WANT YOU!

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



## Volunteer recruitment and engagement director

### Nutshell

The volunteer recruitment and engagement director is an integral member of the branch board and accountable to the branch president. With the resources and support of the Association's national office volunteer engagement staff, the position is responsible for ensuring that a branch has appropriate volunteer resources to maintain effective operations.



### What you bring to the role:

- Knowledge of general human resources management principles
- Knowledge of best practices in volunteer management and engagement
- Strong leadership, along with mentoring and coaching skills
- Ability to deliver presentations, as well as excellent interpersonal and communication skills
- Knowledge of CRM

### What you'll do

The volunteer recruitment and engagement director respects all Association and branch bylaws, regulations and directives, and attends branch meetings. Some of your duties will include:



Developing and maintaining a succession plan for all key volunteer roles



Developing role descriptions that include key activities for that role, as well as general expectations, skills and competencies



Supporting volunteer recruiting activities, including advising the branch president on establishing nominating and selection committees, as required, and providing support to those committees



Supporting the onboarding and orientation of new volunteers



Developing and managing a volunteer professional development and training program



Managing the branch volunteer recognition program and volunteer records



### Find out more

For a detailed job description or for information on other volunteer opportunities, **contact volunteer engagement officer Gail Curran at 613-745-2559, ext. 235 or [gcurran@federalretirees.ca](mailto:gcurran@federalretirees.ca).**

# AN ENGAGING PERSONALITY



Cynthia Foreman continues to focus on helping people



**JAMES BAXTER**

Cynthia Foreman's career in the public service was always focused on people, so it's no surprise that in retirement, she continues to make engaging with her fellow retirees a priority.

For 15 years, Foreman worked in human resources, first as a training officer and general HR clerk with Transport Canada, Airports Branch, before becoming a director of HR at Parks Canada. Her career in the federal public service spanned nearly 35 years and included negotiating terms

for new parks in the Arctic, including Northern Banks Island in the Northwest Territories, now called Aulavik. Foreman also worked for Western Economic Diversification in B.C., and Winnipeg, which led to several years with the Urban Aboriginal Strategy. Foreman concluded her tenure in the public service as executive director of the Manitoba Federal Council, which allowed her to work with people in most federal departments.

"I enjoyed the idea of connecting with diverse people on a variety of issues," she said, recalling being a young woman on the parks negotiation team and how men in the communities at first wouldn't talk to her. "By the end of the three years, I was welcomed into the community, spinning musk-ox wool with the women and visiting with families."

Foreman admits that she lucked into a career in government.

"At the time I thought it was a good idea! Safe, steady but wasn't sure if I wanted it to be a career!" she said, adding that she enjoyed "almost every minute of it."

Indeed, she misses much about working in the public service, especially the variety, which sometimes included some good old-fashioned elbow grease. She recalled when she was the first female historic site superintendent at Fisgard/Fort Rodd in B.C., she cleaned toilets in the park because the cleaner never showed up. Then that afternoon, she went to tea with the Admiral at Esquimalt Naval Base to talk about potential partnerships.

"Public servants are so dedicated and are always looking for better ways to serve the public, perhaps more so at a local level as we are often the face of the government with citizens," she said.

To younger public servants, she says: "Volunteer for interdepartmental committees, don't be afraid to apply for jobs even if you think you aren't ready — it is all practice for the future."

And to those contemplating retirement, or who are already retired, she recommends even more volunteering.

"I have done a lot of volunteering with the United Way of Winnipeg in a variety of areas — the Winnipeg Poverty Reduction Council, the Board of Trustees and other volunteer opportunities within the organization. I also spent three years on the Board of the Manitoba Institute of Trade and Technology," she said.

The Winnipegger is also very involved with the National Association of Federal Retirees (Federal Retirees), serving as one of 12 district directors. She sits on the committee that oversees *Sage* magazine and also works on the subcommittees for advocacy and planning. It has been fascinating, she said.

"Retirement security and ensuring a healthy future for seniors are key issues that not enough people are paying attention to," she said. "There are many people both inside Federal Retirees and outside who are working toward these issues but I don't think enough politicians or the general public realize how important it is to take care of our seniors."

Foreman now fills her days with travel, gardening and spending time with her daughter, son-in-law and three grandkids. Her new-found freedom has allowed her to visit France, Italy, Greece, England, Mexico, Hawaii, Jamaica, and a wide array of U.S. destinations. And, now that she has the time and freedom, she says she's not planning on slowing down any time soon. ■



# Attention Leaders

Our national board needs you

**Apply your strategic and leadership skills by becoming a candidate for Federal Retirees' national board of directors. Use your experience to make a difference in the lives of close to 176,000 Association members across Canada.**

Dynamic individuals with a track record in executive leadership are required as candidates for Federal Retirees' national board of directors. If you're passionate about retirement security, veterans' rights and healthcare policy for older Canadians, then we want to hear from you.

To learn more, contact [elections@federalretirees.ca](mailto:elections@federalretirees.ca) or visit [federalretirees.ca](http://federalretirees.ca). Deadline for 2019 nominations is March 15.



National Association of Federal Retirees Association nationale des retraités fédéraux

# BRANCH ANNOUNCEMENTS

Members are one of the Association's best tools for recruiting new prospects. Why not invite a friend or former colleague who qualifies for membership to one of your branch meetings?

## BRITISH COLUMBIA

### BC01 CENTRAL FRASER VALLEY

Dec. 13, noon: Annual Christmas Luncheon at Rancho Catering, 35110 Delair Rd., Abbotsford from noon to 1:30 p.m. Tickets will not be sold at door. Absolute deadline for purchase of tickets is Dec. 9. Call 778-344-6499.

Feb. 14, 1:30 p.m.: Regular meeting at APA Church Fireside room, 3145 Gladwin Rd., Abbotsford, from 1:30 p.m. to 3 p.m.

March 14, 1:30 p.m.: Annual general meeting at APA Church Fireside room, 3145 Gladwin Rd., Abbotsford from 1:30 p.m. to 3 p.m. This is an important meeting; please consider attending.

Directors Maureen Hines (primary contact at 604-942-6526) and Dorothy Cooke (back-up at 604-855-8829) have recently assumed health benefits officer (HBO) duties for the branch.

In addition to ad-hoc opportunities, we are looking to fill volunteer positions on an advocacy committee in preparation for the federal election in October 2019 and a newly established membership, recruitment and communications team.

For more information, please contact branch president Duncan Palmer at 778-344-6499. To share or update your email address with the branch and/or national office call toll-free 1-855-304-4700.

### BC02 CHILLIWACK

Dec. 13, 10 a.m. to noon: Branch meeting and presentation by HearingLife. Join us for soup and a bun. Donations of Christmas home-baked goods appreciated. Turkey and 50/50 draws.

Jan. 10, 10 a.m. to noon: Branch meeting with guests speaker and 50/50 draw.

Feb. 14, 10 a.m.: AGM/branch meeting until noon. Nominations and elections for executive

positions. Please contact the branch office for more information. 50/50 draw.

Mar. 14, 10 a.m. to noon: Branch meeting, guest speaker and 50/50 draw.

The branch is actively recruiting new members, volunteers and executive. Would you like to participate and contribute to the Chilliwack branch? Time commitment is minimal and rewarding.

For more information, call the branch office at 604-795-6011. Please leave a message if there is no answer.

Our office is located at 9400 College St., Chilliwack, and open from 10 a.m. to noon on Mondays, Tuesdays and Wednesdays. 604-795-6011.

### BC04 FRASER VALLEY WEST

First Thursday of most months, 2 p.m.: Meet & Chat at Ricky's Restaurant, 2160 King George Blvd., (near 22nd Ave.) S. Surrey.

Dec. 13, 11 a.m.: General meeting and Christmas luncheon at Newlands Golf and Country Club, 21025 – 48 Ave., Langley. Doors open 11 a.m., GM at 11:30 a.m. and lunch to follow. Cost \$25 per person. RSVP to Charles Louth at cherb42@hotmail.com or 778-235-7040 by Dec 6.

Feb. 14, noon: St. Valentine's lunch. Details to be confirmed.

March 14, 11 a.m.: Date to be confirmed. Annual general meeting and luncheon at Newlands Golf and Country Club, Langley. Doors open 11 a.m., AGM at 11:30 a.m., lunch to follow. Cost is \$15 per person. RSVP to Charles by Feb. 25 at cherb42@hotmail.com or 778-235-7040.

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

We welcome all volunteers to participate in branch activities. Find current branch news, events and contact information at [www.nafrfraservalleywest.ca](http://www.nafrfraservalleywest.ca).

Branch postal address: National Association of Federal Retirees, Fraser Valley West Branch, P.O. Box 34141, RPO Clover Square, Surrey, B.C. V3S 8C4.

### BC05 NANAIMO AND AREA

Nov. 15, 10 a.m.: Executive committee meeting at St. Philip By The Sea Church at 7113 Lantzville Rd. All are welcome. From 10 a.m. to noon.

Nov. 22: Christmas luncheon and meeting, turkey with all the trimmings at Tigh-Na-Mara Resort in Parksville. Your phoner will call to see if you are going to attend. It is very important to keep in mind that if you say you are coming to the luncheon and do not show without notifying your phoner, you will be billed.

Dec. 20, 10 a.m.: Executive committee meeting at St. Philip By The Sea Church from 10 a.m. to noon.

March 28: Annual general meeting, venue TBA, election of officers to be held with the following members:

President — Ken Jones  
Treasurer — Penny Kanigan  
Directors — Andy Gilman  
Charles Scivener  
Marian Pickton

The positions above are two-year terms. We still have a vacant position available, please notify Bob Willis, nomination chairman; Vic Ashdown or Fran Graham.

### BC09 VICTORIA-FRED WHITEHOUSE

Branch meetings are held at the Royal Canadian Legion Branch 292, 441 Gorge Rd. E., Victoria. Meetings start at 10 a.m.

Dec 11: Christmas luncheon with speaker Neil Van Heerden, CEO of Living Edge. Visit its website at livingedge.ngo.

Jan 8: Branch meeting with speakers Robert Perro of Savers Income Tax – Professional Tax Preparer and Barbara Bialokoz, physiotherapist, at [www.bbphysio.com](http://www.bbphysio.com).

Email addresses: Don't forget, if we don't have your email address, you won't be hearing from us — electronically that is!

Local Preferred Partners: We are pleased to introduce one more local preferred partner: Melody's House Calls Health & Wellness.

### BC10 SOUTH OKANAGAN

April 10, 10 a.m.: Annual general meeting and election of officers at Days Inn and Conference Centre, 152 Riverside Dr., Penticton. Coffee at 10 a.m., AGM and elections at 10:30 a.m., followed by a guest speaker and lunch. No cost for members; \$10 for guests. RSVP required by April 3. Email: [FedRetirees@telus.net](mailto:FedRetirees@telus.net). Telephone: 250-493-6799.

The future of the branch depends on maintaining its board of directors. Please consider volunteering. Email the president, Christine Elder, at [FedRetirees@telus.net](mailto:FedRetirees@telus.net) or call her at 250-494-8548 for more information.

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

### BC11 OKANAGAN NORTH

Dec. 9, noon: Christmas dinner at the Elks Hall, Vernon. A short meeting before dinner.

Feb. 10: Meeting and luncheon; roast chicken and trimmings.

### BC12 KAMLOOPS

Dec. 5, 11:30 a.m.: Christmas party at N. Shore Community Centre, 730 Cottonwood Ave., Kamloops. Door opens at 11:30 a.m. and full dinner with wine is served at noon. RSVP and ticket purchase at \$25 each by cheque to NAFR, P.O. Box 1397, Kamloops, B.C., V2C 6L7 on or before Nov. 29 please! All members, family and friends are welcome. A voice message may be left at 250-571-5007; we will respond within 24 hours.

Feb. 6, 11 a.m.: Annual members meeting at North Shore Community Centre, 730 Cottonwood Ave., Kamloops. Parking is on the west side of the building. RSVP by Jan. 31; cost is \$10. Agenda will include election of board members and recognition of volunteers. RSVP at [kamloopsoffice@gmail.com](mailto:kamloopsoffice@gmail.com), leave a voice message or ask a question at 250-571-5007.

We are looking for volunteers to assist with events as well as back-up persons for communications and other positions that are all interesting and vital to the quality of service we provide. It's never too late to join a fun team! Contact Nadene Fraser at 250-851-1541 or leave a voice message at 250-571-5007 for more information and to learn about various positions open.

### BC14 SIDNEY AND DISTRICT

Feb. 23, 9:30 a.m.: Branch annual general meeting Army, Navy & Airforce Veterans Unit #302 (ANAVETS #302), 9831 Fourth St., Sidney. Light lunch will be served after the meeting.

If you would like to see our branch survive, we need you to volunteer. Please contact Erika at 250-999-3761, if you can offer some time. There are a number of positions available.

### BC15 PRINCE GEORGE

Dec. 3, 1 p.m.: Christmas meeting and social event at the Elder Citizen's Recreation Association (ECRA), 1692 10th Ave., Prince George. Our Christmas meal will be served at 1 p.m. at a cost of \$10 per member. The meal will be followed by guest speaker Mary Lu Spagrud, BRS. She is a master trainer who travels all over the north presenting to and training groups on a variety of topics, including Mental Health First Aid, Safe Talk and many other related topics.

We need 25 reservations to proceed.

Please RSVP to [NAFR@shaw.ca](mailto:NAFR@shaw.ca). Negative replies not necessary.

## ALBERTA

### AB16 CALGARY AND DISTRICT

Feb. 15, 10:30 a.m.: Quarterly luncheon and business meeting. A short business meeting starts at 10:30 a.m.; a guest speaker will present from 11 a.m. to noon, at which time lunch will be served.

Representatives from Alberta Health Services and a pharmacist will discuss the vaccinations and immunizations offered for the health and safety of older adults. They will address the importance of the annual flu shot, the most effective immunization against shingles and vaccinations advised for travel to areas outside Canada.

Reserve a seat by calling 403-265-0773 one to two weeks before the function. We have to pay for the number of meals ordered once we have committed to that number, therefore, if you cannot attend, it is very important to please phone the office and cancel five days before the luncheon.

Please remember our veterans; food donations will be very much appreciated.

### OKOTOKS/FOOTHILLS COFFEE SESSIONS:

Please contact Michelle Luchia at 403-938-7397 or Doug Raynor at 403-995-1786 for information.

### CANMORE COFFEE SESSIONS:

Please contact Jette Finsborg at 403-609-0598 or [jfinsborg@gmail.com](mailto:jfinsborg@gmail.com) for information.

### CALLS FOR VOLUNTEERS

We are always looking for volunteers. Our office is open Monday to Friday from 10 a.m. to noon from September to June. If you are interested, please call 403-265-0773 or email volunteer coordinator Sally Manchurek at [m\\_sally6@hotmail.com](mailto:m_sally6@hotmail.com).

### AB18 SOUTHERN ALBERTA

April 26, 4:30 p.m.: Annual members meeting at Country Kitchen, below the Keg Restaurant on Mayor Magrath Dr. S., Lethbridge. Doors open at 4:30 p.m., with supper being served at 5:30 p.m. Information re: cost and menu will be emailed and telephoned to members in early April. We look forward to seeing you there.

### AB19 RED DEER

Dec. 5, noon: General meeting at the Baymont Inn & Suites, 4311 – 49 Ave, Red Deer.

Membership in the Association is your vote toward protecting and enhancing your pension and health benefits through participation on advisory committees. The larger our Association becomes the more impact and influence we can have on decisions affecting your pension and health care.

We are seeking volunteers as members of the executive. If you or someone you know is interested in serving on the branch executive, contact Marlynn at [reddeerfederalretireesass@gmail.com](mailto:reddeerfederalretireesass@gmail.com).

**AB92 LAKELAND**

Jan. 22, 11 a.m.: Branch board meeting at the Royal Canadian Air Force 784 Wing, 5319 – 48th Ave. S., Cold Lake.

Feb. 19, 11 a.m.: General members meeting at Royal Canadian Air Force 784 Wing, 5319 – 48th Ave. S., Cold Lake. Cost for luncheon is \$10; RSVP by Feb. 1. Contact Ethel at 780-594-3961 or [ethellou@telus.net](mailto:ethellou@telus.net).

We are seeking volunteers for two director positions; if you are interested, please contact Lou at 780-594-3961 or [louethel@telusplanet.net](mailto:louethel@telusplanet.net).

We are also seeking volunteers for the phone committee; if you are interested please contact Ethel at 780-594-3961 or [ethellou@telus.net](mailto:ethellou@telus.net).

**SASKATCHEWAN**

**SK24 REGINA AND AREA**

March 18, noon: Annual general meeting at noon; lunch will be served. Location will be announced later. This meeting will deal with election of officers; review the auditor's report, financial reports and committee chair reports, and approve the new budget.

**SK25 SASKATOON AND AREA**

Feb. 13, noon: Members' luncheon at Smiley's Buffet.

RSVP to Loretta Reiter at 306-374-5450 or Leslie John at 306-373-5812 or email [saskatoon@federalretirees.ca](mailto:saskatoon@federalretirees.ca).

**SK26 PRINCE ALBERT**

Dec. 4, 11:30 a.m.: Christmas social at the Coronet, 3551 – 2nd Ave. W., Prince Albert. Lunch at noon; doors open at 11:30. Tickets are \$10 for members and will be available in South Hill Mall, in front of Smitty's, on Tuesday, Nov. 20, and Thursday, Nov. 22, from 1 p.m. to 4 p.m. If you need to get tickets at the door, please call Norma Lintick at 306-763-7973 or Peter Dwain Daniel at 306-314-5644.

**SK29 SWIFT CURRENT**

March 14, noon: Annual membership meeting at (location to be announced by phone or by email), in Swift Current. Important agenda items include deciding the future of the Swift Current branch, and election of president and treasurer. A guest speaker is planned, but not yet confirmed. Contact branch president Albert (Al) Kildaw with questions at 306-784-3475 or [SK29.Pres@outlook.com](mailto:SK29.Pres@outlook.com).

We will call for nominations and hold board elections for the positions of president and treasurer at the above-noted meeting. Also, the branch has vacancies on the phone committee. If you are willing to serve on the executive or any other volunteer position, or, know someone who would be interested, please contact branch president Albert (Al) Kildaw for more information at 306-784-3475 or [SK29.Pres@outlook.com](mailto:SK29.Pres@outlook.com). With two meetings per year, the time commitment is minimal. Some computer knowledge would be helpful

**MANITOBA**

**MB30 WESTERN MANITOBA**

April 11, noon: Annual branch meeting at Pinawa Alliance Church, 1 Bessborough Ave., Pinawa. The meeting will include a presentation on a topic of interest to the members and a buffet lunch. There is no cost to members, but non-member guests will be charged \$10, which is refundable if they become members. For more information, contact Chuck Vandergraaf at [ttveiv@mts.net](mailto:ttveiv@mts.net) or at 204-753-8402.

We are very much in need of a volunteer who is willing to join the board to be mentored to fill the position of branch president. If you are willing to serve or know of somebody who is, please contact the current branch president, Chuck Vandergraaf at [ttveiv@mts.net](mailto:ttveiv@mts.net) or at 204-753-8402 as soon as possible.

**MB48 LAKEHEAD**

April 2019: Annual general meeting. Details to follow. Elections will be held. Your attendance and participation will help set the direction of the branch for the year.

Volunteers needed: If you have writing skills and access to the internet you can help us communicate with our membership. We are seeking a director(s) from Fort Frances/Kenora/

Dryden/Sioux Lookout to reach members and prospective members in those areas. Travel is not necessary. If you want to know more, please contact us at [nafmb48@gmail.com](mailto:nafmb48@gmail.com). Welcome Diane Rayner, who became a board director last spring.

**ONTARIO**

**ON36 BLUEWATER**

Feb. 19, noon: General meeting and luncheon is planned for the Sarnia Legion at 286 Front St. N., Sarnia. RSVP by Feb. 7. Information and updates are available on the Bluewater Branch web site at [www.federalretirees.ca/en/Branches/Ontario/Bluewater](http://www.federalretirees.ca/en/Branches/Ontario/Bluewater).

For information on board/executive meetings, contact Gloria Cayea at 519-869-6326. Information or updates are available on the Bluewater Branch web site at [www.federalretirees.ca/en/Branches/Ontario/Bluewater](http://www.federalretirees.ca/en/Branches/Ontario/Bluewater).

We are seeking nominations for branch president. Elections will be held at our 2019 annual general meeting on April 17.

If you are willing to serve on the executive or know someone who would be, please contact Gloria Cayea at 519-869-6326 or [fsna.bluewater@gmail.com](mailto:fsna.bluewater@gmail.com); or by post at Bluewater Branch, P.O. Box 263 STN Main, Sarnia, ON N7T 7H9.

**ON37 HAMILTON AND AREA**

We are seeking volunteers to run in our 2019 elections. We will elect a president, vice-president, secretary, treasurer and membership director for two-year terms. We will also appoint directors for one-year terms for IT, volunteer recognition, recruiting, events co-ordination, advocacy, branch photographer and outreach. Any members interested in either a one-year term or two-year term should contact Mike Walters at 905-627-3827 or [waltersmichael67@gmail.com](mailto:waltersmichael67@gmail.com) before April 3.

**ON38 KINGSTON AND DISTRICT**

Dec. 4, 11:30 a.m.: Christmas luncheon at the RCAF Association 416 Wing, 200 Hampton Gray Ct., Kingston (Norman Rogers Airport). Cost: \$10 per person (members and their guest).

For information on upcoming events, visit [www.federalretirees.ca](http://www.federalretirees.ca) and select "Branches" to find the Kingston & District Branch-specific information or call 1-866-729-3762 and leave a message or call 613-542-9832.

A strong and effective board of directors is critical to our branch's success. Elections to the board will be held during the annual members meeting in April. As there may be some changes next year, we would ask that you consider running for a position on the board or perhaps nominate someone who would be willing to let their name stand for election. Please consult our webpage for a description of all available positions.

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

### ON39 KITCHENER-WATERLOO AND DISTRICT

Dec. 4, 11:30 a.m.: Christmas social at Conestoga Place, 110 Manitou Dr., Kitchener. Registration at 11:30 a.m. and turkey buffet at 12:15. RSVP deadline is Nov. 28. Cost \$20 for guests and \$10 for members. No late reservations; no exceptions. Call 519-742-9031 or email [fsna39@gmail.com](mailto:fsna39@gmail.com).

Please note that the local website has been updated. Please access through the national website for Kitchener-Waterloo & District updates.

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

We also need a volunteer to help out in the office on Thursday afternoons from 1 p.m. to 3 p.m. Please notify a member of the executive if you are willing to help out. Office hours are Tuesday from 10 a.m. to noon and Thursday from 1 p.m. to 3 p.m. Office phone is 519-742-9031.

The Kitchener-Waterloo & District Branch will hold elections for positions of president and vice-president at our 2019 annual meeting on April 2. Written nominations deadline

is March 3, addressed to the chair of the nominations committee at the branch office.

### ON40 LONDON

March 12, 1 p.m.: At Victory Legion, 311 Oakland Ave. Registration/coffee at 1 p.m. Meeting at 1:30 p.m. Light luncheon and refreshments after the meeting. Guest speaker to be announced.

April 9, 10:30 a.m.: Annual general meeting luncheon at Victory Legion, 311 Oakland Ave. Registration 10:30 a.m.; meeting 11 a.m., followed by hot buffet. Ticket sales close on April 1 at 5 p.m. A waiting/cancellation list will be maintained; no last-minute walk-ins. Tickets are \$20 for members and \$25 for guests and can be purchased at the March 12 meeting. You can also reserve by phone at 519-439-3762 or by email at [londonbranch@federalretirees.ca](mailto:londonbranch@federalretirees.ca), and pay at the door. When making a reservation, state your name, phone number and how many members and/or guest tickets you require. Guest speaker to be announced.

Contact London Branch at [londonbranch@federalretirees.ca](mailto:londonbranch@federalretirees.ca) or 519-439-3762 (voicemail). Any matter concerning the Association can be mailed to our national office at National Association Federal Retirees, 865 Shefford Rd., Ottawa, ON K1J 1H9. Telephone (toll free) 1-855-304-4700.

### ON41 NIAGARA PENINSULA

We meet the third Wednesday of every month thru May 2019. Every meeting has some form of presentation. If you are interested in attending these meetings, contact Branch President Fred Milligan at [stella-artois@cogeco.ca](mailto:stella-artois@cogeco.ca), 905-358-9453 or Secretary Dave Smith at [dave.br41sec@gmail.com](mailto:dave.br41sec@gmail.com), 905-295-6437.

### ON54 CORNWALL

Feb. 27, 10 a.m. An information meeting on a subject of interest will be held in the Royal Canadian Legion at 152 Nelson St. E., Hawkesbury. Lunch will be served.

### ON56 HURON NORTH

The Huron North Branch is seeking a volunteer to take the role of director-at-large for the Elliot Lake area. This volunteer will

assist with telephone calls to members in that area. If you are interested in volunteering and would like more information, please do not hesitate to contact the president at [huronnorth56@gmail.com](mailto:huronnorth56@gmail.com).

## QUEBEC

### QC58 MONTREAL

April 10: General member assembly

It's important that every federal government retiree join our association to defend our interests. You know current or potential pensioners who are eligible for membership to our association; ask them to contact us and join.

We welcome volunteers to help us with advocacy, translation, recruitment, help in organizing activities, writing on topics relevant to members, computer knowledge and more. If you are interested in giving us a hand, contact our office at 514-381-8824 or [info@anrfmontreal.ca](mailto:info@anrfmontreal.ca).

The Phoenix committee is active, and met with the national president Jean-Guy Soulière during summer to discuss matters. The committee is pursuing its work and more information will be forwarded to you as it becomes available.

### QC59 EASTERN TOWNSHIPS

Dec. 12, 10:15 a.m.: Christmas event at Club de Golf Sherbrooke, 1000 Musset St., Sherbrooke (via Beckett St.). An information meeting followed by a buffet. Cost is \$25 for members and \$30 for non-member spouses. Reservations and payment are required before Dec. 2. For information, call 819-829-1403.

Monthly breakfasts: At 9 a.m. on the second Monday of each month (except December) at Rest. Eggsquis, 3143 Portland Blvd., Sherbrooke.

### QC60 OUTAOUAIS

March 12: Traditional sugar shack meal at Sucrerie Bonaventure in Mirabel (recipient of a Lafleur award for "most popular destination in Quebec" for the maple sugar season). Traditional and line dancing, musical games and songs with an entertainer; guided tour of the sugar bush and mini-farm; taffy-on-snow-tasting and cart rides included in the package. Bus departures from 79 Main St. in Gatineau (in front of RESOLU) at 9 a.m. and 999 Dollard St. in Buckingham (in front of Dollarama) at 9:30 a.m. Possibility of a bus leaving from Aylmer if the number of participants allows it.

April 18, time and place TBD: Annual general meeting (AGM). A great opportunity to meet the members of the board of directors and share your concerns with us. The AGM also provides an opportunity to meet other people who, like you, are receiving a federal pension. Coffee, tea, juice and brioche served before the meeting; luncheon will also be served.

Check our newsletters, Facebook page (Retraités fédéraux section Outaouais) and website for details on both activities. Registration is at the end of January. For info contact the office at 819-776-4128 or admin@anrf-outaouais.ca.

### QC61 MAURICIE

Dec. 5, 11 a.m.: Holiday luncheon, followed by a DJ entertainment by Sonofun, at the Club de golf Métabéroutin, St-Christophe Island, Trois-Rivières.

Jan. 9, 9 a.m.: New Year's breakfast, at restaurant Chez Auger, 493, 5th de la Pointe St., Shawinigan.

Feb. 13, 9 a.m.: Valentine's breakfast, at restaurant Maman Fournier, 3125, des Récollets Blvd., Trois-Rivières.

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

For info: Josée Mayer, 819-944-9685.

We are looking for volunteers to serve as director of communications, director of health benefits and administrative assistant, some of which require only a few hours a month. For info contact Roger Bergeron at 819-375-3394.

## NEW BRUNSWICK

### NB62 FREDERICTON AND DISTRICT

Watch for information on registration procedures for the 2019 branch annual members meeting (BAMM) and spring dinner, information sessions details and summary of the planning session in our next newsletter, which will be delivered with the 2019 spring edition of Sage. Planning session results will also be available on our branch website later this calendar year.

We will be looking for volunteers to stand for election to our board at the 2019 meeting. Full board membership and contact information are available on our branch website at [www.federalretirees.ca](http://www.federalretirees.ca).

### NB64 SOUTH-EAST NEW BRUNSWICK

Nov. 30: The November general meeting will be a luncheon at the Royal Canadian Legion Branch #6, War Veterans Ave., Moncton. The speaker will be Shawn McCord from Medoc/Johnson Insurance. There is no meeting scheduled for December. There will also be a second call for nominations to the board of directors.

Jan. 25: General meeting at the Royal Canadian Legion Branch #6, War Veterans Ave., Moncton. The speaker will be Joanne Richard from the New Brunswick Alzheimer's Society. This will also be an election for the board members.

Feb. 22: General meeting and luncheon at the Royal Canadian Legion Branch #6, War Veterans Ave., Moncton.

Cancellations: If schools are closed, there will be no meeting unless it is a luncheon meeting, which will always be held.

For luncheon tickets call 506-855-8349 or 506-386-5836; they should be purchased no later than one week prior to the luncheon.

To learn more about branch activities visit [www.federalretirees.ca](http://www.federalretirees.ca), Branch 64, New Brunswick South-East NB. For assistance, contact Jack Dannahower at [fnsasnb64@gmail.com](mailto:fnsasnb64@gmail.com). You can also ask him to register your email address, so you can stay informed.

## NOVA SCOTIA

### NS71 SOUTH SHORE

Nominations are hereby solicited for the South Shore Branch Merit Award, established to recognize and honour those members who have provided meritorious service to the branch, and who have contributed in a positive and meaningful way to the National Association of Federal Retirees and community. Contact committee chair Rita Jank at 902-543-9337.

Nominations are hereby solicited for branch directors. Existing directors have served the

association for many years and have done an excellent job in serving the membership. It is time for others to come forward with fresh new ideas.

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

Check out our website for further details of upcoming events at: [federalretirees.ca](http://federalretirees.ca), Select "Branches" to find South Shore Branch.

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

### NS75 WESTERN NOVA SCOTIA

Dec. 18, 11:30 a.m.: First annual Federal Retirees Christmas dinner at the Kingston Lions Hall, 1482 Veterans Lane, featuring a turkey dinner with all the trimmings and cash bar. Musical accompaniment by Bob Deveau. All for \$10 for members and \$13 for guests. Please email [nafr75@gmail.com](mailto:nafr75@gmail.com) or call Carolyn/Bill at 902-765-8590 by Dec. 4 to reserve your seat.

### NS77 CAPE BRETON

April 26, 2:30 p.m.: Semiannual branch meeting at the Steelworkers and Pensioners Memorial Hall, corner of Prince and Inglis Streets, Sydney.

If you have questions regarding health benefits, contact health and benefits officer Albert MacKinnon at 902-562-6541 (home) or at 902-561-3925 (cell).

Members with email addresses are asked to forward them to our branch office at [fsnacb@eastlink.ca](mailto:fsnacb@eastlink.ca) for our records.

Members are encouraged to access the branch website at [www.federalretirees.ca](http://www.federalretirees.ca). Simply click on Branches, then Nova Scotia, then Cape Breton Branch to access our page.

**NS79 ORCHARD VALLEY**

There are no branch events being scheduled over the winter months.

We will be holding elections/confirmations for half of our branch directors at our annual general meeting May 2. We are looking for volunteers to join our branch executive; we have openings for various positions on our board and could use more help. Please contact Lochlan (Bud) Rafuse at 902-582-3207 or Eric.A@bellaliant.net for more information and if you are interested in putting your name forward. With five or less meetings per year, the time commitment is minimal. Some computer knowledge would be helpful.

**NS80 NORTH NOVA**

It is with pleasure I welcome Irja Hickey to the executive. Irja has recently retired from the

Canadian Armed Forces and we look forward to working with her. She will be taking over the duties of secretary.

**PRINCE EDWARD ISLAND****PE83 SUMMERSIDE**

Dec. 3, Feb. 4 and April 1 (AGM), 2 p.m.: Meetings at the Royal Canadian Legion, 340 Notre Dame St., Summerside.

**NEWFOUNDLAND AND LABRADOR****NL87 AVALON-BURIN PENINSULA**

Jan. 16, 2 p.m.: General meeting at Royal Canadian Legion, Blackmarsh Rd., St. John's. Guest speaker, tea and coffee provided. Members are encouraged to bring a food bank donation. Contact Walter Combden at 709-834-3648.

March 13, 11 a.m.: Branch annual member meeting at Royal Canadian Legion, Blackmarsh Road, St. John's. Lunch will be provided. Annual election of officers will be held. Members are encouraged to bring a food bank donation. Contact Walter Combden at 709-834-3648.

**NL87 GANDER**

Feb. 27, 11 a.m.: Annual general meeting and election of officers at the Gander Curling Club, Airport Blvd., Gander. Lunch will include soup, healthy sandwiches, dessert, tea/coffee. There will be a reduced fee for the lunch. We will have a guest speaker.

**IN MEMORIAM**

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

**BC01 Central Fraser Valley**

Ginger Bacchus  
Morris Allan Blackett  
Frieda Stevens

**BC02 Chilliwack**

Phyllis Armstrong  
Don Birdsall  
Frances Bodner  
Stephen Chatry  
George Clark  
James Corely  
John Edwards  
Issac Esau  
Roy Fawcett  
Olga Fletcher  
Ronald Frew  
Ron Grant  
Jacques Hardy  
Gordon Kingston  
Hilda Lakusta  
Beatrice Jeanne Lawrence  
James Mackie  
Wayne Maxwell  
Karen Nikkel  
John Parks  
Madeline Stewart  
Howatt Underhill  
Alfred (Kurt) Wensler

Byron Worthylake

**BC09 Victoria-Fred Whitehouse**

Frederick Baker  
Shirley Boughton  
Margaret Brown  
Krista Carlé  
Valerie Caton  
Donald Cochran  
Margaret Fisher  
Donald Flook  
Mildred Jacobs  
Robert Jobbins  
Sidney Joss  
John Mirtle  
John Nicas  
Hilde Matsuo  
Anne McDonald  
Reva Meyer  
Jean O'Halloran  
Donald Pederson  
Norman Pope  
Helen Spangelo

**BC12 Kamloops**

Lawrence Carlson  
Stanley Jones

**BC14 Sidney and District**

Denis Brown

Mollie Brygadyr  
Gerry Clement  
Daniel Coakley  
Denis McBrearty  
Pamela Joan McNally  
Gladys Paul  
Paul Savage  
Alan David Stafford

**AB20 Medicine Hat and District**

Paul Cheverie  
Clarence (Skip) Myers  
Frank Simmons

**SK23 Moose Jaw**

Fred Deichert  
Ken Greer  
Delwood Huyghebaert  
Clarence Neufeld  
James (Jim) Read  
Margaret Selinger

**SK25 Saskatoon and Area**

Michael Mowchenko  
Neil Westcott

**MB30 Western Manitoba**

Isabel E. Ashby  
Reg Ewasiuk  
D. E. Forsberg

Armer H. Girling  
Margaret Haggerty  
Audrey R. Mooney  
W. Tostovaryk

**MB31 Winnipeg and District**

Caroline Bjorklund  
Margaret Bristow  
Lorna Detlor  
Albert Grant  
Yvonne Levesque  
Gordon McDowell  
Gisele Souque  
David Suderman  
Pauline Uskoski  
Patrick Wield

**MB91 Eastern Manitoba**

Sue Bradley  
Beverley Germain  
Joann Hebert  
Ken Loschiavo  
R. Spas

**ON36 Bluewater**

Susan Bennett

**ON38 Kingston and District**

Pat Barrington  
Barbara Bentley  
Phyllis Campbell  
William Harper  
Raymond Kaduck  
Normand Proulx  
Marilyn Scott

J. Surette  
Pat White  
Dorothy Wood

**ON39 Kitchener-Waterloo and District**

Domonic Brookfield  
Beverly Couch  
Phyllis Morris  
Albertino Pereira  
Gerard Shoemaker  
Donald Wey

**ON47 Toronto and Area**

Walter Cole  
Marcella M.J. David  
W.R. Gratton  
Anna Mishkeink  
Evelyn Nash  
Edward A. Panyan  
James Pettie  
Patrisa Sowdon  
Joachim N. Trahan

**QC58 Montreal**

Pauline Brière  
Raymond Cardinal  
Jeanne Chauvin  
Fernand Gauthier  
Gilles Gervais  
Claudette M. Girard-Esliger  
Ronald Guertin  
René Labrèche  
Serge Leclerc

Fernand Pratte  
Louis Sénécal  
Paul H. Trudel  
Guy Vachon

**QC61 Mauricie**

Claudette Caron

**NB64 South East New Brunswick**

Yvon J. Allain  
Donat J. Arsenault  
Raymond Babineau  
Jean Barks  
Alain J.P. Bourgeois  
Guelda Elizabeth Cogger  
Robert J. Comeau  
Elizabeth Hansen  
Sterling Hughes  
Robert Kirkpatrick  
Charles Leblanc  
Shirley Lee  
Linda May Logan  
Muriel A. Richards  
Francis Shea  
Laura J. Stevens

**NB65 Fundy Shores**

Evelyn Babineau  
Harold W. Mckiel  
Dorothy McLaughlin  
Madeleine A. Morse  
**NS72 Colchester-East Hants**  
Ira Creelman

Wilbert Russell  
Joudrey  
Eileen B. Lobban  
George Leslie Peasey  
Lorraine Poole  
Earle D. Rushton  
Ethel Steeves  
Freddie S. Sutherland  
Isobel Wile  
Fraser Wilson  
**NS79 Orchard Valley**  
Timothy E. Allison  
Frank E. Comish  
Evelyn E. Cruickshank  
Ivan V. Hall  
John Harwood  
Leo A. Nix  
Kevin R. Thomas  
Donald R. Taggart

**PE83 Summerside**

Yvonne Arsenault  
Fred Gallant  
Mary N. McQuaid  
Gary Naylor

**NL86 Central N.L.**

Laura Duggan  
William Hann  
Dave Hanrahan  
Albert Moss  
Shirley Noel  
Betty Ogilvie

# BRANCH DIRECTORY

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

## BRITISH COLUMBIA

### BC01 CENTRAL FRASER VALLEY

P.O. Box 2202 Station A  
Abbotsford, B.C. V2T 3X8  
(778) 344-6499  
[nafrbc1@yahoo.com](mailto:nafrbc1@yahoo.com)

### BC02 CHILLIWACK

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

### BC03 DUNCAN AND DISTRICT

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

### BC04 FRASER VALLEY WEST

P.O. Box 34141  
RPO Clover Square  
Surrey, B.C. V3S 8C4  
(604) 574-2939  
(604) 218-5651 (cell)  
[www.nafrfraservalleywest.ca](http://www.nafrfraservalleywest.ca)  
[info@nafrfraservalleywest.ca](mailto:info@nafrfraservalleywest.ca)

### BC05 NANAIMO AND AREA

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

### BC06 NORTH ISLAND JOHN FINN

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

### BC07 CENTRAL OKANAGAN

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

### BC08 VANCOUVER

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

### BC09 VICTORIA FRED WHITEHOUSE

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

### BC10 SOUTH OKANAGAN

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

### BC11 OKANAGAN NORTH

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

### BC12 KAMLOOPS

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

### BC13 KOOTENAY

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

### BC14 SIDNEY AND DISTRICT

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

### BC15 PRINCE GEORGE

P.O. Box 2882  
Prince George, B.C. V2N 4T7  
[nafr@shaw.ca](mailto:nafr@shaw.ca)

## ALBERTA

### AB16 CALGARY AND DISTRICT

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

### AB17 EDMONTON

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

### AB18 SOUTHERN ALBERTA

1904 13 Ave. N.  
Lethbridge, Alta. T1H 4W9  
(403) 328-0801  
[nafr18@shaw.ca](mailto:nafr18@shaw.ca)

### AB19 RED DEER

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

### AB20 MEDICINE HAT AND DISTRICT

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

### AB21 BATTLE RIVER

17124 Township Road 514  
RR2, Ryley, Alta. T0B 4A0  
(780) 663-2045  
[cvhyde@mcsnet.ca](mailto:cvhyde@mcsnet.ca)

### AB92 LAKELAND

P.O. Box 145 STN Main  
Cold Lake, Alta. T9M 1P1  
(855) 304-4700  
[louethel@telusplanet.net](mailto:louethel@telusplanet.net)

## SASKATCHEWAN

### SK22 NORTHWEST SASKATCHEWAN

161 Riverbend Cr.  
Battleford, Sask. S0M 0E0  
(855) 304-4700  
[tbg@sasktel.net](mailto:tbg@sasktel.net)

### SK23 MOOSE JAW

c/o Barry Young, 93 Daisy Cres.  
Moose Jaw, Sask. S6J 1C2  
(855) 304-4700  
[nafrmj23@outlook.com](mailto:nafrmj23@outlook.com)

### SK24 REGINA AND AREA

112-2001 Cornwall St.  
Regina, Sask. S4P 3X9  
(306) 359-3762  
[fsna@sasktel.net](mailto:fsna@sasktel.net)

### SK25 SASKATOON AND AREA

P.O. Box 3063 STN Main  
Saskatoon, Sask. S7K 3S9  
(306) 373-7718  
[saskatoon@federalretirees.ca](mailto:saskatoon@federalretirees.ca)

### SK26 PRINCE ALBERT AND DISTRICT

P.O. Box 333 STN Main  
Prince Albert, Sask. S6V 5R7  
(855) 314-5644  
[gents@sasktel.net](mailto:gents@sasktel.net)

### SK29 SWIFT CURRENT

P.O. Box 277  
Herbert, Sask. S0H 2A0  
(306) 784-3475  
[SK29.Pres@outlook.com](mailto:SK29.Pres@outlook.com)

## MANITOBA

### MB30 WESTERN MANITOBA

Brandon, Man.  
(204) 727-6379  
[brett.turner@myrmts.net](mailto:brett.turner@myrmts.net)

### MB31 WINNIPEG AND DISTRICT

526-3336 Portage Ave.  
Winnipeg, Man. R3K 2H9  
(204) 989-2061  
[nafrwpg@myrmts.net](mailto:nafrwpg@myrmts.net)

### MB32 CENTRAL MANITOBA

163 Wilkinson Cres.  
Portage La Prairie, Man. R1N 3R6  
(204) 872-0505  
[colemankamphuis@gmail.com](mailto:colemankamphuis@gmail.com)

### MB91 EASTERN MANITOBA

P.O. Box 219  
Pinawa, Man. R0E 1L0  
(204) 753-8402  
[ttveiv@mts.net](mailto:ttveiv@mts.net)

## ONTARIO

### MB48 LAKEHEAD

P.O. Box 29153 RPO McIntyre Centre  
Thunder Bay, Ont. P7B 6P9  
(807) 624-4274  
[nafrmb48@gmail.com](mailto:nafrmb48@gmail.com)

### ON33 ALGONQUIN VALLEY

P.O. Box 1930  
Deep River, Ont. K0J 1P0  
(855) 304-4700  
[avb.fed.retirees@gmail.com](mailto:avb.fed.retirees@gmail.com)

### ON34 PEEL-HALTON AND AREA

1235 Trafalgar Rd. Box 84018  
Oakville, Ont. L6H 5V7  
(905) 599-6151  
[membership@federalretireesph.com](mailto:membership@federalretireesph.com)

### ON35 HURONIA

316-80 Bradford St.  
Barrie, Ont. L4N 6S7  
(705) 792-0110  
[fsnahuronia@rogers.com](mailto:fsnahuronia@rogers.com)

### ON36 BLUEWATER

P.O. Box 263 STN Main  
Sarnia, Ont. N7T 7H9  
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[fsna.bluewater@gmail.com](mailto:fsna.bluewater@gmail.com)

**ON37 HAMILTON AND AREA**

14 Highland Park Dr.  
Dundas, Ont. L9H 3L8  
(905) 627-3827  
waltersmichael67@gmail.com

**ON38 KINGSTON AND DISTRICT**

P.O. Box 1172  
Kingston, Ont. K7L 4Y8  
(866) 729-3762  
kingston.fsna@gmail.com

**ON39 KITCHENER-WATERLOO AND DISTRICT**

110 Manitou Dr.  
Kitchener, Ont. N2C 1L3  
(519) 742-9031  
fsna39@gmail.com

**ON40 LONDON**

865 Shefford Rd.  
Ottawa, Ont. K1J 1H9  
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londonbranch@federalretirees.ca

**ON41 NIAGARA PENINSULA**

7070 St Michael Ave.  
Niagara Falls, Ont. L2H 3N9  
(905) 358-9453  
stella-artois@cogeco.ca

**ON43 OTTAWA AND INTERNATIONAL**

2285 St. Laurent Blvd., Unit B-2  
Ottawa, Ont. K1G 4Z5  
(613) 737-2199  
info@nafrottawa.com

**ON44 PETERBOROUGH AND AREA**

P.O. Box 2216 STN Main  
Peterborough, Ont. K9J 7Y4  
(705) 874-8460  
l.humber@hotmail.com

**ON45 QUINTE**

132 Pinnacle St. (Legion), P.O. Box 20074  
Belleville, Ont. K8N 3A4  
(613) 968-7212  
fsnaon45@gmail.com

**ON46 QUINTRENT**

77 Campbell St.  
Trenton, Ont. K8V 3A2  
(613) 394-4633  
federalsupernet@bellnet.ca

**ON47 TORONTO AND AREA**

P.O. Box 65120 RPO Chester  
Toronto, Ont. M4K 3Z2  
(416) 463-4384  
fsna@on.aibn.com

**ON49 WINDSOR AND AREA**

500 Tecumseh Rd. E., P.O. Box 28080  
Windsor, Ont. N8X 5E4  
(519) 978-1808  
mcgovernsharon@rocketmail.com

**ON50 NEAR NORTH**

P.O. Box 982 STN Main  
North Bay, Ont. P1B 8K3  
(705) 498-0570  
nearnorth50@gmail.com

**ON52 ALGOMA**

8 Gravelle St.  
Sault Ste Marie, Ont. P6A 4Z6  
(705) 946-0002  
davischuck@yahoo.ca

**ON53 OTTAWA VALLEY**

P.O. Box 20133  
Perth, Ont. K7H 3M6  
(855) 304-4700  
info@fsnaottawavalley.ca

**ON54 CORNWALL AND DISTRICT**

141 Markell Cres.  
Cornwall, Ont. K6H 6X2  
(613) 938-8265  
patandbob129@sympatico.ca

**ON55 YORK**

P.O. Box 2152  
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# AVOIDING DATA OVERAGES

Using data allows you to use your smartphone in so many helpful and entertaining ways. A few examples include browsing the internet, getting directions through map apps, streaming the news and sending picture and video messages to your friends and family. However, using data can become a problem when you go over your data allowance, resulting in unexpected charges and a more expensive bill.

Data overage refers to using more than the data allowance included in your wireless plan. Going over your data limit results in fees typically called data overage charges. These charges vary depending on the plan you are on. For example, if your wireless plan includes 500 MB (megabytes) of data and your usage reached 650 MB, you exceeded your data allowance and will get charged for the 150 MB overage you incurred.

Rates of data overages vary by cell phone provider. These extra charges will result in an unexpected higher bill and can even lead to restrictions on your data. In this article, we will discuss different ways to help avoid incurring high data overages.

## Here are three ways to prevent going over your data limit:

### 1. Monitor your data

Knowing your data usage and being aware of your allowance is key to avoiding overages. Android smartphones have a built-in function, usually found in Settings, to monitor your data usage. Here's how to track your current billing cycle's data usage:

1. Go to Settings
2. Tap Wireless & Networks
3. Tap Data Usage — here you can see how much data you have used.

Along with tracking your data usage on your phone, most providers allow you to monitor your usage when you access your online account. For example, with SimplyConnect, you have access to "My Account" which shows your data usage in your current billing cycle.

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**TIP:** Data top-ups – When you monitor your data and anticipate that you will go over your allowance, cell phone providers give the option to purchase a data top-up. These top-ups will provide you with another bucket of data during your billing cycle and will give you more control over the total of your bill.

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### 2. Evaluate your plan

If you tried monitoring your data and still find that you are exceeding your limit and incurring data overage charges, then your cell phone plan may not be meeting your wireless needs. It may be time to evaluate your usage and decide if you need to increase your overall data allowance by changing your plan.

Switching to a plan that has enough data for your needs will save you money rather than getting data overage charges every month. Other than saving money, switching to a different plan gives peace of mind knowing that your data limit is sufficient for you.

Contact your cell phone provider to see and review your data plan options.

### 3. Use more Wi-Fi

Most restaurants, coffee shops and shopping malls offer a Wi-Fi connection for free. Connecting your phone to Wi-Fi will give you access to using all the functions that data offers on your smartphone such as checking your email, browsing the internet and streaming videos without using your cell phone plan's data. You can prevent data overages by maximizing the opportunity to connect to Wi-Fi networks when you can. ■

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**TIP:** Go into Settings and make sure Wi-Fi is activated. It's important to check that your cell phone is connected to Wi-Fi, especially at home. This can prevent accidental data overages, which can happen when you are unaware that you're using your cellular data instead of Wi-Fi.

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*These tips are brought to you by **SimplyConnect**, a Preferred Partner of the National Association of Federal Retirees. Need help finding the right wireless solution for you? Call 1-877-912-2266 or visit [simplyconnect.ca/federal-retirees](http://simplyconnect.ca/federal-retirees).*

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