National Association of Federal Retirees
Association nationale des retraités fédéraux

FALL 2020
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# SAGE

*SAGE* IS THE VOICE OF FEDERAL RETIREES

DNA tests: Know the risks when digging up the family roots. PAGE 18

Voluntourism: Giving back while going away can be a win-win, but choose wisely. PAGE 12

## COPING WITH COVID CONFINEMENT

We spoke with retirees, seniors and their doctors and trainers to find out how Canada's most vulnerable are weathering social distancing and being locked down.

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# COMING SUCCESSFULLY OUT OF COVID

**JEAN-GUY SOULIÈRE**

Let me first thank all our members. Each one of us made a difference that will assist all Canadians to successfully come out of the COVID-19 pandemic.

We listened to the medical advice that was provided to our political leaders and we followed the instructions and their advice. In so doing, we protected ourselves, but more important, we protected our loved ones, our families and our fellow Canadians. We all made a difference and we should be proud of our accomplishment. We have to keep making a difference by ensuring we continue our path towards coming out of COVID-19 and that we ensure that Federal Retirees continues to be influential in the protection of our benefits, but also in improving the healthy aging of our population.

We are all appalled by what happened to older Canadians in long-term care and retirement residences in Canada. As an Association, we are aggressively lobbying for accountability on what happened, but more important, a commitment from our governments of all levels that solutions will be implemented so that it never happens again and that all Canadians can expect to age with dignity and in security. Please keep referring to federalretirees.ca for developments in that area.

The path forward for our Association is not without its challenges. Coming out of COVID-19 is a priority for our board of directors. The board is looking at all scenarios, from the worst case to the more likely. Many of our members joined the Association because of our preferred partners' programs, especially the travel insurance plan. The worst-case scenario is that since travelling will not be possible in the immediate future, some members would not renew their memberships. Federal Retirees is our best insurance policy against expected attacks on our pension plan and our benefits. If there is no one there to defend and protect, just like your home insurance protects you against major problems that can occur, what do you think will happen? The government has very few options to consider when it comes to determining how to pay for the huge deficit generated by COVID-19, and one of them will be to reduce our benefits. Without your voice, we will not be as strong as we need to be to protect our benefits. We have already started this campaign by meeting recently with MPs, including the seniors minister and the president of the Treasury Board. In order to increase our influence, we need to increase our membership, so your challenge in making a difference is to encourage federal retirees you know to join the Association. Safety in numbers is our best insurance policy.

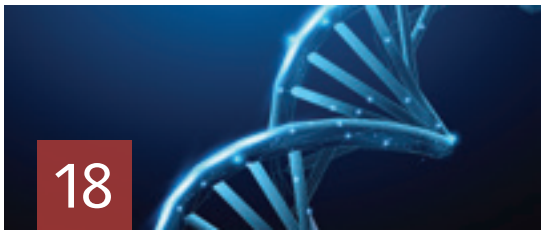
People erroneously think the government would never touch our pension plans. It did so in the past, by targeting the indexation provisions of the plans, for example, or attempting to change defined-benefits plans to target-benefits plans (Bill C-27) for Crown corporations. To deal with the enormous deficit, everything will be on the table.

Also, a note to those of you who have not provided us with an email address. These members received a personal letter from me with the summer edition of *Sage*, encouraging them to provide an email address. Why? Well during the first months of the pandemic, we sent messages on numerous occasions, providing immediate and timely information and advice to members for whom we had email addresses. The email addresses of our members are securely protected and are not shared with anyone. So, if you haven't done so yet, think about it.

We all have an opportunity to continue making a difference by being actively involved and supporting Federal Retirees in protecting our benefits and lobbying for pension plans for all Canadians. The Association, retired public servants and veterans of the Canadian Armed Forces and RCMP are proud of the accomplishments of the current generation of federal employees during the pandemic, and the best way to thank them is to protect our benefits, thereby protecting their future pension plans and benefits. Our public service is rightfully the envy of many around the world. ■

*Postscript: The 2020 annual members meeting will be held virtually on Dec. 2, at noon ET.*

National Association of Federal Retirees president Jean-Guy Soulière.

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Cover photo: Dave Chan


# SAGE

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# DEAR *SAGE*

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

National Association of Federal Retirees,
865 Shefford Road, Ottawa, ON, K1J 1H9

Or you can email us at *sage@federalretirees.ca*

*Note that letters have been edited for grammar and length.*

Dear *Sage*,

I am writing to correct an error in the article on COVID-19 Unsung Heroes. Carla Qualtrough, minister of Employment and Social Development Canada, is not a Vancouver MP.

She is the MP for Delta, B.C. This in fact is her second term as our MP. As a resident of Delta, I am very proud that Carla is our representative in the Canadian government.

For those who don't know where Delta is, our community is situated south of Vancouver and Richmond.

This is a very vibrant community, one which is on the estuary of the Fraser River, a very important area in terms of its environment and the stopover for millions of migratory birds each year.

Please correct the error in your article.

Thank you,
Anita den Dikken
proud resident of Delta, B. C.

*(Thanks for setting us straight. We extend our apologies to the minister for the error.)*

Dear *Sage*,

Re: How Robert Thirsk Fulfilled a Dream

What a fascinating and inspiring article. May I suggest a catchier headline would have been 'Thirsk's Thirst for Excellence.' We have a granddaughter in North Carolina who will hopefully enter the University of Ottawa this fall. I plan to share this all inspiring story with her. Thank you, *Sage*, for publishing this.

Leonard Heitin
Past board member, Ottawa Branch
Stittsville, Ontario

A letter to Employment Minister Carla Qualtrough:

Hello Minister Qualtrough,

I have just received my copy of *Sage* magazine published by the National Association of Federal Retirees.

In it there is a colourful feature on COVID-19 and the CERB benefits. The article features how you went from nothing to millions of payments in a matter of a few weeks. This is very impressive.

Now I bring your attention to the Phoenix situation. I left my part-time job in July 2018. I have not received my last pay for employment. It is now almost two years.

Can you apply the same principles of speed to my pay as well as thousands of other affected workers? It only takes a few minutes to write a cheque.

Yours truly,
Gerald Machnee, Lockport, Man.

*(The backlog is expected to be cleared by the end of 2021. You may be entitled to compensation. Visit our Phoenix Backgrounder on* federalretirees.ca *for more information.)*

Dear *Sage*,

I am a long-term member, but must ask you for information regarding the article from Johnson about how wonderful their response has been to the COVID-19 crisis. It was interesting to read that Johnson itself wrote the article and *Sage* made no attempt to distance itself from the article. This raised several questions in my mind. Did *Sage* charge Johnson for this article? Did *Sage* have anything to do with the content? I know I am one of the thousands who are not happy with MEDOC as they have not properly provided the coverage we thought we had. They would not even acknowledge receipt of our claim for several weeks. I know they were overwhelmed with claims, but now their lawyers have told them not to pay anyone so our plea goes unanswered.

Not only that, but I am required to continue to pay them each month over $50 for my wife and self for coverage they deny. The facts are simple: we booked a cruise that the government shut down. MEDOC wants to be sure we don't claim through our cruise people (double-dipping) and we have assured them we will not accept any credit from them since we will not be of an age to take another cruise! If you want more of this saga, I will provide it.

Robert C. Day
Sidney, B.C.

*(*Sage *received several letters like this one from members critical of their experience with MEDOC travel insurance and our preferred partner Johnson Insurance following the COVID-19 travel insurance update in the summer edition. That article was written by a* Sage *journalist and we attempted to present a factual and balanced story. Johnson has since followed up with this member to review his claim. For an important update on MEDOC Travel Insurance, please see the Association News on page 39.)*

# CONFINED BY COVID-19

Studies show loneliness takes the same toll on the body as 15 cigarettes a day. *Sage* spoke to members and retirees about what they've done to stay in shape — physically and mentally.

**HOLLY LAKE**

Lorraine Tétreault's community is on the squash court. A masters athlete who competes internationally, the Ottawa woman normally spends part of every day at the gym training and practising, and plays in leagues several nights a week. It's a tight-knit group and one she looks forward to socializing with, particularly since the former chemist retired from the federal government.

The last time she hit a ball was March 14. Overnight, everything shut down, taking her social network with it.

"I remember telling my husband 'I feel alone'," says Tétreault, who was also cut off from her adult children.

"The gym is like another neighbourhood for me, so I felt empty as my whole routine changed from one day to the next. I've been able to do some training at home as far as conditioning, but it's not the same. It's my social hour and suddenly it was gone. I miss my squash friends."

Instead of the court, the Federal Retirees member now takes to Zoom every two weeks to socialize with them, and occasionally cycles over to her coach's house to visit from a distance.

"It's a connection still," Tétreault says. "But besides that, it's been really hard."

Samir Sinha, director of geriatrics at Toronto's Sinai Health System, says COVID-19 has been quite challenging for many older Canadians, particularly those who have outlived their family and friends, and have a smaller, more dispersed social network. They're reliant on people beyond that for support and company. And while that can be a lifeline, it may not be the same kind of robust social network they had in their earlier years.

On top of that, "older Canadians are in the line of fire," given that they have the greatest likelihood of dying if they contract the virus.

"So they're told to self-isolate and others are told to stay away to protect them, so that exacerbates these tenuous sorts of relationships that people had, where they would rely on others for social support to help them meet their basic needs," he says. "These are the things that can render people more isolated during a pandemic. It creates extra layers and makes the person who was already feeling socially isolated feel that much worse. How do you stay independent when you're worried those supports might kill you?"

**PHOTO** Retired chemist Lorraine Tétreault has found a new physical activity since she can't play squash due to COVID-19 restrictions. And her son, Eric Long, likes it, too. Best of all, he buys lunch on their regular long-distance cycling adventures. Credit: Dave Chan

Up until now, Sinha says social isolation has been a nebulous concept that people knew about, but perhaps didn't fully understand how deadly it can be. But being robbed of physical contact takes a real mental toll.

"We know loneliness is the equivalent of smoking 15 cigarettes a day," he says. "It can increase your risk of dying by 45 per cent. That's partly because social isolation can lead to feelings of loneliness and depression. Humans are social creatures. We crave the company and support of others. I think a majority of us have started to get a sense of how painful and distressing isolation and loneliness can be."

Months into isolation, Sinha says he's had patients tell him that the phone and video chats just aren't cutting it anymore. They want to touch and feel another human being.

Mildred McAfee can relate. Prior to what she has dubbed her COVID-19 "confinement," she was never one to sit still — or stay at home — for long.

Her son, who visited her weekly at her private seniors' residence in Lasalle, Que., would often joke about having her social secretary fit him in.

If he wasn't at her apartment, she was driving to see him in Long Sault, Ont., or taking the train to see her daughter in Pickering, or on an outing in Montreal. She regularly entertained other residents, playing the piano in the grand hall for hours in the evenings, and she met friends twice a week for a game of bridge.

When the pandemic locked down her residence, McAfee, a retired nurse and member of Federal Retirees, says she just found new ways to stay busy. She started the day with exercises and napped every afternoon. She did crossword puzzles and cooked three meals a day, the last of which she washed down with a glass of wine.

She made sure she FaceTimed with her children and grandchildren regularly, and took full advantage of the books and classic movies available through a library app.

It wasn't until her daughter reminded her that it had been months since she

Mildred McAfee figures she fared better than many during the COVID-19 lockdowns. She made sure she established a new routine, exercised, played bridge online and stayed in touch with other seniors by phone.

Credit: Richmond Lan

One of the best things people can do for their mental health is to take good care of their physical health. And while some activities have been curtailed, there are still many other options.

Lorraine Tétreault, centre, picks up a first-place win in squash at the Americas Masters Games, an international event featuring multiple sports. From left, Canadian Lynn Buntain, Tétreault and Barbadian Lynn de Cambra-McLeod.

had touched someone that McAfee felt the weight of her new reality.

"I have to tell you when she said that, it gave me a big downer. And I'm not a down person," she says.

It did not stop the peppy senior in her tracks for long, however.

"There are other ways to cope. I made a point to play my own piano an hour a day. It was my therapy last year when my husband was sick. When I play I'm kind of in a bubble. I think that's what kept me sane."

As for bridge, instead of meeting her friends across the table twice a week, McAfee's taken her game online.

"This afternoon my bridge partner came from Turkey. The opposition was from Bulgaria and the U.S. We chit chat as we play. It's fantastic."

She also channelled some of her energy into calling 16 other isolated seniors in her residence. She didn't know any of them, but three times a week, she rang them up to chat and to see if they needed help with anything.

"They would look forward to my calls. I don't know what it is to be depressed, but I know some people are and it's hard," McAfee says. "I think I fared better than a lot of people. I didn't find the confinement all that bad. But it was because I put an effort into it. You've got to have some kind of a routine and a plan. Otherwise you just sit there in front of the TV."

## ESTABLISHING A NEW ROUTINE

Pivoting into a new routine seems to be key to making the best of a strange new normal. Among her older clients who regularly attended exercise classes at a local community centre, Ottawa fitness trainer Joanne Merrett has seen many do just that.

"The women there were very close-knit, they were all in the same community," Merrett says. "A lot of them are walking, biking, golfing and also doing online classes. Most of them have kept up with their fitness because they didn't want to give it up. It's not just for physical health, it's their mental health as well."

Merrett says the positive side of the pandemic is that people are getting outside more instead of sitting at home.

Credit: Mitchell Jackson

Joanne Merrett, an athletic trainer, says most of her older clients kept up with their fitness by walking, biking and doing online classes.

"Once we get through this I think we'll see a new normal of what fitness is for seniors," she says. "We'll see more getting pro-active because they now know that being healthy and fit is going to be in their favour if they do get COVID-19."

While Merrett has started outdoor boot camps for Ottawa's UpRise Fit gym clients who want to meet in person, she's found older adults are less keen on those.

"It's hard to get them out to do physical classes because of the heat and they're not confident about being in close proximity, even if they're physical distancing."

As for Tétreault, while sidelined from squash, she's taken up weekly walks in the neighbourhood with her daughter and long-distance cycling with her son, which get her heart rate up on a regular basis.

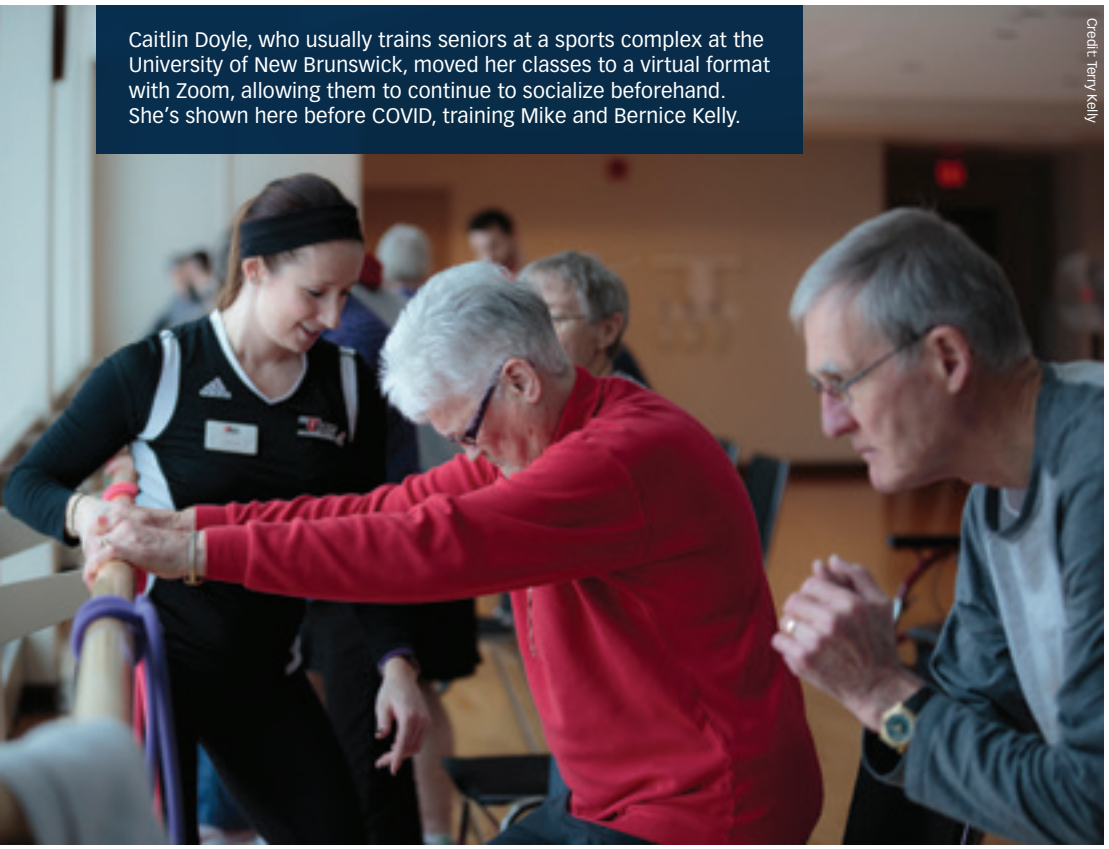
"He's found something that he really likes to do with mom, then he pays for lunch, so even better," says Tétreault, who had just returned from a 27-kilometre ride.

Sinha says while some seniors have locked themselves in their homes out of fear, it's ultimately in their best interest to get out and interact.

"Overall, seniors are going to be negatively impacted by the physical and mental effects of social isolation, loneliness and depression," he says. "I think people have a greater risk of dying from the effects of being socially isolated, lonely or depressed than they do from COVID-19. More Canadians will succumb to that than to COVID-19 overall."

One of the best things people can do for their mental health is to take good care of their physical health. And while some activities have been curtailed, there are still many other options.

"The World Health Organization points to physical activity as being one of the best investments, the best bang for one's buck in the sense that it's free, anyone across the age spectrum can take part in it," says Mark Beauchamp, a professor of exercise and health psychology at the University of British Columbia.



Caitlin Doyle, who usually trains seniors at a sports complex at the University of New Brunswick, moved her classes to a virtual format with Zoom, allowing them to continue to socialize beforehand. She's shown here before COVID, training Mike and Bernice Kelly.

Credit: Terry Kelly

Kelly McKeown, who has worked for Revenue Canada for 32 years, discovered painting as a COVID-isolation pastime. It's something she'd never done before.

There's clear evidence that points to physical activity's utility in buffering against stress, as well as mild and moderate depression.

For those trying to navigate life outside their home, Sinha says they can significantly reduce their risk of getting and dying from COVID-19 by practising public health measures such as washing their hands frequently, and wearing a mask while around others indoors and outdoors if they can't physically distance.

## ONLINE FITNESS CLASSES

Another option? Exercise at home. Across the country, many seniors flocked to online fitness classes. At the University of New Brunswick, Caitlin Doyle is a trainer with the seniors' "Silver Series Program," which moved all its classes online in May. Before each one begins over Zoom, there is time to chit chat and socialize as participants would have done in person. She says for a group that didn't grow up with technology, she's been impressed with how they've learned and taken to it.

"People are surprised at how much they enjoy the virtual classes," Doyle says. "It has helped keep them accountable versus doing something on their own. The motivation was something they felt they needed. They also feel less isolated and anxious with a little more normalcy in their weeks. While they don't talk about their mental health specifically, you can tell they feel better having a routine again."

While doing anything that gets people moving is great, Doyle's able to engage with people more in person. Right now, instead of helping people progress with their fitness or balance, she feels she's more helping them maintain their fitness at home.

This summer, Beauchamp is leading a six-week study of 600 older adults to assess whether exercising as part of a socially connected (but physically distanced) exercise program, or a personal exercise program done on their own, will significantly improve the well-being and health of older adults. He says the results will be used to determine programs and initiatives that can support physical and mental health among isolated older adults.

"Is it simply a Band-Aid or can it provide worthwhile, substantive effects?" he asks. "We're all hoping the pandemic finishes sooner rather than later, but if it does go on for a year or two, we need to know how we can support people. We can't have community-based exercise programs, certainly for older adults who are particularly at risk, so what we're trying to understand is, can we do something that's probably not going to be a direct [substitution] for what we had or can provide in usual circumstances, but can we do something that works?"

## USING TECHNOLOGY TO CONNECT

Fitness aside, computers have been a critical connection to the outside world for many. Cut off from family and friends when his residence locked down in March, Harold Searle went online to offset the loneliness and stay in contact with his family.

"He's very computer-savvy," says his daughter, Helen Searle. "There aren't too many 102-year-olds who can get on a computer and type as fast as he can. His two fingers fly across the keyboard."

In recent months, he has connected with a second cousin, who is a judge in Ontario, and together, they have been researching their family tree online.

"We have a great deal in common, including the law," says Searle, a former Mountie who lives in Halifax. "She's a very intelligent person, so it's been good communicating with her. She's helped me a great deal."

While he's keen to get out more into the community now that restrictions are starting to lift, visiting old colleagues in the province and gathering with friends on Facebook's RCMP Mates page and the RCMP veterans' association for chats over beers, he says his online connections have been a "godsend.

"When I get up, at least I'm not looking towards a [boring] day."

There's clear evidence that points to physical activity's utility in buffering against stress, as well as mild and moderate depression.

For Kelly McKeown, the godsend came in the form of art. She'd never taken an art course in her life, but her sister-in-law convinced her to sign up for online classes. After ordering some canvases from Michaels, their brushes got busy with up to 100 others at times.

"I've never painted before, but I've really been enjoying [the classes]," the Mississauga woman says with a laugh. "We've been averaging one painting a week. Now my mom wants to take my art and hang it in her house."

The social organizer among her circle of friends, McKeown, a Federal Retirees member who is still working at the Canada Revenue Agency after 32 years, was out all the time pre-COVID, so being forced to stay at home was initially stressful.

"Painting has definitely been good for my mental health," she says. "It gives me fewer things to worry about on the outside. Even with my friends, I was always worrying about seeing them. Now I'm just worrying about me."

As for McAfee, once the lockdown lifted at her residence in June, she wasted no time hitting the road. For her first trip, she spent hours driving around the West Island and people-watching. For her second, she drove to Long Sault to surprise her son.

"It's a form of therapy as well," she says. "I just roll the windows down and go." ■

**Holly Lake** is an award-winning journalist from Newfoundland and Labrador, based in Ottawa. She has a master's degree in journalism from Western University and is currently studying law at the University of Ottawa.

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# VOLUNTOURISM:

## THE GOOD AND THE BAD

When travel opportunities return post-COVID-19, some might consider volunteering while travelling. It can be incredibly rewarding, but there are also potential pitfalls, so arm yourself with knowledge.

**JULIE BEUN**

Over the phone from her home in New Brunswick, Dorma Grant rattles off a list of holidays she's been on, many since her retirement in 2009.

"Well, I've cycled the Camino de Santiago trail in Spain. I walked the Inca Trail in Peru. I went with my daughter to Venezuela…"

But a beach holiday? No, she huffs. "My holidays tend to be more active and involved than *that*."

Active, yes. And involved? Doubly so. Mere recreational vacations aside, Grant has travelled the world — several times over — as one of the growing number of Canadians who build holidays around volunteering their time, money and skills towards improving lives and communities abroad. And when travel bans lift after the COVID-19 crisis subsides, no doubt they'll be back at it.

Influenced by global sustainability missions by activists such as David Attenborough and Greta Thunberg, voluntourism had become the world's fastest-growing tourism niche market prior to the pandemic, according to Asia-Pacific Economic Co-operation (APEC). A 2018 report, titled *Voluntourism Best Practices: Promoting Inclusive Community-Based Sustainable Tourism Initiatives*, estimated there are more than 10 million voluntourists who, in 2016 alone, spent up to $3.6 billion. Within Canada's borders, a recent online poll by the National Association of Federal Retirees found that 48 per cent of respondents have done voluntourism, 75 per cent of whom found it to be a positive experience.

Yet even among that growing tribe of great do-gooders, Grant, who also volunteers as an advocacy program officer with the National Association of Federal Retirees, is something of a powerhouse. She's volunteered as a practical nurse along India's Annapurna Trail in the Himalayas. She's distributed food to townships around Durban, South Africa. She joined an 800-kilometre fundraising bicycle trip from Richards Bay to Cape Town, spent weeks with the Canadian Baptist Mission in Bolivia and toiled in a tiny village clinic near Bangalore in southern India, established by an Indian doctor she knew from Miramichi, N.B. It all started at age 30 when she took her children, then eight and 12, to Malawi for two years while she volunteered with World University Services as a teacher.

Raised in the service-focused Salvation Army church and propelled along since childhood by an appetite for adventure, Grant was a voluntourist long before the awkward portmanteau was ever uttered, much less defined by Wiktionary. By her estimation, her ratio of voluntourism to actual holidays sits somewhere around 70:30.

"I like adventure. I like people. I was taught that you can't live selfishly," she says in her plain-spoken and direct way, no doubt a carry-over from her career as a Corrections Canada parole officer. "It's very important that we do what we can to improve people's lives."

**PHOTO** A group of volunteers from Canada and the U.S. work together to build a classroom in Leon, Nicaragua, in February 2020 as part of SchoolBOX's voluntourism program. Credit: SchoolBOX

Credit: Shine the Light

Nolan Klassen, left, and Isaiah Wong sifting sand for concrete for the walls of a hurricane-proof home as part of a Shine the Light project in the Dominican Republic. Shine the Light includes volunteers of all ages in its projects.

Credit: Shine the Light

This Shine the Light Initiative trip took place in January 2013 in Nuevo Renacer in the Dominican Republic. The team built a hurricane-proof home for this couple. During that trip, the group also held a dental and a medical clinic.

Credit: Lynne Tompkins

Avid traveller Dorma Grant has participated in several voluntourism projects, from India to South Africa. Here, she's shown on the picturesque New Brunswick island of Grand Manan.

Influenced by global sustainability missions by activists such as David Attenborough and Greta Thunberg, voluntourism had become the world's fastest-growing tourism niche market prior to the pandemic.

## DOING GOOD — AND NOT SO GOOD

Improving people's lives — it's a proposition that appeals to plenty of Canadians bitten by the urge to share, if not their good fortune, then the skills that created it. And, for the most part, voluntourism is a win-win for everyone involved.

Grassroots organizations such as SchoolBOX, based in Almonte, Ont., not only rely on voluntourists, but have leveraged their muscle and money into building 114 classrooms in Nicaragua. There, the government will supply a teacher if there's a classroom, but many impoverished communities have no means to build one. Since 2008, SchoolBOX has built the schools and furnished them with books and school supplies, using Nicaraguan workers, architects, electricians and materials. Its efforts are supported by 50 to 100 volunteers annually, who raise $500 each and pay $1,960 for meals, accommodation, transportation, activities and translators. They have to pay for their own flights as well. Once in-country, the volunteers do non-skilled work, such as carrying rebar or spending time reading to students and advocating education to their parents.

Vicki Asu, shown here with her dog, Dexter, after running the Terry Fox race in Winnipeg, has described her voluntourism experiences as "grounding."

"A lot of people want to help, want to do something other than sitting on a beach and having a passive holiday," explains Jonathan Tam, SchoolBOX's executive director. "We've had people from age seven to 87, entire families, church groups. We're seeing more people who want to do something meaningful that has an impact."

Yet there is a significant argument against voluntourism, or at least against those organizations and projects that are either for-profit or not well thought out. Amongst the criticisms — and there are many — some are obvious, some are surprising.

Communities receiving voluntourists often want to be excellent hosts and so they use their own limited resources to feed and accommodate their visitors, who are blithely unaware that despite their goodwill, they're just another mouth to feed. Also, eager voluntourists who've never chopped wood back home cheerfully grab a hammer and help construct buildings that do not meet engineering requirements set out for hurricanes or earthquakes. In some cases, such efforts supplant local workers who would have otherwise been paid and done a better job.

Perhaps the most distressing criticism has been levelled at voluntourists who pay to help at orphanages in developing countries. According to reports by World Vision, some Haitian orphanages are populated by children who are not orphans at all. Rather, their parents were encouraged to place their children in the institution, convinced they'd be fed and educated. The institution then lobbies for international funding and voluntourists to support what is essentially a profitable business. That misrepresentation aside, the Westerners often lavish affection on the children for their brief stay before leaving, cementing the psychological cycle of abandonment.

"Although it seems like a great opportunity, it can have unintended consequences," notes Ed Walzak, World Vision Canada's national volunteer manager. "We're all about creating sustainability in communities, so if you have volunteers coming in to work for free, it disrupts the local economy. Or there are those for-profit programs that create incentives for families to institutionalize their children. Rather than taking children out of a family living in poverty, we have programs designed to help families and communities improve as a whole."

Walzak doesn't dismiss all voluntourism out of hand. There are ways that voluntourism can be sustainable, mostly through "experteering," another combined word to describe those who volunteer special skills or knowledge that might not otherwise be accessible to developing countries.

"A school is not just a building, but an entire system of educators and people who teach the educators," he explains. "So, if you're a teacher and there's a program to help build capacity amongst teachers, that sets the stage for sustainability."

## Pro tips from voluntourism's front lines

**Choose your own adventure:** A vast number of organizations offer everything from long-term experiences to more immersive holidays, says Casey Bennett from Collette, a renowned tour company that is also an Association preferred partner. "We are putting an emphasis on trying to bring positive impact to the destinations we visit through sustainable partnerships." Tours involve what Collette calls "Impact Moments," in which guests visit social enterprises, non-profits or conservation agencies. "We give them immersive experiences while simultaneously supporting organizations that do good work to improve their own community."

**Do your research:** "Look at how the organization you're interested in interacts with the community and how sustainable it is," suggests Jonathan Tam. "If they have people bring supplies to hand out, that changes the dynamic in the community and makes them dependent. Look for an organization that collaborates to have locals determine their need." Some reputable resources linking volunteers with opportunities include Moving Worlds, Projects Abroad, Madventurer and Global Volunteers.

**Buddy up:** Volunteering in a developing country and volunteering in Canada are two vastly different experiences, says voluntourist and recent retiree Vicki Asu. "If it takes you out of your comfort zone, travel with someone who's done it before."

**Match your skills to the organization:** Although voluntourism rallies millennials, many organizations value the deep experience and skills of retirees, says Tam. "You could be lifting rebar, supporting the community, playing soccer with the kids or translating."

## SHINING THE LIGHT

For Vicki Asu, voluntourism is a family passion that's turned into a personal mission.

Back in 2004, her cousin, Brent Wong, launched the Shine the Light Initiative. A young Winnipeg dentist, he'd just volunteered on a dental mission to Mozambique and Zambia. He returned inspired. Since then, his Shine the Light Initiative has gone into poor communities in the Dominican Republic and, working under the direction of local colleagues, built earthquake-proof housing, ran dental and medical clinics and offered English and health classes.

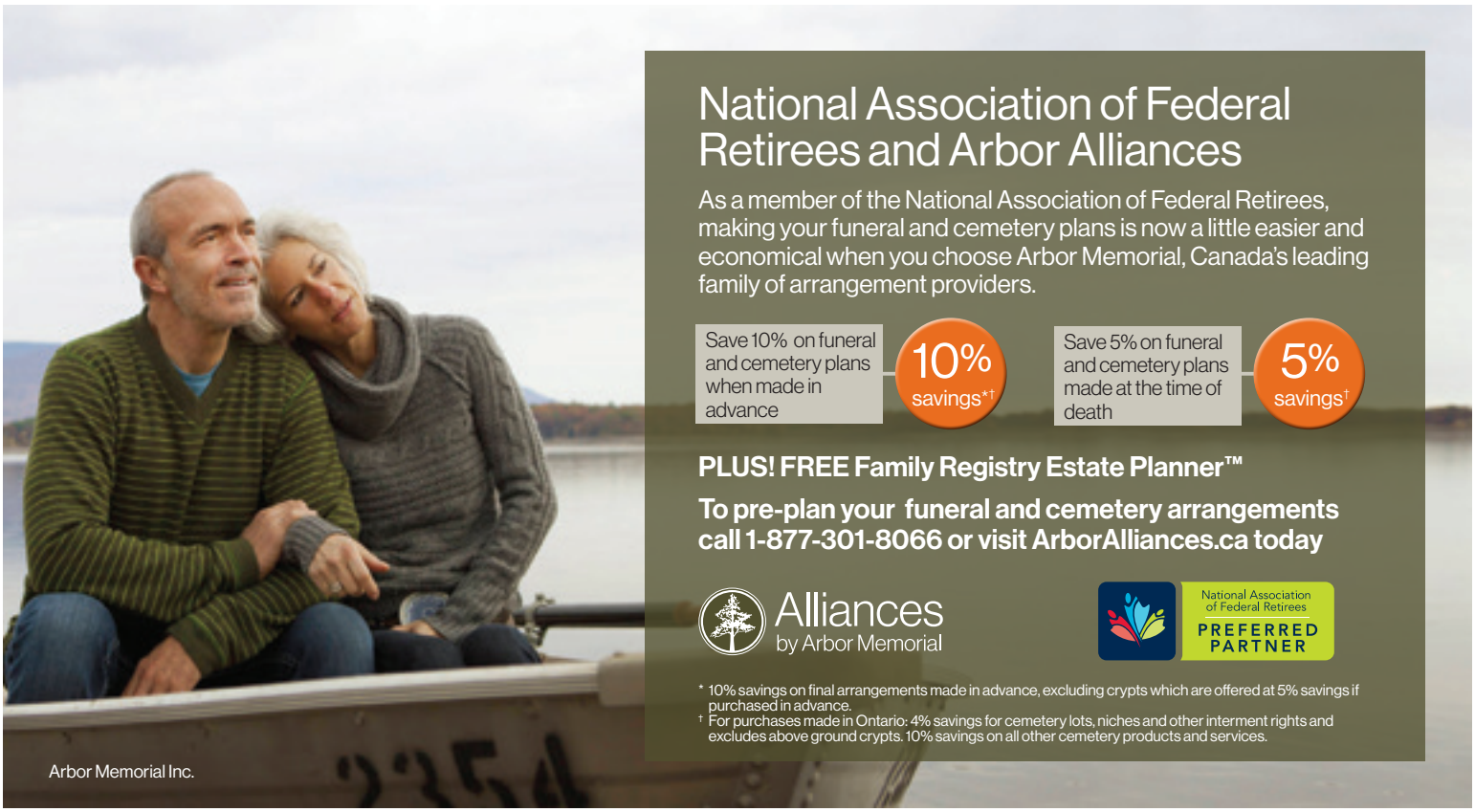
"For me, these trips are grounding," says Asu, who lives in Winnipeg and retired in late 2019 from Parks Canada's Prairie and Northern Region Operations. "I reflect on the arbitrary set of circumstances that led me to having good health, good educational opportunities and meaningful employment. The jarring contrast to the circumstances of the communities where we try to make a difference stays in my consciousness. The volunteer experience fuels my gratitude and motivates my community service."

> "I like adventure. I like people. I was taught that you can't live selfishly. It's very important that we do what we can to improve people's lives."

The work — "I move rubble from one place to another, lift heavy blocks and mix cement" — means as much to her as to those she helps. She recalls how one family said that having a house with a lock meant every adult could work, instead of someone staying at home as a safeguard against thieves.

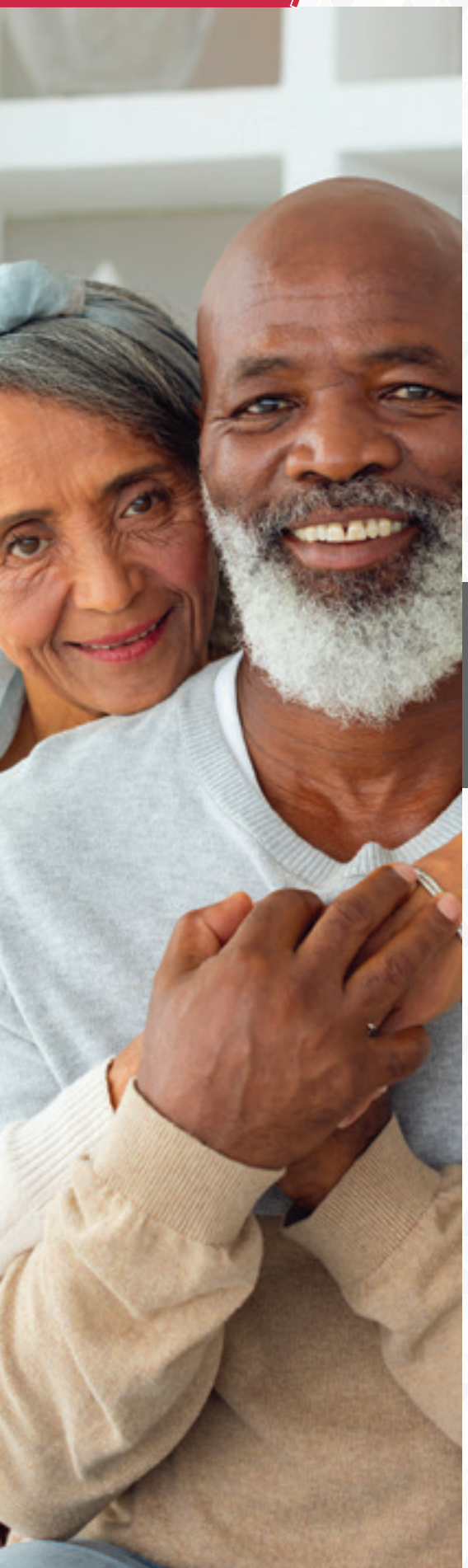
"What has all this meant to me? It really challenged me. Took me beyond my comfort zone. Gave context to my career. I took a lot of pride in serving people in my work," she adds. "Now I can see how the impact of a few individuals can have a huge ripple effect." ■

**Julie Beun** is a journalist, author and marketing communications consultant. Her latest book, *Billion Dollar Startup*, will be published in February 2021 by ECW Press.



I care
**I give**
It matters





# TOGETHER, WE CAN IMPROVE THE LIVES OF CANADIANS ACROSS THE COUNTRY

In these difficult times, millions of Canadians are feeling the impacts of COVID-19 in all aspects of their lives. Our most vulnerable communities are at an increased disadvantage as they cope with food insecurity, income loss, social isolation and serious illness.

Through the GCWCC, federal retirees can support HealthPartners, United Way Centraide Canada and thousands of charities across Canada to help make a difference. With your support, we can continue to be there for our communities.

Everyone deserves someone to turn to in their time of need. Please donate now.

## Help us foster a culture of generosity, *now more than ever!*

## YOUR DONATION MATTERS

### Discover the impact of your generosity:

HealthPartners PartenaireSanté

**A total donation of $130**
**▶ Only $10.83 per month**
helps parents increase their skills and knowledge of raising a child with a bleeding disorder, and encourages peer support among families with newly diagnosed children.

**A total donation of $360**
**▶ Only $30 per month**
helps launch a new cancer support group where none exists. Support groups for people with cancer and their caregivers vastly improve their quality of life.

United Way Centraide

**A total donation of $130**
**▶ Only $10.83 per month**
provides three at-risk primary school children with the necessary school supplies to start the year off right.

**A total donation of $360**
**▶ Only $30 per month**
provides a woman who has experienced domestic violence with 16 weeks of group therapy.

## DONATE TODAY

### Two simple ways to make your donation:

**ONLINE**
Go to **canada.ca/gcwcc-retirees**

**BY PHONE**
Call **1-877-379-6070**

United Way Centraide

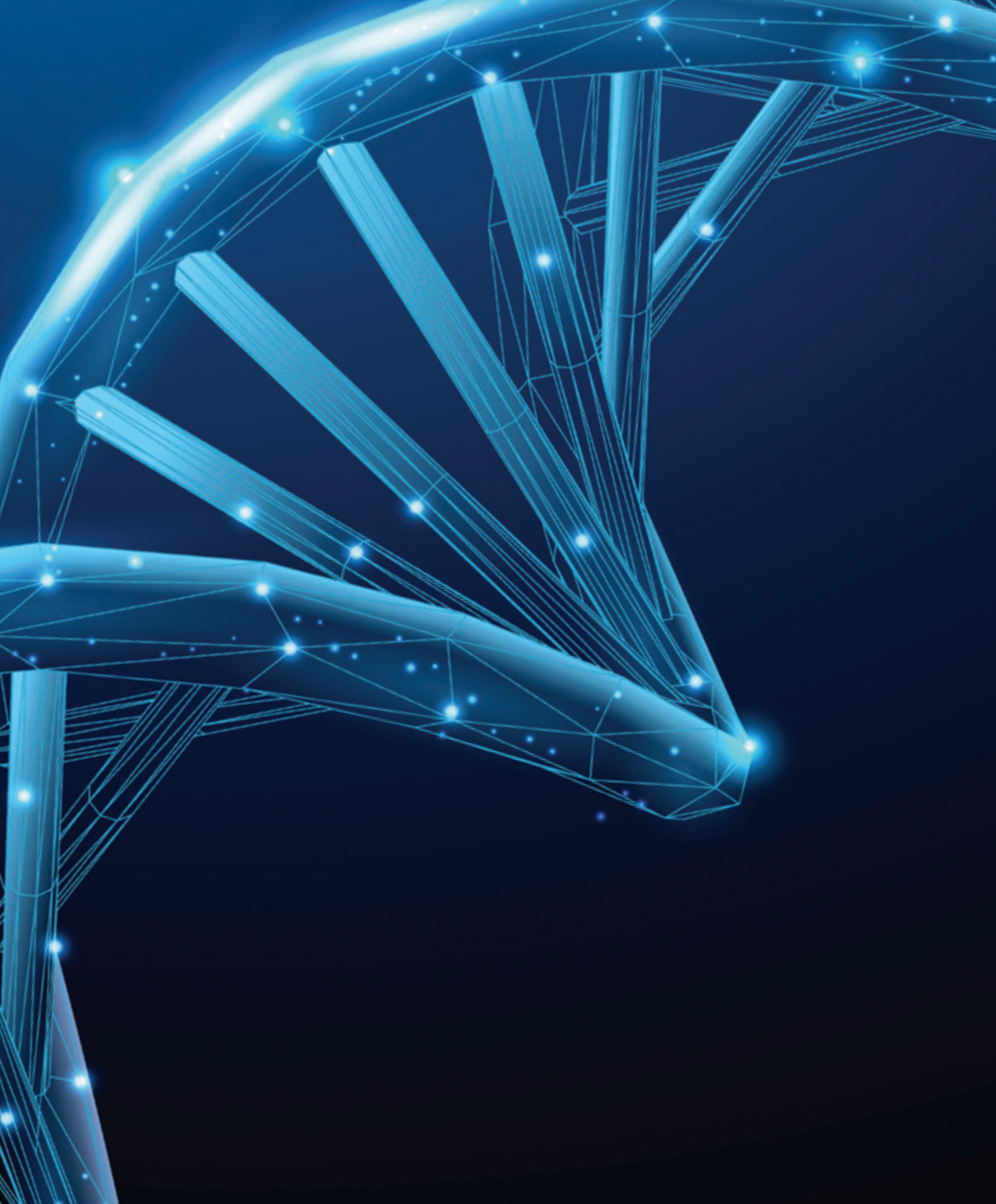
HealthPartners PartenaireSanté

All Canadian Registered Charities

# DNA TESTS: BUYER BEWARE

When it comes to DNA tests that claim to determine heritage and ethnic background, buyers should know the risks and do their due diligence before giving up their saliva.

**MARG BRUINEMAN**



After spending a good decade researching her family history and tracing her genealogical roots, Julia Creet then turned her attention to some of the newer options ushered in through increasingly accessible technology: commercial DNA analysis.

Her discoveries led the York University English professor to write a book, the *Genealogical Sublime*, and produce a documentary delving into how some rapidly growing companies are making a great deal of money using powerful technological tools that help trace bloodlines in what she describes as a lightly regulated industry.

"You have absolutely no way of anticipating how that information may be used in the future," she says. "And here are two examples: Would you have anticipated if you gave your DNA to one of these databases that it would be used by law enforcement? And would you have anticipated that it would have been sold to the pharmaceutical industry?"

The pharmaceutical industry and law enforcement are the two largest users of DNA databases, she says. In spite of that, DNA testing kits have been remarkably popular and are increasingly accessible, with some companies offering them for as little as $99. But the collective value of that information can be daunting to grasp.

York University professor Julia Creet

The chief science officer of an online genealogy platform raised the alarm on the privacy implications two years ago, projecting that 60 per cent of those of European descent in the United States, even those who have not undergone genetic testing, can be identified through the genetic information that is available. Further, the technique could implicate nearly any American of European descent in the near future.

"Once your information is in that database, it cannot be destroyed," explains Creet.

An individual's DNA is contributed to a pool, and acts as a sort of link to the other DNA information in that pool. Once there, that relationship is established with the DNA of others. That DNA and the establishing link can then never be removed. So the value of DNA databases is the collective information that is established through the many individual contributions.

Through a simple saliva sample, these commercial companies will provide a breakdown of your background, including any ethnicities and countries of origin. Some will also tell you if you're susceptible to any diseases or medical conditions.

The message is to treat the tests like anything you might buy — it's a matter of buyer beware.

And those databases are built up over time with every sample being tested so the next person who submits a saliva sample might benefit from the information gleaned from your sample.

Melanie Care, a genetic counsellor at the University Health Network at the Toronto General Hospital, suggests the tests be perceived as more recreational than anything. But at the same time, she suggests those who do the tests be prepared for revelations. There are now so many stories about people learning about siblings they never knew existed or finally connecting with parents who had given their babies up for adoption. But the revelations could be more striking, and they may not always be accurate.

"You have to know what you're getting yourself into. What those results could potentially tell you and what they can't tell you," says Care, who is also president of the Canadian Association of Genetic Counsellors. "It's not necessarily giving you the answers that you think it might be giving you."

As an indication that some inconsistency exists, she points to a CBC report focusing on a pair of identical twins who got different test results. The results, she says, may not be truly reflective of your genetic makeup. Her concern is that people who are hoping to glean health information from the commercial test kits may be falsely reassured that they're not at risk for certain conditions and vice versa.

"That's a real risk, and I've seen it. I've seen it go both ways," she says. "Very few people are going to dig deeply when they do these tests."

The message is to treat the tests like anything you might buy — it's a matter of buyer beware.

"When it comes to DNA testing, it takes it up to the next level, it kind of turns it up to 11," says Halifax privacy lawyer David Fraser. "Genetic testing is unlike anything else in the sense that information about

my genetics is information about my children's genetics, is information about my parents' genetics and my brother's genetics. So one little sample from me actually unfolds a whole bunch of genetic and biological information about my family members."

And because your information will tell a great deal about anyone in your bloodline, Fraser suggests people who are considering having a test done might vet the idea with family members.

Some companies sell the data they collect from their clients to pharmaceutical companies. Some may acquiesce to police requests to access that information.

So Fraser suggests researching the company before signing on, and reading their privacy policy practices.

If your genetic fingerprint, which bleeds into the rest of your family tree, is out there, police armed with a court order may well access it. And, in what Fraser describes as typical police overreach, they may not even bother with a warrant.

The case of California's Golden State Killer is often held up as an example of crafty policing using unsuspecting third parties.

"I am concerned about the existence of these databases and police thinking that they can use them at their discretion," says Fraser.

Before too long, he muses, the pool of genetic information could become so deep, particular determinants, such as ear size or nose shape will become available.

"Consumers should be conscious of what they're getting themselves into and what they might discover," he says.

The DNA, on its own, adds Creet, is somewhat meaningless. The value lies in the information that comes with the DNA.

"It's the combination of genealogical information, family trees, combined with the DNA, that makes these databases so potent, so powerful," she says. ■

**Marg Bruineman** is an award-winning journalist who focuses on justice and human interest stories.

## In other DNA news

In July, the Supreme Court of Canada upheld a federal law preventing third parties from demanding genetic information from individuals. The Genetic Non-Discrimination Act falls within federal jurisdiction. The intention of the act, which came into force in May 2017, was to protect the genetic information of Canadians against employers or insurance companies that might otherwise demand it. It also introduced penalties for such groups for requiring a person to undergo genetic testing as a condition of a contract, for example. The government of Quebec challenged the law, arguing that it interfered with provincial jurisdiction. When the provincial Court of Appeal ruled in favour of the province, the Canadian Coalition for Genetic Fairness appealed the decision to the Supreme Court. Genetic testing is used for all kinds of reasons, including tracing family roots, but also to look for hereditary diseases or bad genes. The Canadian Human Rights Commission argued that taking a genetic test that could save your life should not mean you lose employment or insurance prospects.

## The case of the Golden State Killer

By entering a back door of a DNA database, police were able to eventually capture the Golden State Killer who had eluded them for decades.

Detectives created a fake profile and uploaded a DNA sample they had of their suspect. And they got a hit, finding matches to distant family members. That led to some leg work and genealogical research to narrow down the matches. And that eventually led to the arrest of former police officer Joseph James DeAngelo in Sacramento.

The killer pleaded guilty to 13 murders and was believed to be responsible for more than 50 rapes and more than 100 burglaries in California between 1974 and 1986. He never uploaded his DNA to any database, but someone related to him had.

*— With information provided by Julia Creet*

# HEALTH CHECK

Canadian governments should conduct a national review of long-term care and implement national standards based on that review.

**BIANCA CARLONE**

At this point, we are all too familiar with the devastating impact of COVID-19 on long-term care residents. At the time of writing, more than 100,000 Canadians have been infected and 8,700 have died, with deaths in long-term care accounting for slightly more than 80 per cent of Canada's total COVID-19 deaths.

While these numbers are alarming, the infection and death rates don't capture the unacceptable conditions in many long-term care facilities and Canada's generally apathetic approach to older adult care. This was the case before and during the pandemic, and, if we do not make a change, it will continue to be the case once COVID-19 is well behind us.

## What went wrong in long-term care

The issues with long-term care are long-standing and well-known. Chronic underfunding, outdated infrastructure, inadequate staffing levels, poor pay and benefits for mostly part-time work and a patchwork system made up of public, private, non-profit and for-profit providers are just some of the most cited concerns.

Add to this a new strain of coronavirus; governments and health experts that were caught off guard and focused on shoring up hospitals to deal with the influx of patients; and, in many cases, governments and long-term care providers reacting slowly in implementing safety protocols and sourcing personal protective equipment, and you end up with the tragic circumstances that transpired in many long-term care homes.

Many other factors likely contributed to the conditions in long-term care during the pandemic. There are also governments and facilities that managed to curb the impact of the virus and remain relatively unaffected — in Canada and around the world. It will be essential to examine what went right as well as what went wrong, and leverage these findings to protect residents of these facilities in the future.

## COVID-19's impact on home and community care and informal caregivers

While long-term care has been in the spotlight, home and community care services were also affected by the virus. Many providers cut back on "non-essential" services to limit the spread of the virus. A survey conducted with the three largest providers of these services in Canada found that in the weeks after the lockdown, home nursing care fell by 22 per cent; personal support workers' services were reduced by 31 per cent; and home-based treatments, such as physiotherapy and occupational therapy, dropped by 65 per cent.

In addition, respite care and other services for informal caregivers were also cut due to the virus. At a time when many informal caregivers faced increased stress and additional caregiving duties, supports for these people were essentially non-existent.

Moving forward, increasing the availability of home and community care services as well as improving direct supports and services

for caregivers will help ensure more care is provided at home, where the spread of infections and viruses is reduced.

## The aftermath of COVID-19 and older adult care

Over the coming months and years, conditions in long-term care facilities during the pandemic will be investigated, studied and hopefully, rectified. Many governments, public bodies and agencies have already announced their intention to conduct reviews.

While these reviews are necessary, and their findings important, long-term care is only one aspect of older adult care. In thinking about reforms, it is essential to consider improvements to home and community care and supports for informal caregivers.

## A shift to more home and community care

If Canada learns anything from this pandemic, it should be that we rely too heavily on institutional care to meet the needs of older adults, ignoring evidence from global counterparts and the wishes of those who need care. Instead, we should expand home and community care services, which are less costly, align with older adults' wishes to age at home and in their communities and lead to better health outcomes and quality of life.

This requires a national shift from a reliance on institutional care to providing care in homes and communities. It also involves implementing national standards for long-term care, home care and other older adult care, to ensure a baseline level of quality care across the country.

## National standards for older adult care

This shift has to come from the top down. Government — and likely the federal government — will need to enact laws that support this new direction.

This is because the Canada Health Act, which outlines Canada's public health-care framework, focuses heavily on establishing criteria, conditions and funding for hospitals and physicians — perhaps because its drafters borrowed much of the language from the Medical Care Act of 1966. In 1966, Canada had a young population and people aged 75 and over accounted for just three per cent of the population. Consequently, health services to support them, such as those in long-term care and home care, were not on the agenda.

Today, Canada's population is older, and people aged 75 and over make up 7.4 per cent of the population — a demographic that is growing rapidly. The Association, for example, counts 27.6 per cent of its membership at 75-plus. People are living longer and developing chronic conditions and degenerative diseases such as dementia. Care for these people isn't delivered by physicians and hospitals, but by personal support workers, nurses, informal caregivers, long-term care and home and community care. Canada's health-care framework must adapt to our changing demographic and needs.

The benefits of national standards for older adult care are apparent when looking at the global pandemic experience. A report released in May 2020 by the Canadian Institute for Health Information compared Canada's COVID-19 experience to 16 other OECD (Organization for Economic Co-operation and Development) countries, and found that while no clear differences in outcomes were observed across funding models — public, private or mixed — countries with centralized regulation and organization of long-term care, such as Australia, Austria, Hungary and Slovenia, generally had lower numbers of COVID-19 cases and deaths.

Canada has one of the highest rates of institutional care and one of the lowest rates of home care among developed countries. This likely contributed to the high proportion of COVID-19 deaths in long-term care. It also highlights misalignment between Canada's approach and that of its global counterparts, many of which already rely heavily on home and community care.

In Denmark, regular monitoring of an older adult's needs starts at age 75. Home-care services coupled with routine house calls by health professionals empower older adults to remain at home and part of their community for as long as possible, and to live independently while receiving support for activities with which they need help. Denmark has long-term care homes, but they more closely resemble living in a house with roommates than in a medical facility. This approach has led to a happy, active and engaged older adult population and Denmark being recognized as one of the best countries in which to grow old.

In considering reforms to older adult care, we can't forget informal caregivers, who provide an estimated 80 per cent of community care and 30 per cent of institutional care. We need to better recognize the contributions of these individuals and provide them with the support they need — financially, psychologically and emotionally — so they are better equipped to carry out their caregiving responsibilities and their role as crucial partners in care.

It is for all these reasons that implementing a national seniors strategy — a key advocacy priority of Federal Retirees — is so vital. This strategy will allow for a comprehensive and co-ordinated approach to older adult care and help address many of the issues currently plaguing our system.

As part of such a strategy, Federal Retirees is calling for all levels of government to collaborate on a national review of long-term care and implement national standards for long-term care and home and community care. To learn more about our position, visit *federalretirees.ca/ltc*. Join our Reach 338 network and support our campaigns for a national seniors strategy and a more comprehensive and co-ordinated approach to older adult care. Visit *federalretirees.ca/joinreach338* or email advocacyteam@federalretirees.ca. ■

**Bianca Carlone** is an advocacy and policy officer with the National Association of Federal Retirees.

ADVOCACY IN ACTION

# IT'S TIME TO **GET INVOLVED**

National Seniors Day, a Reach 338 re-launch and the 2021 federal budget are all on the autumn agenda.

**AMY BALDRY**

Earlier this year, we announced we're building a nationwide network of advocates to advance our mission to significantly improve the quality and security of retirement for our members and all Canadians as part of our five-year strategic plan.

We're calling this network Reach 338. Our goal is to reach all 338 federal ridings before the next election. Whether through a virtual meeting, an online letter, or a phone call, Reach 338 will ensure Federal Retirees is seen and understood by every sitting member of Parliament.

This spring, Reach 338 was placed on hold as we focused our attention on COVID-19. This focus hasn't changed. Issues brought to light in the pandemic make it clear our advocacy priorities — from seniors' health care to retirement security — are more important than ever.

That's especially true when we consider the federal budget update. In July, Finance Minister Bill Morneau reported the federal debt will be $1.2 trillion and the deficit will be $343 billion, up from the $34 billion projected before the pandemic, with spending levels not seen since the Second World War.

While the federal fiscal snapshot is only part of the story of Canada's economic outlook, government spending cuts are likely. And some organizations, think-tanks and industries are suggesting cuts should focus on wages, pensions and benefits in the federal public sector.

Federal Retirees members need to come together on advocacy. This is why we're re-launching Reach 338 now — with a virtual focus — and with an even bigger goal to target more ridings sooner and ensure our voice is heard during this crucial time.

## We can't do this work without you

Getting involved is easy. Simply join our network and encourage your friends and family to do the same. Not ready to join? You can still support our campaigns. Remember, the more voices we have behind our advocacy efforts, the more weight we will carry.

By joining Reach 338, you'll be among the first to know about upcoming campaigns and you can access special training and connect with other nearby Reach 338 members.

Our branches will be leading these efforts, with 146 key federal ridings to be engaged in 2020. While in-person advocacy events remain out of reach, this is a great opportunity to engage in virtual advocacy.

We believe every Canadian, now and in the future, should benefit from better retirement income security and a strong, sustainable health-care system — especially through the challenging period of economic recovery on Canada's horizon.

## Join our current campaigns

### National Seniors Day

Oct. 1 is National Seniors Day, which coincides with the United Nations' International Day of Older Persons. It's an occasion for Canadians to celebrate the profound contributions of seniors. We can show our appreciation by advocating for a national seniors strategy to ensure our communities are good places to grow older.

An effective national seniors strategy will focus on improving quality of health care, recognizing and providing support for caregivers and ensuring the health-care system is equipped to meet the needs of an aging population. The COVID-19 pandemic has brought all of these issues to the fore.

### Federal budget 2021

COVID-19 has greatly impacted spending in 2020, making Budget 2021 especially important. In preparation for the tabling of the 2021 federal budget, Federal Retirees will submit a brief to the House of Commons Finance Committee with recommendations that reiterate the importance of a secure, dignified retirement. ■

**Amy Baldry** is advocacy co-ordinator for the National Association of Federal Retirees.

REACH 338

# JOIN THE **NETWORK**

### BE HEARD

Add your name to a Federal Retirees advocacy campaign and send a letter to your MP

### SPREAD THE WORD

Ask your friends and family to **Join the Network**

### BUILD MOMENTUM

Meet other members, build connections, share tips, access training, participate in exciting surveys and challenges

### GET LOUDER

Meet with MPs and candidates, plan and participate in events — all virtually!

### DELIVER RESULTS

See policy take shape based on your advocacy efforts!

## LEARN ABOUT REACH 338 AND JOIN THE NETWORK

**www.federalretirees.ca/joinreach338**

National Association of Federal Retirees
Association nationale des retraités fédéraux

# VETERANS' CORNER

Veterans Affairs is making positive changes to address backlogs.

Credit: Veterans Affairs

Veterans Affairs reviewed its plan to deal with the backlog of disability claims applications. Minister Lawrence McAulay is shown at the podium at a ceremony of remembrance in Italy.

**SAYWARD MONTAGUE**

For the past several years, Veterans Affairs Canada has been unable to process all disability claims it receives within the department's service-delivery standards. The department has nearly 46,000 disability cases on deck, and nearly half of those are considered backlogged — a consequence that is likely due to changes by the Harper and Trudeau governments, from cuts to expansions, as well as to significant increases in the volume of disability applications in the years since 2015.

Those changes have left thousands of veterans waiting for double the promised delivery standard, or longer, to learn whether they qualify for benefits. VAC's normal service standard for disability benefits is for 80 per cent of decisions to be made within 16 weeks for first applications and reassessments, and within 12 weeks for departmental reviews. The average wait time to process a first application is currently 34 weeks.

Add complexity to some types of cases, such as mental health claims, and some veterans have waited 53 weeks to have their application processed.

Measures over the past several years to deal with the increasing backlog have included additional funds in federal budgets, hiring temporary staff and simplifying some processes and decision-making. Critics have noted the measures have not been enough. VAC officials predict the applications will continue to increase over the coming years, and it's been clear that drastic measures have to be taken to provide fair answers to veterans and their families.

Adding more complexity to an already complex problem has been the coronavirus pandemic. For veterans with disability applications, access to medical practitioners has been challenging as practitioners' offices were closed and when they reopened, they had to deal with the pandemic-induced backlog. This is a problem because veterans need medical evidence and reports, and transition to civilian medical systems is rocky at the best of times for veterans and their families. The department has had to grapple with the pivot to work-from-home and the ongoing impact these measures will have on technology and systems, as well as hiring and training staff.

In June 2020, the department revealed its plan to deal with the backlog — and it's come with a hefty $90-million investment by the federal government.

In its plan, *Timely disability benefits decisions: Strategic direction for improving wait times*, VAC committed to hiring 300 more full-time staff over the next two years to deal with the most common applications, such as hearing loss, tinnitus and musculoskeletal claims. Because these claims are common, the learning curve for new staff should be manageable. Staff should be hired, trained and in place by January 2021.

The 160 staff members that came as part of the 2018 federal budget commitment are being kept onboard to process older, complex and urgent applications.

But it's not only about throwing more people and money at a problem — it's also about dealing with systemic inefficiencies. The department says it's started to make other changes to improve the way claims are processed, including better-integrated internal teams, simpler approval processes and better access to information for its staff. Also, up for improvement is better use of available technology to manage files and information, and to process medical reports and automate the application — but not necessarily automate the *approval* — process for common conditions such as hearing loss. And yet, it is automation of claim approvals that has gained more traction in 2020 among the veterans and veterans advocate community as a necessary tool to actually deal with the backlog.

Organizations have asked that veterans' claims be fast-tracked or automatically approved with reasonable medical evidence, and spot-checked or audited later to weed out potential abuses — at least for common or frequent claims. It's a system that was rapidly tested by other departments of the federal government during the pandemic, and the philosophy "approve now, verify later" was used for the Canadian Emergency Response Benefit (CERB). While the CERB kept millions of Canadians from serious financial trouble when COVID-19 closings began, it's also resulted in millions in excess payments or payments to people who weren't eligible.

A critical item noted in the recently released plan is the use of gender-based analysis plus a system to evaluate how women and minorities fare in policy. The system is essential in ensuring veterans are treated equitably. We know female veterans suffer from different service-related conditions, are injured and medically released from military service at higher rates and experience different outcomes during and after release, including longer waits for claims adjudication. While automatic approvals and fast-tracked claims could help many veterans more quickly receive the decisions and benefits they are entitled to, automatic approvals will do little to address the systemic gender-based problems that persist for many Canadian veterans.

The department commits to completely addressing the backlog by March 2022 — progress, to be sure, but still a long time to wait for necessary benefits for veterans and families injured in the service of Canada.

Has your recent VAC application for disability benefits been delayed, or are you still waiting on a decision? Let us know at advocacyteam@federalretirees.ca. While Federal Retirees focuses on policy and department-level advocacy, and not individual casework, we can help you access further assistance — and we always want to know what veteran members are experiencing so we can represent those needs to politicians and stakeholders. This positive development comes partly as a result of our persistent advocacy work. ■

**Sayward Montague** is director of advocacy for the National Association of Federal Retirees.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# FROM THE PENSION DESK

## Are uncertainty and volatility the new normal?

**PATRICK IMBEAU**

In 1993, the Chicago Board Options Exchange (CBOE) created the Volatility Index or VIX to represent the market's expectation of 30-day forward-looking volatility.

Essentially, it tracks the prices of the S&P 500 and provides a measure of market risk and investor sentiment, and it has become known as the "fear index." Think of it as a measure of market swings — when a stock price goes up or down quickly and over a sustained period of time, the market is volatile. The higher the VIX, the more volatile the market is. We can see these spikes in the VIX around times of significant uncertainty, including the 2008 market crash, during the 2016 U.S. elections and during the Brexit debates, to name a few.

Then came COVID and, in March 2020, the VIX surged to its highest level.

Since then, the VIX has descended from those heights, but it remains at a level not seen since 2011's Black Monday, when U.S. and global stock markets crashed following the credit-rating downgrade on the United States' debt by Standard and Poor's.

### What does this all mean?

It tells us what most of us are experiencing in our own lives, and what we probably already suspect: that there is uncertainty and the stock market is in flux, with low confidence among investors. For example, following March 2020 losses, the Dow Jones and S&P 500 rallied in April and May — only to see a decline again in June.

On June 22, the new head of the Bank of Canada, Tiff Macklem, described the current political and economic environment as "extremely uncertain." He advised Canadians to prepare for a prolonged and bumpy road to recovery from the economic effects of COVID-19. The central bank expects to see growth in the third quarter of 2020, but Canadians should not expect a sharp bounce back, because COVID-19 has created lasting damage to demand and supply. The Canada Mortgage and Housing Corporation also cited market uncertainty and forecasted declines in sales and new construction (with some regions, such as Calgary and Edmonton, expected to be especially affected by oil prices and their regional economy).

In April, the International Monetary Fund (IMF) released its World Economic Outlook forecast, and only two months later, it has updated it to forecast a deeper recession in 2020 and a slower recovery in 2021 than it had originally outlined. The IMF highlighted that a high degree of uncertainty surrounds its forecast, with both upsides (such as better news on vaccines and treatments and additional policy support) and downsides (further waves of infections and geopolitical trade tensions). We are, the IMF notes, in the midst of "a crisis like no other [and] will have a recovery like no other."

### What does all of this mean for pensions?

Most pension plans have been significantly affected by COVID-19 — the solvency ratios of many pension plans follow a similar course to that of the stock market. If the stock market is volatile, it is likely that their investments have been impacted and their solvency (or the ratio of funds available are sufficient to pay for the plan's long-term liabilities) is unpredictable as well.

As Mark Machin, CEO of the Canada Pension Plan Investment Board (CPPIB) has said, there is no place to hide during the current crisis. The Canada Pension Plan's portfolio includes stakes in the British mega-shopping centres Westfield Stratford City and Birmingham's Bullring & Grand Central as well as a 50-per-cent stake in the 407 Highway in Ontario. These types of investments — large-scale, long-term and revenue-generating — were made to hedge against inflation and to provide steady returns, but in an era of COVID-19, these investments look much less certain. Property valuations have dipped and there is less demand for retail and office tenants. There are some bright spots for the CPPIB however, as the fund has increasingly invested in areas including technology and health innovation, which have seen growth as a result of COVID-19.

On July 9, the Public Service Pension Investment Board (PSP Investments) released the details of its fiscal year, ending March 31, 2020. The one-year total portfolio net return was -0.6 per cent, reflecting severe market declines due to the pandemic. The president and CEO of PSP Investments wanted to reassure contributors that PSP Investments has built an investment portfolio that is resilient and diversified, and the plan has solid long-term financial performance.

It remains to be seen how long this uncertainty will last, but it will likely continue until we are well past our current crisis, when COVID-19 is a good distance behind us and the long-term consequences of the global pandemic are fully known. ■

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

# *Selecting the best hearing aid:* A 2020 GUIDE

There are several factors that can determine which hearing aid is the right model for you. This three-step guide will help you understand how to find the best hearing aid for you.

## Step 1: Compare the available hearing aid styles

Start out by using the overview below to understand the differences between the types of hearing aids.

### A. Invisible devices

These are devices with limited built-in technology, not suitable for severe hearing loss. Invisible in-ear models have fewer bells and whistles and are best suited for mild hearing loss. These are considered entry-level hearing aids.

### B. In-the-ear-canal devices

These are discreet, but not invisible. They are slightly larger in size and can accommodate an optional button that allows you to manually control settings for different environments.

### C. Mini RITE devices

These more advanced models feature the latest technologies. This type of behind-the-ear (BTE) aid is more visible and puts the receiver directly into the ear canal. Instead of the clear tube, it has a hair-thin wire that connects a tiny speaker to the hearing aid, allowing the sound to be transmitted closer to the ear drum.

### D. Ultra hearing aids

These are the most advanced hearing aids, which can tackle the most severe hearing loss. This allows you to hear background noises more easily, while clearly hearing the sounds that you need to hear (such as voices) through the hearing aid. They include sophisticated built-in technologies such as Bluetooth™ helping you wirelessly connect to a range of devices to do more than "hear."

Invisible and in-the-ear canal devices

Mini RITE and ultra hearing devices

## Step 2: Technological factors you should consider when choosing the best hearing aid

Today's advanced technology provides a more natural sound experience by allowing you to experience an open, 360-degree sound experience with tinnitus support, all while providing higher sound clarity with less effort.

### Device connectivity

Thanks to Bluetooth™ technology, your hearing aid can connect to smartphones, tablets or smart TVs. Hear music, video or take phone calls directly from your hearing aid with high-quality sound. No need to crank the volume on the TV anymore; your hearing aid can adjust your personal volume to as loud (or quiet) as you'd like, so everyone in the family can enjoy the TV at a comfortable volume.

## Step 3: Try hearing aids for free at a hearing clinic

This guide helps you understand how to get the most out of your hearing aid, but you'll need to try on what fits and feels right for you.

### Do you want to try HearingLife's new futuristic hearing-aid technology for free?

- Try them at home for 30 days without obligation.
- For a free trial, visit *HearingLife.ca/NAFR* or call the toll-free number at 1-888-904-2501.

### Exclusive benefits for Federal Retirees members

- HearingLife and its network partners have more than 300 clinics across the nation and form the largest network of hearing health-care providers in Canada. Your membership with Federal Retirees makes you and members of your household eligible to receive exclusive benefits. Visit *hearinglifeadvantage.ca/fedr* or contact HearingLife toll-free at 1-888-904-2501.

# VOLUNTEERS WHO MAKE A DIFFERENCE

The **2020 Volunteer Recognition Awards** ceremony will take place virtually and perhaps in person next year. Join us in congratulating this year's recipients and nominees and thanking them for all they do for our fellow volunteers, branches, Association, communities and members.

**JENNIFER CAMPBELL**

When Bernd Hirsekorn joined the National Association of Federal Retirees in 2006, his Fraser Valley West Branch met four times a year — and always for business meetings.

"The first thing I attended was the Christmas general meeting and I asked a very old-looking guy — he was probably 65 — what they did for fun," Hirsekorn remembers.

"'Fun? We don't do fun,'" came the reply.

"After I retired, I was looking to continue human contact with like-minded people — like those in my workplace," Hirsekorn recalls. "When I joined the board in 2009, I determined that I needed to take this branch from only communicating four times a year to being more responsive."

Hirsekorn, this year's recipient of the **Claude Edwards Leadership award**, first took on the role of director of communications, but discovered some big hurdles regarding privacy.

"At that time, I couldn't get the list of our branch members," he recalls. "I was told it was private information. I wanted to communicate with the 1,800 members, so I devised a plan around it. My objective was to build our branch on the human-contact side."

His theory was that the excessive chatter at general meetings was taking place because people were keen to socialize, so he started a monthly "meet and chat" at a local restaurant. It was immediately popular and he collected email addresses from those who attended and were interested in socializing.

"By the time I had 90 email addresses, they gave me the branch membership list," he says.

Since then, the active Fraser Valley West branch has taken bus trips, held barbecues and Christmas parties and speaker events and hosted a 40th anniversary gala.

"I'm a lone wolf and I like challenges," Hirsekorn says.

And now, while there is a business end to their annual general meetings, there's also an elaborate meal, usually hosted at golf clubs, known for their generous buffets and tasty desserts.

"Retired people like to eat," he says. "We hold all our meetings at golf courses where they serve big buffets. I make sure there's lots of desserts because old people like sugar."

**PHOTO** Bernd Hirsekorn is the recipient of this year's Claude Edwards Leadership award from Federal Retirees. The 2020 ceremony will take place virtually. Credit: Rich Lam

He also connected with other B.C. branches to co-host inter-branch events and trade ideas.

Hirsekorn spent 11 years on the board — two of them as vice-president and four as president. Now he's past-president for a year.

"When I became president, I had two objectives — one was to support the objectives the national association had set and the other was building up the social side of things," he recalls.

During his time on the board, he also built a website with the help of another branch.

"I found [another] rebel branch — Victoria — and together we built a website," he says. "It was quite a task. You're talking to the retired people who don't have the technical skills to implement what's on the cutting edge."

Hirsekorn says he enjoyed networking with other branches because it gave strength to the national association. It was his predecessor, Ian Blake, who had started making regional club in-roads.

After his term as president, Blake went on to become the new branch services co-ordinator, a volunteer position at the national level to service the local branches.

"I knew Ian was very good so I gave him up," Hirsekorn says of the request that came from the national office for someone to fill that position. "I enjoy enabling people. I helped one of our previous vice-presidents [Leslie Gaudette] become our current B.C. advocacy director."

As president, he made sure the board operated as a team. He was also aware that he couldn't do it forever — he's 75 now — so he established a succession plan as well.

"After four years as branch president, I retired last March," he says. "The [new] team was predetermined. Stepping down is easy and I stepped down very proud. It's important that there's always a renewal of the board. New members surely don't want to look at ancient people on the board."

His 12 years of service to the Association followed 36 years of working in the public service. And he likely won't stop there — he reckons he'll probably rejoin the board in some capacity after his past-president term is up.

That's not the only way Hirsekorn gives of his time. He's also on the executive of the German Community Centre, which is undertaking a $100-million redevelopment project.

"I like to be busy," he says. "I get in trouble if I don't have some commitments."

Hirsekorn, whose branch won a "Branch Excellence" award in 2018 and whose leadership award citation notes his "success as a leader is attributable to his steady vision and his unflagging enthusiasm," is leaving his branch's top job with a sizable legacy. During his tenure, he kept hearing that membership numbers were down because the Treasury Board wouldn't help Federal Retirees reach out to people who were approaching retirement.

He found a workaround.

"Last Christmas at the general meeting, I told our members, 'I need help,'" he recounts. "I asked for a list of all federal departments on the lower mainland and for contacts so our association could address current public service workers and let them know we're here for them."

Former Liberal MP John Aldag from Langley, B.C., was in the audience and mentioned the B.C. Federal Council, which is a group of senior government department heads.

"B.C. has more than 40 departments and so [it has] 40 regional directors-general and under them would be the human resources people who schedule all the pre-retirement seminars," Hirsekorn says.

Aldag got him an audience with the group and he convinced them to connect him with all of the human resources people in federal government departments in B.C.

"This is a long-term play," he says. "The pandemic has stopped face-to-face meetings, but I'm proud of stickhandling the connections for our B.C. wing."

He convinced the human resources folks to let Association representatives make presentations at pre-retirement seminars.

Before he joined the Association, Hirsekorn worked for the first 15 years as a construction manager for B.C. Hydro and then for 21 years in Transport Canada's airports. For five of those years, he was also in charge of ports and harbours.

"I enjoyed running several government programs of airport operations and maintenance — the electrical and mechanical and building aspects of the two airports," the electrical engineering technologist-turned-manager says.

On the personal side, he celebrated his 75th birthday and his 50th wedding anniversary in the summer. He and his wife have one daughter — an engineer who runs her own company and manages several engineers. Just like her dad did.

## More award winners

**Gerry Thompson**, a director of the Calgary and District Branch, is this year's recipient of the 2020 **Collaboration Award**. She joined the Calgary and District Branch in 2008 and served as an office volunteer for many years. She has also been on the Calgary board as director, president and past-president. She is currently serving as a director.

"I grew up in a small prairie town and learned at a young age that working together and helping others was how we all got ahead," Thompson says. "And it was just expected that you would pitch in. That sense of service and helping the community just carried over into my career and retirement years."

As the branch's luncheon co-ordinator, Thompson sought out relevant guest speakers and activities that continue to serve the interests of its members. She also engaged the Association's preferred partners and the Royal Canadian Legion to attend or present at local luncheons and meetings, promoting the value and benefits of Association membership and increasing members' knowledge of relevant topics.

Thompson says the award is "special" because her peers took the time to nominate her, though plenty of them work just as hard.

Gerry Thompson

Winston Jenkins

Meanwhile, **Winston Jenkins**, newly elected president of the Central Newfoundland branch, receives the **Volunteerism Award**. Jenkins joined the Association in 2017, shortly after his retirement. He became vice-president of the branch almost immediately. The Association is just one of the 12 groups that receive this avid volunteer's time. From sports and education to community services, he plays a leadership role in all of them. Most notably, he's been coaching the Twillingate J. M. Olds Collegiate High School girls' basketball team for the past 44 years. Some of the "girls" still keep in touch and he enjoys hearing about their successful careers, often as lawyers and doctors.

Jenkins' citation notes that he has led by example, continuously demonstrating the benefits of volunteering within the community.

"You don't volunteer to get awards," he says. "But it's nice to be noticed and appreciated."

Jenkins spent much of his career with the Canadian Food Inspection Agency and worked in animal health for his last few years on the job. He was part of the team who took care of the animals — including a pregnant gorilla and a diabetic dog — that were on flights forced to land in Gander on Sept. 11, 2001.

The **Advocacy Award** goes to the Southern Alberta Branch. During the last federal election, the branch undertook a variety of activities to educate sitting MPs and candidates on the Association's history, role, responsibilities and mandate. It also highlighted the Association's election advocacy priorities and hosted a successful meet-and-greet with candidates from all six political parties participating. The branch participated in other all-candidates events held throughout the election season, ensuring those in attendance were made aware of the Association's presence, which yielded additional exposure through television coverage.

The Edmonton branch received the **Membership Recruitment and Engagement Award**. The branch hosted a pension information seminar for soon-to-retire potential members and introduced the public service employees to the Association and the benefits of membership they could enjoy prior to retirement. They made the contact through public service unions and registrations exceeded expectations. Both sessions were filled to capacity and more than 90 names were placed on a waiting list. Approximately 50 current public service employees attended each of the two sessions and membership in Edmonton increased by 2.7 per cent in 2019, compared to Association-wide losses of 2.4 per cent.

The Ottawa branch received the **Branch Excellence Award (large branch)** as it engaged more members than ever before in 2019. It held 34 workshops that were attended by 1,740 members and guests and it hosted three advocacy meet-and-greets attended by 30 electoral candidates and approximately 400 members. The annual general meeting saw 430 members attend and a total of 17 electronic newsletters went to 14,000 email addresses. As a result of all this activity, in the last four months of 2019, the Ottawa Branch experienced record growth, with 474 new memberships. ■

**Jennifer Campbell** has been editing magazines for the past 16 years. She is the editor of *Sage* magazine.

**Notice to all Federal Retirees Members:**

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

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National Association of Federal Retirees | Association nationale des retraités fédéraux

# PREPARING FOR THE **BIG MOVE**

## Here's what to expect when you're moving during a pandemic.

Real Estate and Transportation services have been deemed essential by the government of Canada; relocations (household moving, storage and transportation) have continued throughout the pandemic with new health and safety measures enacted to protect customers and employees alike.

Realtors have been creatively and thoughtfully using technology such as Zoom, Webex or other video-conferencing options and even holding meetings outdoors. Some realtors have offered digital presentations and even virtual home tours. Face-to-face meetings may be allowed indoors, but those meetings are restricted to larger conference rooms where you should expect your realtor to respect social distancing rules.

"With sellers and buyers returning to the market, we continue to make sure clients stay safe by complying with government and health officials' directives and advice, increasingly using technology to list and show properties virtually while providing secure methods to complete required forms and contracts," says Costa Poulopoulos, chairman of the Canadian Real Estate Association (CREA).

A form you may now be required to complete is CREA's "coronavirus statement and consent" form, which indicates that you do not currently have any symptoms of COVID-19, and that you have not been exposed to anyone with symptoms associated with COVID-19 within the preceding 14 days. Any affirmative answer may result in an inability to view a property for sale or rent. Furthermore, if you are diagnosed with COVID-19 within 14 days of your viewing a property, you are required to immediately contact the broker or representative to advise them of such a diagnosis. Similar to restaurants, brokerages won't be able to open with the same capacity as pre-pandemic. Clients should expect to be asked pre-qualifying questions about their health (known as passive screening) before entering the office or meeting with a REALTOR®. Some brokerages are performing active screening such as temperature checks. Buyers and sellers are also required to wear masks during any in-person interactions. Some offices have installed Plexiglas protective barriers as well as directional signage.

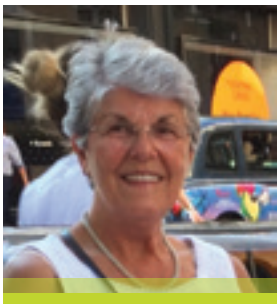
With respect to moving household goods, the industry has responded by taking the appropriate precautions and following instructions provided by government authorities. While in-home move surveys are occurring again, you can now expect the option for a virtual survey (using technology to "walk" the estimator through your home using your electronic device); validating in advance of moving day that no one in the home is exhibiting symptoms; limiting physical contact by providing only one point of contact with the crew; social distancing and bringing required sanitary products.

Some things that you can do prior to the movers' arrival are: disinfect high-touch surfaces such as doorknobs, handrails and toilets; open all doors so the movers do not have to touch the knobs; provide a clean-up area where movers can use soap, water and disposable towels near a sink and designate one washroom for the movers to use and another for you and the family if more than one washroom is available. When the movers are in the home, do not shake hands with them, and finally, use your own pen to sign documentation. The professional movers will have sanitized trucks and ensure that their crews are healthy.

Overall, you can rest assured that as essential services in Canada, realtors and movers are committed to providing moving and storage services with safety and service top of mind. ■

*For more information on the above and emerging relocation trends across Canada, call Federal Retirees' relocation experts — Relocation Services Group — at 1-866-865-5504 or visit* relocationservicesgroup.com/federalretirees.

# A MEGA-RECRUITER SHARES HER SECRETS



There are 6,000 federal retirees in Newfoundland and Joanne Morrissey has made it her mission to recruit as many as possible to the National Association of Federal Retirees.

The modest 74-year-old mayor of North River, Nfld., was a super-recruiter during last year's mega-recruitment drive for members of Federal Retirees. When asked about her secret, she shrugs.

"I don't have a secret," she says with a smile. "I just called people I knew and asked them. Then I asked them if they had any friends that were ex-employees that they thought might want to join and I went from there. I just started making calls. When I start something, I don't know when to stop."

Morrissey has been on the retention and recruitment committee of her home branch— Avalon-Burin — for about three years, but this was the first time she participated in the national campaign.

Asked how they keep their members in small-town Newfoundland, she was again understated: "We don't do anything special. We check our list and if any memberships have lapsed, well, we call them to ask if they want to renew."

For the mega-recruitment drive, her trick of asking people to refer others worked. More times than not, she'd seal the deal with one caller and they'd give her a few more names to try.

"Newfoundland is a small place," she said. "If I call someone in Harbour Grace, they might have friends who worked in other departments. They'd suggest I try this one or that one. I don't have any special powers. I just kept doing that, and every day, I'd get two or three people more. Even though I didn't know the people I called, just through small talk, they'd relax on the phone and they'd give me some names. When I called the next person, I would say 'I was talking to your friend and they thought you might be interested'."

Once she has a prospective member on the phone, she tells them about the benefits of membership, including the strength in numbers in protecting health and dental benefits and pensions.

Johnson Insurance deals, especially its MEDOC travel program, are other goodies she throws into her pitch, as well as branch-level social events such as Christmas parties and summer barbecues. She also mentions the minimal cost of membership ($51.36 per year for a single membership and $66.60 for couples — spouses are allowed to join.) Last year, if they agreed to pay their membership through pension deduction, they were given a 25-per-cent discount. This promotion will be running again for the 2020 Mega Recruitment Drive, so Morrissey plans to leverage it again in her recruitment calls.

"When I worked, I was an avid union leader," says Morrissey, who was managing the Career Information Resource Centre in Harbour Grace for Service Canada before she retired. "We fought and earned those benefits to enjoy on retirement and we need to protect them. I was always passionate about that. I was a good employee, too, but I always thought employers and unions should work together for the good of everyone."

Last year, Morrissey collected 28 referrals — she still has the forms tucked into an inch-thick file folder — and she's geared up for this year's campaign.

"I'll do my best," she says. "We have about 6,000 federal retirees in Newfoundland and only 2,000 are members. What's wrong with the other two thirds? I think if a lot of people knew about it, they'd join."

Turns out Morrissey's method isn't uncommon. A full 27 per cent of respondents to the 2020 membership engagement survey told Federal Retirees they had referred a prospective member and 43 per cent of members said they first heard about the Association from another member.

### Joanne Morrissey's recruitment tip list

- Membership is cheap;
- Travel insurance is second-to-none;
- The bigger the Association, the more likely it can protect pensions and other benefits;
- Social events allow you to meet old friends and make new ones;
- You can stay abreast of issues facing retirees with your hard-copy subscription to *Sage* included in your membership.

The 2020 Mega Recruitment Drive is on now. Visit *federalretirees.ca/MRD* for more information. ■

**EARLY-BIRD DRAW**
Oct. 30, 2020
Win a $500 pre-paid Visa
courtesy of SimplyConnect

# MEGA RECRUITMENT DRIVE

MORE CHANCES TO

# WIN BIG

## Refer a member to Federal Retirees for a chance to win

**NEW PRIZES***
All courtesy of Arbor Memorial

**$500** Top recruiter

**$250** Most referrals

**$250** Lucky draw prize for new members

*Visit federalretirees.ca/MRD for new prizing details

**HOW TO ENTER**

Fill out a digital referral card at federalretirees.ca/mrd or contact Federal Retirees national office at 1-855-304-4700, ext. 300, or service@federalretirees.ca

**NEW MEMBERS**

**Save 25%** with DDS payment option. Details at federalretirees.ca

For full contest rules and other important details, visit **federalretirees.ca/mrd**

NO PURCHASE NECESSARY. Contest open September 1, 2020, to December 31, 2020, to Canadian residents who are current members of the National Association of Federal Retirees in good standing. Odds of winning depend on number of eligible entries received. Math skill-testing question required. There are no limits to the number of ballots you can receive, so refer early and often! Please review the full contest rules at federalretirees.ca/mrd before you begin recruiting.

Call 1-855-304-4700, ext. 300, to refer someone by phone, or for more information about the contest.

*All successful referrals must be eligible for membership and qualified by Federal Retirees recruitment and member services team.

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# 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 health-care policy for older Canadians, then we want to hear from you.

To learn more, contact **elections@federalretirees.ca** or visit **federalretirees.ca.**

National Association of Federal Retirees
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# WE WANT YOU!

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

## National board member

### Nutshell

Serving on the national board of directors is an extraordinary opportunity for anyone who is passionate about leading an organization. The national board champions the importance of retirement security and is committed to working as a cohesive team with a strong voice. Board members are active ambassadors for the Association and are fully engaged in the advancement of its mission. The board seeks a diverse membership, which includes women, Aboriginal Peoples, persons with disabilities, and visible minorities.

### What you bring to the role:

- Working well in a team
- Business law basics
- Strategic planning concepts
- Financial management principles

### What you'll do

Board members are expected to practise good governance and to be aware of the Association's current policies and advocacy issues. Duties include:

- Attending four in-person board meetings per year, as well as additional teleconference and web meetings as necessary.
- Preparing for meetings in advance, so one can positively participate in discussions and ask questions.
- Serving on one or more board committees and participating actively in committee work.
- Overseeing the Association's finances.
- Representing the Association as required and supporting the advocacy and policy positions of the Association.

### Find out more

If you are interested in submitting an application or would like more information on national board of directors opportunities, **please contact the nominating committee by email at *elections@federalretirees.ca* or call Lionel Raymond, executive assistant and governance specialist, 613-745-2559, ext. 220.**

# THE LATEST **NEWS**

## APEX winner

Congratulations to Caroll Sukich, winner of the 2020 APEX Career Contribution Award of Excellence.

Sukich has devoted 43 years to serving Canada and Canadians in regional operations at the Canada Revenue Agency. She led and played a pivotal role in transforming the Winnipeg Tax Centre to become a super tax-processing centre, leading the modernization of technology systems to meet the demands of a digital world. Her strategic vision combined with her people-management skills and innovative approach have enabled her to play an instrumental role in the successful delivery of tax services for millions of Canadians and businesses. Throughout her career, she has led numerous initiatives related to program enhancements and people management with an emphasis on diversity, inclusiveness and well-being.

Sukich's award marks the third that the Association has sponsored in partnership with APEX. Last year Bruce Hirst took home the award and Steve Verheul won in 2018. Visit *apex.gc.ca* for more information.

## Support the GCWCC

The 2020 Government of Canada Workplace Charitable Campaign (GCWCC) officially kicked off Sept. 10. The support of federal retirees is essential in the success of the campaign, and we'd like to thank you for your continued dedication to the campaign throughout the years. Last year, retirees donated more than $3 million through the GCWCC. Your continued support is needed, now more than ever, as donations will support communities from coast to coast to coast. Make your donation by visiting *canada.ca/gcwcc-retirees*.

## Your Pension and Benefits *Liaison* newsletter 2020

Due to the COVID-19 pandemic, the government of Canada will not be printing the 2020 edition of the *Liaison* newsletter this year. An electronic version will be made available on *Canada.ca/pension-benefits* this fall. Please consult the site regularly to stay informed on important updates regarding your pension or benefit plans.

## Getting it right

While our Association strives for perfection, there are times when even *we* stumble in our pursuit of excellence. Despite our best efforts, three photo captions in the Ottawa branch's summer report were cut off, and in one case, a volunteer's name was deleted. We apologize for the error and direct your attention to the team photo of our Ottawa-St. Lawrence-Nunavut group, this time with everyone's name in place.

Front row, from left: Daniel Brunet, Steve Fahie, Sandra Dormer, Elisabeth Renaud, Leslie Lawry, Michael Stephens and Harry Ruthnum. Second row: Bill Turner, Paul Ballantyne, Jeff Bishop, Robert Giroux, JoAn Haliday, Hélène Nadeau and Daniel Palmer.

## In-person events

Federal Retirees is monitoring the status of planned events during the coronavirus pandemic. At this time, our national board of directors has cancelled all in-person membership events through to the end of 2020. Refer to our list of branch event cancellations on our COVID-19 information hub at *federalretirees.ca* under News and Views. The year's 2020 AMM will be held virtually on Dec. 2, at noon. For the latest updates on upcoming virtual events, reach out to your local branch and keep an eye on your inbox for emails and newsletters.

## Speaking of email

Communication by email is critical when it comes to navigating life's new landscape during the coronavirus pandemic. There are two easy ways that you can add your name to our email list:

1. Visit our email submission page at *federalretirees.ca/email-capture* and type in your membership number (printed on the cover of your *Sage* magazine), your phone number and your email address; or

2. Call our service line at 1-866-490-8532, provide your membership number (printed on the cover of your *Sage* magazine), confirm your phone number and provide us your email address.

## And thank you, Karan

We were absolutely delighted to receive this artistic thank-you poster from 11-year-old Karan of Edmonton. The poster was included in our online kit for the 2020 National Public Service Week.

## Zoomin' with advocacy

When the coronavirus pandemic hit Canada in March, it forced everyone to re-think how they do business. The National Association of Federal Retirees' advocacy department rose to the challenge with virtual meetings. In late May and early June 2020, Association president Jean-Guy Soulière, along with CEO Simon Coakeley, hosted a series of virtual town halls for more than 700 members, with the federal seniors minister Deb Schulte and the parliamentary secretary to the minister, Stéphane Lauzon. Coakeley was joined by Federal Retirees board members Linda MacDonald and Hélène Nadeau.

Building on the town halls' success, Soulière, Coakeley, advocacy director Sayward Montague and her team met virtually with several MPs, along with Treasury Board president Jean-Yves Duclos.

Check out the news listings on *federalretirees.ca* for recordings of the town halls, along with a summary of the subsequent meetings. ■

## MEDOC travel insurance update

Federal Retirees continues to work closely with Johnson to obtain clarity on the MEDOC renewal process and the kind of coverage that will be available to subscribers. At this time, there continues to be a government of Canada international travel advisory in effect and significant uncertainty around the control of the spread of the virus in popular U.S. travel destinations, including Florida, Texas, Arizona and California. Up to July 30, Johnson had received and paid an unprecedented number of claims and is continuing to manage through the backlog; by April 30 there were already more claims submitted than in the entire 2019 calendar year. More than 6,500 of our members have submitted claims and have received claims payments, ranging from less than $100 to more than $14,000. Currently Johnson has approximately 2,200 claims still outstanding, however progress continues to be made. It is the Association's understanding that MEDOC has already paid out in claims to our members this year well in excess of the total amount of annual premiums they have paid.

Some of MEDOC's competitors have come out with early-bird specials to attract new subscribers, but members should look very closely at what is being covered within the policy wording. Where there is language that speaks to exclusions to coverage while travel advisories are in effect (as is the case today), members need to connect that exclusion language back to any promotional coverage for COVID-19. Johnson is always happy to help Federal Retirees members with answers to questions they may have concerning coverage, or to assist in having a clear understanding of messaging in the marketplace as it relates to travel insurance coverage during a global pandemic. While Johnson is finalizing our terms for the Jan. 1, 2021 renewal, their plan remains to provide industry-leading coverage. Their intention is to provide coverage for medical emergencies including COVID-19 once travel advisories are lifted, as well as continue to provide non-COVID-19-related coverage should advisories remain in place or be reinstated. The policy renewal period is being extended free of charge to Dec. 31, 2020, with the new policy year beginning Jan. 1, 2021.

Federal Retirees has enjoyed a trusted relationship with Johnson Insurance for nearly 30 years, and in the MEDOC program, we have what has consistently been a top-of-market travel insurance program for its members. We have the utmost faith that this proud history will continue through this pandemic, and that MEDOC will continue to deliver the very best in protection for you and your families' safety and security while travelling. Please stay safe and stay tuned for further updates coming soon.

# **YOUR BRANCH** IN BRIEF

Federal Retirees is monitoring the status of planned events during the coronavirus pandemic. At press time, we have decided that all in-person membership events are cancelled through to Dec. 31, 2020. You can check our list of branch event cancellations at federalretirees.ca/rescheduled. For the latest updates on upcoming virtual events, watch for emails from your branch, visit its website or call the telephone number listed for your branch in this directory. To add your email to your member profile, visit federalretirees.ca/email-capture. Or, you can contact our member services team at 613-745-2559, ext. 300, or toll-free at 1-855-304-4700. They'll be pleased to serve you.

## BRITISH COLUMBIA

### BC01 CENTRAL FRASER VALLEY

P.O. Box 2202 Station A
Abbotsford, B.C. V2T 3X8
(778) 344-6499
federalretirees.ca/centralfraservalley
nafrbc1@yahoo.com

### BC02 CHILLIWACK

9400 College St.
P.O. Box 463
Chilliwack, B.C. V2P 6J7
(604) 795-6011
federalretirees.ca/chilliwack
nafrchwk@shaw.ca

### BC03 DUNCAN AND DISTRICT

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

### BC04 FRASER VALLEY WEST

P.O. Box 34141
RPO Clover Square
Surrey, B.C. V3S 8C4
(604) 574-2939
federalretirees.ca/fraservalleywest
info@nafrfraservalleywest.ca

**Volunteers wanted:**
IT/communications, events

### BC05 NANAIMO AND AREA

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

### BC06 NORTH ISLAND JOHN FINN

P.O. Box 1420
Comox, B.C. V9M 7Z9
1-855-304-4700
nijf.ca

### BC07 CENTRAL OKANAGAN

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

**Annual general meeting:**
Postponed to 2021

### BC08 VANCOUVER

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

### BC09 VICTORIA-FRED WHITEHOUSE

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

### BC10 SOUTH OKANAGAN

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

### BC11 OKANAGAN NORTH

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

**Lunch and meeting:**
Sept. 13 — Cancelled

**Christmas dinner:**
Dec. 13 — Cancelled

### BC12 KAMLOOPS

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

### BC13 KOOTENAY

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

### BC14 SIDNEY AND DISTRICT

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

### BC15 PRINCE GEORGE

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

**General meeting:**
Sept. 14 — Cancelled

**Christmas luncheon:**
Dec. 14 — Cancelled

## ALBERTA

### AB16 CALGARY AND DISTRICT

302-1133 7 Ave. S.W.
Calgary, Alta. T2P 1B2
(403) 265-0773
federalretirees.ca
nafrcgy.ca

**LEGEND** For detailed information, contact your branch. ☎ – RSVP is required; deadline indicated by date. Telephone the noted numbers.

### AB17 EDMONTON

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(780) 413-4687
(855) 376-2336
federalretirees.ca/edmonton
edmonton@federalretirees.ca

### AB18 SOUTHERN ALBERTA

Nord-Bridge Senior Centre
1904 13 Ave. N.
Lethbridge, Alta. T1H 4W9
(403) 328-0801
nafr18@shaw.ca

### AB19 RED DEER

P.O. Box 25016 RPO Deer Park
Red Deer, Alta. T4R 2M2
(403) 556-3581
reddeerfederalretireesass@gmail.com

**Annual general meeting:** TBA

### AB20 MEDICINE HAT AND DISTRICT

P.O. 631 LCD1
Medicine Hat, Alta. T1A 7G6
(403) 952-7110
fsna.ab20@gmail.com

### AB21 BATTLE RIVER

17124 Township Rd. 514
RR2, Ryley, Alta. T0B 4A0
(780) 663-2045
cvhyde@mcsnet.ca

### AB92 LAKELAND

P.O. Box 1391, STN Main
Cold Lake, Alta. T9M 1P3
(780) 594-3961
louethel@telusplanet.net

## SASKATCHEWAN

### SK22 NORTHWEST SASKATCHEWAN

161 Riverbend Cres.
Battleford, Sask. S0M 0E0
1-855-304-4700
tbg@sasktel.net

### SK23 MOOSE JAW

c/o Barry Young, 93 Daisy Cres.
Moose Jaw, Sask. S6J 1C2
(306) 313-7978
nafrmj23@outlook.com

### SK24 REGINA AND AREA

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

### SK25 SASKATOON AND AREA

P.O. Box 3063 STN Main
Saskatoon, Sask. S7K 3S9
(306) 374-5450
(306) 373-5812
saskatoon@federalretirees.ca

### SK26 PRINCE ALBERT AND DISTRICT

P.O.Box 333 STN Main
Prince Albert, Sask. S6V 5R7
(306) 314-5644
(306) 763-7973
gents@sasktel.net

### SK29 SWIFT CURRENT

847 Field Drive
Swift Current, Sask. S9H 4H8
(306) 773-5068
leyshon@sasktel.net

## MANITOBA

### MB30 WESTERN MANITOBA

311 Park Ave. E.
Brandon, Man. R7A 7A4
federalretirees.ca/western-manitoba
nafrmb30@gmail.com

### MB31 WINNIPEG AND DISTRICT

526-3336 Portage Ave.
Winnipeg, Man. R3K 2H9
(204) 989-206
nafrwpg@mymts.net

### MB32 CENTRAL MANITOBA

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

### MB91 EASTERN MANITOBA

P.O. Box 219
Pinawa, Man. R0E 1L0
(204) 753-8402
nafr-mb91@hotmail.com

## ONTARIO

### ON33 ALGONQUIN VALLEY

P.O. Box 1930
Deep River, Ont. K0J 1P0
(613) 584-9210 (president)
(613) 584-3943
fsnaalgonquinvalley.com
avb.fed.retirees@gmail.com
avb.on33@gmail.com

### ON34 PEEL-HALTON AND AREA

1235 Trafalgar Rd. Box 84018
Oakville, Ont. L6H 5V7
(905) 599-6151
(905) 824-4853
federalretirees.ca/peel-halton
nafrtreasureron34@gmail.com

### ON35 HURONIA

80 Bradford St.
Barrie, Ont. L4N 6S7
1-855-304-4700
on35.info@gmail.com

**AMM:** Oct. 7 — Cancelled

### ON36 BLUEWATER

P.O. Box 263 STN Main
Sarnia, Ont. N7T 7H9
1-855-304-4700
(519) 330-1492 (call for nominations)
chawksworthnafr@gmail.com (email for nominations)
federalretirees.ca/bluewater

**Volunteers wanted:** volunteer recruitment and engagement director, program coordinator

**Call for nominations:** vice-president, treasurer, director of membership

### ON37 HAMILTON AND AREA

14 Highland Park Dr.
Dundas, Ont. L9H 3L8
(905) 627-3827
hamiltonarea@federalretirees.ca

### ON38 KINGSTON AND DISTRICT

P.O. Box 1172
Kingston, Ont. K7L 4Y8
1-866-729-3762
(613) 542-9832 (information)
federalretirees.ca
nafrkingston@gmail.com

### ON39 KITCHENER-WATERLOO AND DISTRICT

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

### ON40 LONDON

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(519) 439-3762 (voicemail)
londonbranch@federalretirees.ca

### ON41 NIAGARA PENINSULA

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
dave.br41sec@gmail.com

### ON43 OTTAWA AND INTERNATIONAL

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

**2020 AGM:** Postponed to 2021

**LEGEND** For detailed information, contact your branch. ☎ – RSVP is required; deadline indicated by date. Telephone the noted numbers.

### ON44 PETERBOROUGH AND AREA

P.O. Box 2216 STN Main
Peterborough, Ont. K9J 7Y4
(705) 599-9253
brunet.pierre@sympatico.ca

### 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
(416) 557-3408 (RSVP)
(416) 755-3193 (RSVP)
fsna@on.aibn.com
jmolnar20@yahoo.ca (RSVP)
doncapalbo@hotmail.com (RSVP)

**Virtual general meeting (Zoom):** Oct. 19, 11 a.m. — ☎ **Oct. 5**

### ON48 THUNDER BAY AND AREA

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

### ON49 WINDSOR AND AREA

101 Crystal Harbour Dr.
LaSalle, Ont. N9J 3R6
(519) 970-9048
mcgovernsharon@rocketmail.com

### ON50 NEAR NORTH

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

**AGM:** Oct. 7, 2020 — Cancelled

### 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
1-855-304-4700
info@fsnaottawavalley.ca

### ON54 CORNWALL AND DISTRICT

141 Markell Cres.
Cornwall, Ont. K6H 6X2
(613) 938-8265
federalretirees.cornwall@gmail.com

### ON55 YORK

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
1-855-304-4700 (general)
(905) 505-2079 (branch)
federalretirees.york@gmail.com

### ON56 HURON NORTH

34 Highland Cres.
Capreol, Ont. P0M 1H0
(705) 698-5895
federalretirees.ca
huronnorth56@gmail.com

## QUEBEC

### QC57 QUEBEC

162-660 57e rue O.
Quebec, Que. G1H 7L8
(418) 661-4896
www.anrf-sq.org

### QC58 MONTREAL

300-1940 Boul Henri-Bourassa E.
Montreal, Que. H2B 1S1
(514) 381-8824
anrfmontreal.ca
facebook.com/retraitesfederauxmtl
info@anrfmontreal.ca (RSVP)

**Virtual AGM (Zoom):** Oct. 14, 10 a.m., see branch report — ☎ **Sept. 28**

**Christmas lunch:** Postponed to December 2021

### QC59 CANTONS DE L'EST

1871 Galt St. W.
Sherbrooke, Que. J1K 1J5
(819) 829-1403
anrf_cantons@hotmail.com

### QC60 OUTAOUAIS

115-331 Boul. de la Cité-des-Jeunes
Gatineau, Que. J8Y 6T3
(819) 776-4128
admin@anrf-outaouais.ca

### QC61 MAURICIE

C.P. 1231
Shawinigan, Que. G9P 4E8
(819) 375-3394
(819) 944-9685 (RSVP)
anrf-mauricie.adhesion@outlook.fr
jomay36@hotmail.com (RSVP)

**Virtual AGM (Zoom):** Sept. 30, 10 a.m. — ☎ **Sept. 16**

**Call for nominations:** vice-president, activity director, outreach director, health benefits officer, administrative assistant

### QC93 HAUTE-YAMASKA

C.P. 25 SUCC Bureau-Chef
Granby, Que. J2G 8E2
1-855-304-4700
haute-yamaska@retraitesfederaux.ca

## NEW BRUNSWICK

### NB62 FREDERICTON AND DISTRICT

P.O. Box 30068 RPO Prospect Plaza
Fredericton, N.B. E3B 0H8
(506) 451-2111
nafrfred.nb62@gmail.com
federalretirees.ca/fredericton
facebook.com/branchnb62

### NB63 MIRAMICHI

P.O. Box 614 STN Main
Miramichi, N.B. E1V 3T7
1-855-304-4700
smithrd@nb.sympatico.ca

### NB64 SOUTH-EAST NB

P.O. Box 1768 STN Main
281 St. George St.
Moncton, N.B. E1C 9X6
(506) 855-8349
(506) 386-5836
fsnasenb64@gmail.com

### NB65 FUNDY SHORES

P.O. Box 935 STN Main
Saint John, N.B. E2L 4E3
(506) 849-2430
fsna65@gmail.com

### NB67 UPPER VALLEY

4-105 Lewis P. Fisher Ln.
Woodstock, N.B. E7M 0G6
(506) 594-1194
gloglaw@gmail.com

### NB68 CHALEUR REGION

2182 Ch. Val-Doucet
Val-Doucet. N.B. E8R 1Z6
(506) 764-3495
japaulin@rogers.com

## NOVA SCOTIA

### NS71 SOUTH SHORE

100 High St., Box 214
Bridgewater, N.S. B4V 1V9
1-855-304-4700
pressouthshorens71@gmail.com

### NS72 COLCHESTER-EAST HANTS

12 Harris Ave.
Truro, N.S. B2N 3N2
(902) 893-0543
(902) 957-0545
colchester-easthants@federalretirees.ca

**LEGEND** For detailed information, contact your branch. ☎ – RSVP is required; deadline indicated by date. Telephone the noted numbers.

### NS73 NOVA SCOTIA CENTRAL

503-73 Tacoma Dr.
Dartmouth, N.S. B2W 3Y6
(902) 463-1431
officemanager@ns.aliantzinc.ca

**Fall luncheon:** Cancelled

### NS75 WESTERN NOVA SCOTIA

Box 1131
Middleton, N.S. B0S 1P0
(902) 765-8590
federalretirees.ca/western-nova-scotia
nafr75@gmail.com

### NS77 CAPE BRETON

P.O. Box 785
Sydney, N.S. B1P 6J1
(902) 562-6541
ve1ars@eastlink.ca

### NS78 CUMBERLAND

P.O. Box 303
Parrsboro, N.S. B0M 1S0
(902) 661-0596
gerard.cormier@ns.sympatico.ca
carose@gmail.com

### NS79 ORCHARD VALLEY

P.O. Box 815 STN Main
Kentville, N.S. B4N 4H8
1-855-304-4700
nafrns79@hotmail.com

### NS80 NORTH NOVA

P.O. Box 924 STN Main
New Glasgow, N.S. B2H 5G2
1-855-304-4700
victorfleury@eastlink.ca

## PRINCE EDWARD ISLAND

### PE82 CHARLOTTETOWN

P.O. Box 1686 STN Central
Charlottetown, P.E.I. C1A 7N4
1-855-304-4700
pat@ptassociates.ca

### PE83 SUMMERSIDE

P.O. Box 1558 STN Main
Summerside, P.E.I. C1N 4K4
(902) 724-2302
cliffpoirier@eastlink.ca

## NEWFOUNDLAND AND LABRADOR

### NL85 WESTERN NF AND LABRADOR

2 Herald Ave., P.O. Box 20052
Corner Brook, N.L. A2H 7J5
(709) 639-5350
wayneronaldbennett@gmail.com

### NL86 CENTRAL NEWFOUNDLAND

20A Memorial Dr.
Gander, N.L. A1V 1A4
(709) 256-8496
dmcoady@nl.rogers.com

### NL87 AVALON-BURIN PENINSULA

P.O. Box 21124 RPO MacDonald Dr.
St. John's, N.L. A1A 5B2
(709) 834-3684
wcombden70@gmail.com

**LEGEND** For detailed information, contact your branch. ☎ – RSVP is required; deadline indicated by date. Telephone the noted numbers.

# 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
Dennis Henry (Gill) Bodkin
Phyllis Cooke
John Keresman
Tom Maxwell
William Nash
Albert Otto
Virginia Willms

### BC02 CHILLIWACK
Fred Berge
Beverly Shellard

### BC04 FRASER VALLEY WEST
Jackson B.R. McAllister

### BC07 CENTRAL OKANAGAN
James H. Allan
Martin Cole
Jean Duffy
Ralph Frost
William Irons
Inez Kenney
John M. Sinclair
Donalda McPhail
Jocelyn Anne Munro
Dennis Rau

### BC08 VANCOUVER
Junpachi Aota
Sylvia Bowers
Joyce Campbell
Margaret Catley
Elizabeth Coan
Muriel Gay
Peter Humphries
Mike Nassichuk
Richard Parent
Samuel Segal

### BC09 VICTORIA-FRED WHITEHOUSE
Alexander P. Brown
James Colquhoun
Traverse Custance
Cam Dunphy
Judy Hollier
Leslie Johnson
John MacLachlan
Crawford McLean
James Miller
R.G. Nichol
Dorothy Norris
Maria Penty
Gerald Porter
Neil Sutherland
Kenneth Wright
J. Benckhuysen

### BC11 OKANAGAN NORTH
William Simpson
Simke (Sandy) Vriesinga

### BC12 KAMLOOPS
Paul M. Lagace

### BC13 KOOTENAY
Sylvia McIver

### BC14 SIDNEY AND DISTRICT
Victor Allen
Carol P. Barnett
Helen Elworthy
Jeremiah (Jerry) Frewen
Robert W. Hobson
J. H. Parker
John C. Smith
Allan E. Witcombe

### BC15 PRINCE GEORGE
Larry Bailey Allen
David Croft
Donald McLarty

### AB17 EDMONTON
Darlene Louise MacDonald

### SK25 SASKATOON AND AREA
Arthur Herbert Densley
John Frederick Doane
Wilfred (Fred) Langley
Lucille Evelyn McDonald
Milburn Smith
Robert (Bob) Strelioff
Karl Wedenig

### MB30 WESTERN MANITOBA
George Mason
Christine Sadler

### MB31 WINNIPEG AND DISTRICT
Edward Gregora
Jim Horvath
Lillian Doyle Jan
John Kowaluk
D. Lee-Paget
C. Matiation
Barry McLellan
Elise Miller
Flora Prideaux
Elmer Smith

### MB91 EASTERN MANITOBA
Jane Petkau
Marion Stewart
Aggie Walters

### ON43 OTTAWA
Augustin Victor Coroy
Lisa Garman
Gunnar Laatunen
Lawrence (Larry) Potvin
Thomas Clair Scully
Christopher Spencer
Jose (Joe) Vidal
Albert Zoschke

### ON45 QUINTE
Allen Dean
Marguerite Dean
Robert Russell
Donald Shannik

### ON47 TORONTO AND AREA
Susan Burak
Edward B. Saxton
Shirley Sora
Terrance B. Sullivan
Alex W. Tyrone
Pauline Varacalli
Richard Wilson

### QC57 QUEBEC
Jacques Bouchard
Martine Bugeaud
Elphege Champagne
J.M.G. Cyr
Huguette Denis
Rita G. Dufour
Jean-Guy Gauvin
Guy Girard
Huguette Girard
Jacques Hamel
H. Martel
Roland Migneault
Georges Montgiraud
Bernard Morin
Victorine Morin

### QC58 MONTREAL
Roland Archambault
Rhénald Bélanger
Janita Boudreau
Pauline Brière
Lisette Champagne
Armando Codutti
H.A.J. Daigneault
Claude A. Dion
Louis Doucet
G. Dubé
Claire Émond
Jean-Claude Foucault
Patrick Gagné
Thérèse Jutras-Lemire
Claude Landry
Paul Laurin
Madeleine Loyer-Valiquette
Louise McNicoll
Gilles Paquin
André-Vincent Pons
Marcel Provost
Jean Salvo
Yvon Thériault

### QC61 MAURICIE
Nicole Beaudet Painchaud
Gilles Denoncourt
Sylvie Dugré
Hermance Durand
Sylvie Morency

### NB64 SOUTH-EAST NEW BRUNSWICK
Terrance Boucher
Claidette Daigle
Robert A. Fergusson
Armand Légère
Cyril Legere
Marie Eileen McGrath
Jo-Ann Milburn
Patrick J. O'Leary
Cathy Quessy-Guthrie
Eugene Ralph
Eric G. Welton

### NB65 FUNDY SHORES
Roy Hazen
Bernice Langford
Rose McLaughlin
Bruce Reid
Neil Sparks

### NB67 UPPER VALLEY
Lloyd McNair
Pearl McNair

### NB79 ORCHARD VALLEY
Shirley Aitken
David E. Flemming
Gordon R. Moore

### NS72 COLCHESTER-EAST HANTS
Bill Bradbury
Elizabeth Gail Bruvels

### NS77 CAPE BRETON
Francis Aquinas Browner

### PE82 CHARLOTTETOWN
Barry Beers
Bernard Arthur Johnston
Evelyn Norma Miller
Wendy J. Phillips
Christopher J. Wells

### PE83 SUMMERSIDE
Lucy Fern Curry
Ernie Doucette
Otto Dunning
Loretta Goguen
Fannie Roberts
Frank Wooder

## A message from the recruitment and member services team

On behalf of all of us on the recruitment and member services team, we hope you're all keeping well during this challenging period. We've heard from many of you over the past few months, and we know that 2020 has been a tough year so far. It's been a challenge for our team as well, as we continue to work remotely. While we miss being together as a team at the national office, we can still feel the strong sense of community among our members. During times like these, it is especially important that we stay connected and stick together. Thank you for your ongoing support of Federal Retirees and for all the kind words of encouragement we've received. Please remember that we're here to serve you, so do not hesitate to get in touch with us if ever we can be of assistance.

Warm regards,

Jeff, Melanie, Cynthia, Olga, Sylvain and Gabrielle
*The recruitment and membership services team*

## Still paying for your Federal Retirees membership annually by cheque or credit card? We now have a better way.

The Dues Deduction at Source (DDS) payment option is the simplest and most convenient way to pay for your membership with Federal Retirees and to automatically renew it annually.

Thanks to our relationship with the Treasury Board and the Pension Centre, the DDS option allows your membership fees to be deducted directly from your pension on a monthly basis. This translates to $4.28 per month for a single membership, or $5.55 per month for a double.

For a limited time, any existing member who makes the switch to DDS will receive a one-time special offer of three free months of membership.

The offer is also available for new members who join after July 1, 2019, and agree to pay by DDS. All you have to do is complete a DDS registration form available at *federalretirees.ca*, return it to us and we'll handle the rest!

### FREQUENTLY ASKED QUESTIONS

**Will making the switch to DDS affect my pension or cause me Phoenix-related problems?**
No. Choosing to pay for your membership through DDS will not cause any changes to your pension aside from deducting the membership fees each month. We have also been in touch with the Pension Centre and can assure you that choosing to pay for your membership through a deduction from your pension will not cause Phoenix-related complications for you.

**If I signed up for membership before July 1, 2019, can I benefit from these savings, too?**
Yes, you can! For existing members, please fill out the DDS form on *federalretirees.ca* to update your payment method and make the switch. If you have any other questions, don't hesitate to reach out to us.

**I still have questions about my membership and making the switch to DDS. May I talk to someone?**
At Federal Retirees, we couldn't be prouder of our helpful member-services team. Send us an email at *service@federalretirees.ca* or give us a call at 1-855-304-4700 (toll-free). We'll be pleased to serve you.

## Renew your membership

1. Your membership is automatically renewed when you have your dues deducted from your monthly pension cheque (DDS).

2. We send members who pay by credit card or cheque a letter advising them that it's time to renew.

**To pay by credit card:**
Log on to *federalretirees.ca*

**To pay by cheque:**
Send cheque payable to National Association of Federal Retirees:

National Association of Federal Retirees
865 Shefford Rd.
Ottawa, Ont. K1J 1H9

For assistance or to change your payment method to DDS, please do not hesitate to call our membership team toll-free at 1-855-304-4700, ext. 300, or in Ottawa at 613-745-2559.

**2020 membership fees**

| | YEAR | MONTH |
|---|---|---|
| Single | $51.36 | $4.28 |
| Double | $66.60 | $5.55 |

**How to sign up?**

1. Visit *federalretirees.ca* and click on the Joining Us menu.
2. Call our membership team toll free at 1-855-304-4700, ext. 300 or in Ottawa at 613-745-2559.

## Contact us

Have you moved or changed your email address recently? Email us your updated information to *service@federalretirees.ca* or call our membership team toll-free at 1-855-304-4700, ext. 300, or in Ottawa at 613-745-2559.

We will be pleased to serve you.

SimplyConnect™

# **Simple** and **affordable** wireless service to always keep you connected

National Association of Federal Retirees
PREFERRED PARTNER

## What is SimplyConnect?

SimplyConnect is a Canadian cell phone service provider committed to offering a **friendly**, **affordable** and **easy-to-use wireless service**. It is focused on providing cell phone service to help Canadians with what's most important: **staying connected and engaged while maintaining a happy and healthy lifestyle**. It has simplified the cell phone experience with affordable plans and phones delivered directly to you at no shipping cost.

## Simple and affordable

Individual plans start from **$16.20/month**[1].
SimplyConnect also offers Couples and Family plans starting at **$36/month**[1] **for 2 lines** which include **unlimited talk and text between users across Canada**, so you can stay connected with loved ones all the time.

It also offers a wide selection of phones including basic and smartphones **starting from $0**[2], **reliable national LTE network coverage**, **30-day money back guarantee** and **friendly Canadian customer service.**

## Exclusive discounts for members

As part of the National Association of Federal Retirees' Preferred Partners program, members can get wireless discounts: **10% OFF Talk & Text plans**[1] and **15% OFF Smartphone plans**[1]!

## Join the 5000+ satisfied Federal Retirees members who chose SimplyConnect!

What they are saying about SimplyConnect:

> *"The agent was very helpful and took the time to explain the procedure that I was having trouble with. He also outlined the steps that need to be taken in the future. His friendly approach to my questions was much appreciated."* - **Norman**
> Customer since March 2019

> *"Agent was very patient with all my questions. He seemed to try and find the solutions that were best suited for us. He went above and beyond what was required."* - **Brian**
> Customer since June 2017

To learn more, visit the website or call SimplyConnect's dedicated live agents today at **1-844-483-2294**.

## Refer. Earn. Save.

Already a customer? With our **Refer and Earn program**, customers and anyone they successfully refer to SimplyConnect can **share a $100 credit**[4] towards their wireless service! Visit **simplyconnect.ca/refer** to begin.

# Stay connected with our most popular plans!

## Talk & Text Plan

~~$25~~ Save 10% **$22.50** /month[1]

~~150~~ **300** minutes[3]
+ **Unlimited** evening and weekend minutes
**Unlimited** text messages

### Why choose this plan?

- Provides peace of mind at home and on the go
- Stay in touch when you need it the most
- Perfect for emergencies

## Smartphone Plan

~~$45~~ Save 15% **$38.25** /month[1]

**4 GB** of data
**Unlimited** minutes
**Unlimited** messages

### Why choose this plan?

- Browse the internet and access email
- Download the apps that are right for you
- Capture moments with better photos

***Plan includes*** *Canada-wide minutes, voicemail, call display and name display.*

# Use your phone seamlessly in Canada and the U.S.

With SimplyConnect Canada/U.S. plans, **your phone, rates and number are the same, whether you are in Canada or in the U.S.**

You'll never have to worry about cross-border calling costs, switching plans, temporary numbers or changing SIM cards ever again.

SimplyConnect's Canada/U.S. plans start from **$36/month**[1]. **Perfect for Canadians** who travel back and forth between Canada and the U.S.

## Canada/U.S. Couples Data Plan

~~$100~~ Save 15% **$85** /month for 2 lines[1]

**Unlimited calling and texting between both users, share ~~1 GB~~ 2 GB** of data and ~~400~~ **800** minutes in **Canada/U.S.**[3]

**Call 1-844-483-2294 | simplyconnect.ca/federal-retirees**

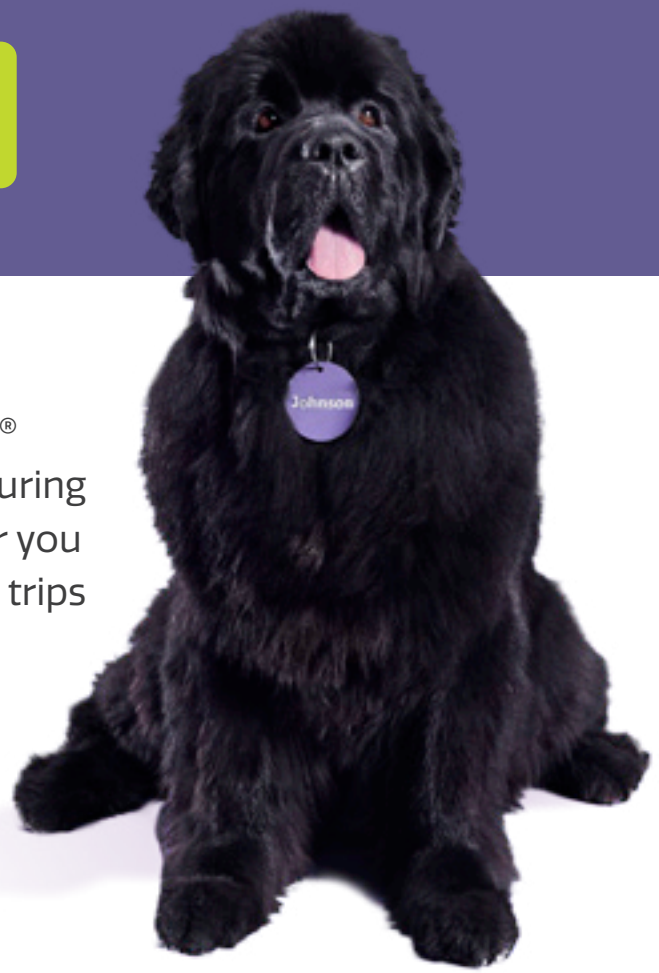
Offer shown is available until **October 31, 2020** or while quantities last and are subject to change without notice. **1** 10% off applies to the Talk & Text monthly plan fees, and 15% off applies to the Smartphone monthly plan fees. Discount applies for as long as you are a member of National Association of Federal Retirees and cannot be combined with Bring Your Own Phone discount, Tablet Data plans and Wireless Home Phone plans. **2** Device pricing and minimum monthly rate plan apply for each line, and vary by term and plan chosen. Early cancellation fees apply with a 2-yr term. **3** Bonus data, minutes and text vary by term and plan chosen. Other offers cannot be combined. **4** Share $100 referral credit offer is valid for wireless new activations only with a 2-yr term. Some conditions apply, call 1-844-483-2294 or visit simplyconnect.ca/federal-retirees for details.

# THANK YOU FOR TRUSTING US FOR OVER 25 YEARS.

## We'll get through this together.

JOHNSON INSURANCE
HOME · CAR · TRAVEL

National Association of Federal Retirees
PREFERRED PARTNER




Thousands of National Association of Federal Retirees members have benefited from **MEDOC's** ® Trip Cancellation and Trip Interruption coverage during this pandemic. We look forward to being there for you on your future travels throughout Canada, and on trips abroad once the global travel advisory is lifted. Visit **johnson.ca/coronavirus** for updates.

**1.855.428.8744**

**Johnson.federalretirees.ca**

Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. MEDOC® is a Registered Trademark of JI. This insurance product is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by JI. JI and RSA share common ownership. Valid provincial or territorial health plan coverage required. Travel Assistance provided by Global Excel Management Inc. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail.