



National Association
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THE VOICE OF FEDERAL RETIREES

Sage



The looming care crisis

The gap in caregiving resources will likely widen further with Canada's aging society.

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There are four kinds of people: Those who have been caregivers, those who are currently caregivers, those who will be caregivers and those who will need caregivers, said former U.S. first lady Rosalynn Carter. One in four Canadians were caregivers in 2020 and that number is rising. **MARG BRUINEMAN**

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There's no better season for cool meals on hot patios than summer. We asked three Canadian chefs to give us their favourite summer salad recipe and we reprint them here for your al fresco dining pleasure. **JENNIFER CAMPBELL**

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Adapting our governance to better serve all members

Our governance renewal relies on clear information, genuine participation and transparent communication between the board of directors and members. **BY GISÈLE TASSÉ-GOODMAN**

When I assumed the provincial presidency of FADOQ, the organization was going through a pivotal period. Members' expectations were evolving, and our governance practices needed to keep pace. With the constant support of our board of directors, I undertook an in-depth review of our decision-making structures. This work was always guided by members' observations and the discussions we had in the field and it was carried out in a clear and orderly fashion.

From the beginning, it was important to me that we make it clear everyone could express their point of view. My role was to bring these perspectives together, clarify the issues and set the stage for a direction that considered all of them. The success of this approach depended as much on the collaboration of the

board of directors as on the engagement of members, many of whom helped enrich and strengthen the decisions we ultimately made.

Today, as the national board chair of the National Association of Federal Retirees, I am faced with the same need for a governance renewal, although the process was already underway when I assumed the position. I'm embarking on this governance challenge with the same conviction and approach as I did with FADOQ. Effective governance relies on clear information, genuine participation and a transparent link between members and the board of directors. The experience I've gained over the years allows me to approach these current challenges with a clear vision and a will to move forward collectively. All of the changes we undertook at FADOQ were done to enrich strategic thinking

through informed analysis and a clear understanding of where we wanted to go as an organization.

I remain guided by a simple conviction: Governance must evolve not only to meet the current needs of our members, but also to lay the groundwork for the next generation. By focusing on open dialogue and a forward-looking vision, I want to help build a strong organization that's capable of supporting today's and tomorrow's retirees, and adapting to emerging realities.

Celebrating the diversity that unites us

Each of us has a unique journey worthy of being treated with respect as Pride season approaches. I hope we can take a moment to honour our 2SLGBTQI+ members and celebrate the diversity that energizes our association. As retirees of the federal public service, the Canadian Armed Forces and the RCMP, we know that organizations thrive when everyone finds their place and is recognized. Let us continue to reach out and celebrate the authenticity and richness of all of our fellow members. ■

Gisèle Tassé-Goodman is the national board chair of Federal Retirees.

“By focusing on open dialogue and a forward-looking vision, I want to help build a strong organization that's capable of supporting today's and tomorrow's retirees, and adapting to emerging realities.”

Dear Sage

Note that letters have been edited for grammar and length.

Dear Sage,

I was interested to read in the letters in your Spring 2026 issue about a small pocket knife.

My Dad carried the exact same pocket knife, with a picture of a Mountie on a horse, with him wherever he went. Fast-forward 24 years: My husband was accepted into the RCMP as one of the first married men to be accepted. My dad was ever so proud. The knife now sits among my most treasured memories.

Elizabeth Swallow, Prince Albert, Sask.

Dear Sage,

I had to laugh when I read the statement made by Veteran Affairs Minister Jill McKnight that “the thing that keeps me awake right now,” is that she is “putting the right people” in charge to “make sure” that veterans are properly looked after when it comes to “claims.”

I’m a 89-year-old injured vet who is still waiting for my injury claim to be settled after a long three years. I’m certain that the delay after delay after delay is their hoping I will pass on. It takes them months to answer a simple question.

John Walker, Cobble Hill, B.C.

Dear Sage,

I read with interest your piece regarding tracking the backlog as I recently wrote to the Veterans Affairs minister regarding this subject due to my husband being a veteran of 30 years. Allocating extra funding to stabilize its processing capacity for disability applications is just a small



Jim Mann has dementia and has worked on and off with the Alzheimer Society of British Columbia to help improve life for Canadians with dementia. Photo: Mohammed J. Alsaber

piece of the pie in addressing its backlog. The bigger issue is the decision-making process by Veterans Affairs Canada (VAC). A VAC representative’s decision should not take priority over a treating physician or specialist diagnosis when it is clear that the medical issue arose while in service. Without resolving the bigger issue, files will continue to be issued a non-favourable decision. The only recourse is to appeal its decision which takes years to reach a favourable decision based on my personal experience. Until then, the reality seems to contradict the department’s findings regarding addressing its backlog.

Debbie French, Dieppe, N.B.

Dear Sage,

“Dementia-friendly cities” by Peter Zimonjic, was the first article I read in the Spring 2026 edition of Sage. His article emphasized the important work of the Dementia-Friendly Canada project being driven by The Alzheimer Society of Canada. Reading through his article, I was surprised to find that there was

no direct mention of the invaluable support provided to caregivers and those with the disease by attending local Alzheimer support group meetings.

My wife, Muriel, whose name appeared in the Sage Spring 2026 In Memoriam section, passed away in October 2025. She was diagnosed with Alzheimer’s in 2017, which is when I first started to attend Alzheimer support group meetings. These meetings were instrumental in guiding us through every stage of this very challenging disease. I do not know how I would have managed to cope without their understanding, love and compassion. All this to say that in addition to the societal adjustments being made by the Dementia-Friendly Canada project, if you are a caregiver (care partner) for a loved one living with dementia, as soon as you can, get involved with an Alzheimer support group. It will be one of the best things you ever did.

Ray Lebeau, Rockland, Ont.

Dear Ray: Your point is well taken. Thanks for sharing the importance of this critical support for caregivers.



Keep those letters and emails coming.

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



Building a stronger voice for federal retirees

The environment in which we operate is changing rapidly and our governance model must do the same. **BY ANTHONY PIZZINO**

The National Association of Federal Retirees has earned a strong reputation as the leading advocacy organization for all federal retirees. That reputation is built upon decades of commitment from our professional staff, the dedication of our volunteers and the active engagement of members.

We are committed to ensuring that this legacy, our reputation and the strength of our advocacy endures for decades to come. At the same time, the environment in which we operate is changing rapidly and fundamentally. Demographics are shifting, expectations are evolving, and the ways Canadians connect, engage and influence public policy continue to transform. To remain effective, and to lead, we must evolve as well.

Last year, we embarked on a comprehensive modernization project designed to position our association for the future. This work is grounded in

a clear objective: to ensure we are the most influential and impactful voice for federal retirees and, increasingly, for all older Canadians.

A key pillar of this work is a thorough review of our governance and organizational effectiveness, led by the national board of directors. Through consultations with members and volunteers, the organization is examining how governance authority is exercised, how decisions are made and how accountability is maintained. Strong governance is not simply about structure, but about role clarity, alignment with strategy and the ability to act decisively in the interests of members. These consultations will help ensure that our governance model supports a modern, responsive and high-performing organization.

At the same time, we are investing in how we connect with members and prospective members. Our new website

will serve not only as an information hub but also as a platform for advocacy, community-building and service delivery.

Complementing this is a renewed approach to membership growth. We are expanding our digital reach and ensuring that more federal retirees, current employees and those approaching retirement are aware of the benefits of joining our association. Growth is not simply about numbers; it is about strengthening our collective voice. A larger, more engaged membership enhances our credibility and influence with decision-makers.

These efforts are not occurring in isolation. They are directly aligned with our strategic plan and our commitment to advocacy excellence. By modernizing our governance, enhancing our digital presence and growing our membership, we are building the capacity to engage more effectively with policymakers with a clear goal: to ensure that federal retirees' priorities, and those of older Canadians, are heard and acted upon.

Change and transformation require patience, commitment and collaboration. I want to thank our members and volunteers for their ongoing engagement, valuable input and support. Collectively, all perspectives will help define the path forward for our association, ensuring that we are not only prepared for the future, but are actively shaping it. ■

“...the environment in which we operate is changing rapidly and fundamentally. Demographics are shifting, expectations are evolving, and the ways Canadians connect, engage, and influence public policy continue to transform. To remain effective, and to lead, we must evolve as well.

Anthony Pizzino is the CEO of Federal Retirees.

The approaching caregiving crisis

One-time U.S. first lady Rosalynn Carter once said there are four kinds of people: Those who have been caregivers, those who are currently caregivers, those who will be caregivers and those who will need caregivers. *SAGE* explores the issue.

BY MARG BRUINEMAN

Jonathan Knaul put his career as a test pilot on hold to care for his mother. He's written a book called *Final Approach: A Test Pilot's Story of Caring for Loved Ones* about the experience. Photo: Dawn Bowery



Putting his career as a test pilot on hold to care for his mother offered many life lessons. But Jonathan Knaul realized he learned many practical ones as well.

“People just network with friends and try to keep things together as they go along,” says Knaul, a federal retiree from Ottawa who shares his experiences in his book, *Final Approach: A Test Pilot’s Story of Caring for Loved Ones*. The book doubles as something of a tribute to his parents’ remarkable lives: his father a Polish Jew and his mother, who was a teenager growing up in England during the Second World War. The role of caregiving, he says, is a challenging one and can become more difficult with time. *Final Approach*, he adds, is a way for him to give back to the community where he found support, while also sharing something about his family.

The reality is that many of us will require some type of care at the same time that we’re also likely to be in a position where we’ll have to provide it. Former first lady Rosalynn Carter told the United States’ Senate Special Committee on Aging in 2011 that there are four kinds of people in the world: those who have been caregivers, those who are currently caregivers, those who will be caregivers and those who will need caregivers.

That’s something that Alison van Schie often thought about as a social worker in Comox, B.C., working with the elderly in a long-term care facility and later as a consultant. She saw very little support available to those trying to support a loved one. She would see spouses coming in to visit and she would feel helpless as there was nothing she could do for them. “That just broke my heart,” she says.

A widening gap

There is concern that the gap in caregiving resources will widen further with Canada’s aging society. Statistics Canada reported in 2020 that one in four Canadians are caregivers, most of whom



Jonathan Knaul is shown here with his mother, Marie Adelaide Knaul, attending a Remembrance Day service at Mount Pleasant Cemetery in Toronto in 2018. Photo: David Junop

are unpaid, and half of all Canadians are expected, at some point in their lives, to become caregivers. Some are describing this as the start of a crisis as the number of Canadians requiring care is expected to double in the next 30 years.

A large proportion of current caregivers are older Canadians. Through its surveys, the Canadian Centre for Caregiving Excellence has found that one in five caregivers is older than 65 years old, including 13 per cent who are aged 65 to 74 and five per cent are over 75.

“This is the ticking timebomb issue just below the surface,” says James Janeiro, director of policy and government relations for the Canadian Centre for Caregiving Excellence, a program of the Azrieli Foundation. “Our mission is to make Canada the best place in the world to give and receive care [both paid and unpaid.] We lack sufficient supports from

government and employers and society at large to be able to give the care we’re going to give anyway, [at least not] without sacrificing our livelihood, our mental health, our physical health or our own stability.”

Those living in rural and remote communities are further challenged with more limited access to supports, respite care and home care services compared to urban areas, he adds, pointing to the organization’s report, “Caring in Canada.” It found that caregivers in rural areas were less likely to access common forms of supports, including home modifications, health-care provider assessments, transportation services and respite care.

Apart from the sheer need of requiring loved ones to step up, there are also complications. What happens when much-needed caregivers become ill and

require care themselves? Then there are those who are trying to balance work with caregiving responsibilities as well as related costs.

Permission to ask for help

Van Schie developed a podcast to share ideas, resources and the experiences of other caregivers during the COVID-19 pandemic, when many were feeling isolated. Her biggest takeaway from years of working with seniors and caregivers is to be prepared to suddenly find yourself serving as a caregiver. When that happens, van Schie advises caregivers to remind themselves they are not alone, a message that test pilot Knaul shares as well. Caregivers need to give themselves permission to ask for help and, when it’s available, to accept it.

van Schie suggests that it’s always a good idea to know what is going on in your community and what help is available. Often the biggest obstacle to overcome is knowing where to turn to for help. The information can be found at seniors’ fairs, through other caregivers, in the news and on social media.

Ottawa Federal Retirees member Shelagh Tuddenham has been involved in a community program to support primary caregivers and those trying to help them.

Tuddenham’s concern for caregivers comes from experience. In 2009, she went straight from 35 years in the federal public service to supporting her ill mother until her death in 2012. Meanwhile, her husband was diagnosed with cancer and later suffered from a debilitating stroke, which limits his abilities. In addition to learning some practical approaches in the workshops and other courses she has taken, Tuddenham has also learned to be OK with the situation and how to take time to pursue her own interests.

Prioritize yourself

Knaul stresses that caregivers must prioritize themselves, as Tuddenham

“Some are describing this as the start of a crisis as the number of Canadians requiring care is expected to double in the next 30 years.”



learned. The test pilot points to the in-flight safety briefing that instructs passengers to put on their own oxygen mask before helping others with their masks. You can't take care of loved ones if you don't take care of yourself, he reasons.

A key piece of knowledge Knaul learned in his caregiving journey was getting ahead of the situation by having the loved one establish a clear power of attorney when they're of sound mind. That lays out who will have the authority to make life decisions. He also made sure

to have the necessary discussions with his sister at every turn.

One of his greater finds was free palliative care in Toronto through the Temmy Latner Centre for Palliative Care at Mount Sinai Hospital. He was able to access a caring support network and end-of-life, in-home care with doctors available 24 hours a day, every day.

More work to be done

The people now caring for others are making do with what they can get.

And often that involves the support of other people and organizations and not relying entirely on government agencies. But Janeiro says that simply isn't enough. He points to the five buckets the 3.5-year-old organization identified through consultations and study as the framework for a plan. That includes aiding and supporting programs and services for caregivers; supporting caregivers in work and education; financial supports for care recipients; building a sustainable care provider workforce and capitalizing on government leadership.

Janeiro stresses the importance of health-care and social-care investment. While the federal government has committed to a caregiving strategy, the job now at hand is to implement a strategy. "We know that better is possible... we all have a responsibility to help those people... the good news is we know how," Janeiro says. ■

Marg Bruineman is an award-winning writer based in Barrie, Ont.

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Chair today, strong tomorrow

Chair yoga and tai chi are both beneficial and particularly helpful for those who have mobility challenges. **BY CHARLES ENMAN**



Ottawa resident and member Lisa Rudyk, centre, is seeing the benefits of chair yoga, which provides a stable base from which to exercise and can alleviate pressure on achy knees and wobbly ankles, according to Harvard Health. Photo: Dave Chan

When Linda Schneider was recovering from a broken hip, she knew from her doctors and common sense that she needed to be doing regular, gentle exercise. A friend suggested tai chi, which she tried, but she found the movements too challenging to do and too numerous to easily remember.

Her friend next suggested chair tai chi, an approach that has recently been gathering a lot of attention and allows people who are older or somewhat fragile for other reasons to benefit from this Eastern movement practice that was once a martial art and has been called “meditation in motion.”

Schneider, of Peachland, B.C., took to it immediately. “I loved it,” she recalls. “You use all your muscles and all your joints. Everything is working better, and I’m not seeing my chiropractor nearly as much.”

In Ottawa, Lisa Rudyk, for the last year and a half, has been doing chair yoga, which, like chair tai chi, is an adaptation of an Eastern practice.

“I have sciatica, shoulder problems and a bit of a problem with mobility, but the yoga really opens things up,” she says. “And it’s focusing. It calms your mind, and you leave feeling better than when you walked in.”

Schneider and Rudyk are both grateful for the benefits they have gained from chair exercises, which are well-recognized as a valuable way for older people to build strength, release bodily tension and assume greater responsibility for their own ongoing comfort in their body.

Harvard Health, which is published by the health education division of Harvard Medical School, lays out the potential advantages succinctly: “... as you age, you may not be able to do the same exercises you could perform easily in your 20s — or even 50s and 60s. That’s where chair exercises come in, particularly if you have challenges with balance or mobility at any age. Chair-based workouts can help you build and maintain strength, flexibility and endurance. The chair also provides a

stable base from which to exercise, and can alleviate pressure on achy knees or wobbly ankles.”

Schneider has been doing her chair tai chi at the Wine Country Tai Chi Society in West Kelowna, run by Doug and Yvonne Waines. Yvonne Waines has been working with tai chi for decades, often in tandem with her daughter, Michelle Greenwell, who runs occasional retreats with Wine Country’s clients, besides also running the Greenwell Center for Holistic Health in Mabou on Cape Breton Island. She has several degrees in the wellness area, including a PhD in complementary and integrative health.

In an interview from Mabou, Greenwell says that 20 years ago she and her mother spent a year and a half doing a “deep dive” into chair tai chi. The seated form of tai chi back then was considered a starting point from which a practitioner could develop enough strength and bodily awareness to proceed to standing tai chi. Many practitioners working with her now will only be doing the chair tai chi, which is more than enough.

“It will change you,” she says. “You are going to be able to put your body back

While Greenwell says even teenagers can benefit from seated tai chi (“I’m sure you’ve seen their atrocious posture ...”), most clients are in their senior years.

“The senior years are when the value of understanding your body becomes really important,” she says. “You have a vested interest in knowing how to use it.”

A feeling of progress usually comes soon, she says. “You can be off to a good start on day one, but there’s no sense that things should move fast.”

She keeps the presentations simple. “I only ask participants to remember two things from each class and to explore them through the week at home. Eventually, it leads somewhere. If they try to remember everything — and that’s what everyone does at first — they lock up.”

Eventually, participants will be doing all 108 movement patterns that make up the standard tai chi set.

Should you consult a doctor before beginning this practice? “The only reason you’d need a consultation would be if you had a body part that offers a challenge. And if anything is sore, we work at only 40 per cent effort so we

“I have sciatica, shoulder problems and a bit of a problem with mobility, but the yoga really opens things up,” Rudyk says. “And it’s focusing. It calms your mind, and you leave feeling better than when you walked in.”

in harmony. If you have an imbalance between organ systems, bad posture, poor movement patterns, all this can improve over time as you learn how your body functions.”

The movements tend to be slow, continuous and fluid. The practitioners need to be as mindful as possible of what they’re doing. At moments, practitioners may adopt a standing posture for particular movements that lie within their limits. Most of the time, however, the activity is done seated.

don’t make anything worse.”

There has recently been an online flood of ads for chair tai chi that suggests that a mere seven minutes a day can turn a practitioner into a robust and toned Greek statue. Clearly not a believer, Greenwell chuckles when asked about them. “It isn’t real, but if they encourage interest that brings people to actual tai chi classes, that’s awesome.”

Back in the National Capital Region, chair yogini Lisa Rudyk practises at the Karuna at Home Virtual Wellness



Above: Lisa Rudyk, centre, has been doing chair yoga for the past 18 months and finds it helps her sciatica, shoulder problems and mobility. Photo: Dave Chan

Left: Linda Schneider, centre, has been doing chair tai chi since her recovery from a broken hip. She says everything works better and she sees her chiropractor far less often. Photo: Martyne Vallerand



Community at the Aline-Chrétien Health Hub in Orleans. The instructor, Janet Mcgeein, besides having advanced qualifications for teaching yoga, boasts certifications in aqua, pilates, cardio and personal training.

“Chair yoga is a great practice for anyone, but especially for people with limited mobility or balance issues. There’s lots of stretching and muscle building, and we take great care to accommodate individual challenges.”

Mcgeein has a specialization in post-rehabilitation fitness, particularly for people who have recently had major surgery, such as knee or hip replacements, have neurological challenges following stroke or brain injury, or have problems with mobility.

Four chair yoga classes are offered each week. The classes are also available online.

Schneider and Rudyk are both proud members of the National Association of Federal Retirees.

Schneider belongs to Central

Okanagan Branch in Kelowna, on a double membership with her husband Gordon, a retired RCMP officer.

Rudyk, who retired from the Department of National Defence four years ago, admits that she was first drawn to the association because of the travel insurance. She adds that she now loves *Sage* magazine because of the range of topics and the opportunity to see how retired people such as herself face the challenges of their respective situations.

If you decide to begin chair yoga or chair tai chi, you will need to find an instructor. But how will you know when you have found a good one?

“If you sense the teacher understands how movement works, and you’re enjoying the instructor and the exercises, you’re probably in a good place,”

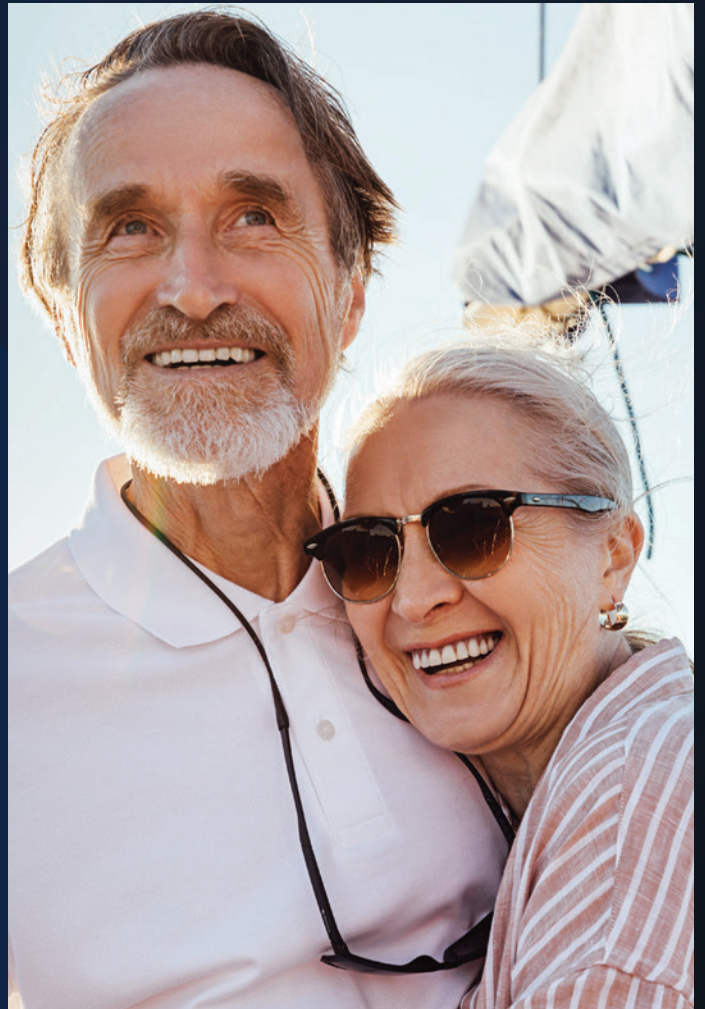
Greenwood says. ■

A long-time but lapsed kundalini yoga devotee, **Charles Enman** is now inspired to try chair yoga.

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Sublime summer salads

With produce at its peak, the summer salad is a no-brainer. We talked to three different chefs about their favourite salads.

BY JENNIFER CAMPBELL

Emily Butcher, chef at Nola in Winnipeg, says this Shaved Cucumber and Kiwi Salad with Hemp Seed Butter is lovely paired with grilled fish. Photo: Travis Ross

There's no season like summer for salads — and that applies across all of Canada's diverse provinces — probably because summer ingredients are fresh, often local and always at their peak. They can be as simple as a perfectly ripe tomato or as exotic as a candy-cane beet.

When Emily Butcher thinks of summer salads, a shaved cucumber and kiwi version comes to mind.

"I love this salad because it is crunchy and refreshing, but the hemp hearts add a creamy nuttiness and the cheese is a lovely pop of earthy salinity," says Butcher, chef at Nola in Winnipeg. Her restaurant celebrates Butcher's Pacific Northwest upbringing through shared plates and was listed as one of *enRoute* magazine's best new restaurants in Canada in 2022 and Canada's 100 Best Restaurants in 2025.

"We use local hemp hearts and cucumbers from Greenland Gardens in Ste. Anne, Manitoba. It is a lovely side dish paired with grilled fish."

Ottawa cookbook author and Federal Retirees member Margaret Dickenson names what is actually a year-round go-to salad for her, but it's one that really

pops in the summer, with the arrival of the coveted chanterelle mushrooms.

"The arrival of hot humid summer weather triggers repeated waves of special species of mushrooms, ready to be foraged," Dickenson says. "Adding chanterelles or other foraged mushrooms to the mix definitely amplifies the culinary experience. Imagine mushrooms sautéed in garlic butter, arranged on garden-fresh salad leaves, drizzled with a seductive sesame balsamic vinegar sauce, and then sprinkled with roasted pine nuts and tasty crumbled cheese."

For her part, Lacey Coffin, who represented Newfoundland in the Canadian Culinary Championships and is executive chef at Vu Resto & Bar in St. John's, loves her recipe because it has all of the important elements.

"It's a nice fresh, but satisfying salad," she says. "It delivers the sweet, salty and freshness. I enjoy summer salads because there's always beautiful ingredients available on the island that time of year. When we can use fresh Newfoundland berries and assorted greens, I find that makes it a lot easier to eat healthy that way."

Emily Butcher's Shaved Cucumber and Kiwi Salad with Hemp Seed Butter

SERVES 4-6

Hemp Butter

- 1/2 cup hemp hearts
- 1/3 cup hot water
- 2 tbsp. mirin
- 1 tbsp. tamari
- 1 tbsp. brown sugar

Maple Mustard Vinaigrette

- 3 tbsp. maple syrup
- 2 tbsp. grainy Dijon mustard
- 2 tbsp. rice wine vinegar
- 1 tbsp. lemon juice
- 1/2 tsp. salt
- 4 tbsp. olive oil

Hemp Shio (or topping)

- 1/4 cup hemp hearts
- 2 tbsp. aonori (Japanese seaweed)
- 1/4 tsp. salt
- 1 tsp. sugar
- 1/2 tsp. gochugaru (Korean chili powder)
- 1 tsp. vegetable oil

Salad

- 1 English cucumber
- 1/2 of a medium daikon
- 2 tsp. salt
- 4 kiwis
- Shiso leaves, for garnish
- Pecorino, for garnish

- 1. For the hemp butter:** Toast hemp hearts until golden brown — approximately 8 minutes at 325 F. Blast all ingredients in a food processor until smooth. The hemp butter will seem very thin, but it will set up in the fridge.
- 2. For the vinaigrette:** Whisk all ingredients together except for olive oil. Slowly whisk in the oil to emulsify. Set aside.
- 3. For the hemp shio:** Toast hemp hearts until golden brown — 8 minutes at 325 F. In a mixing bowl, toss the toasted hemp hearts with remaining ingredients. Put back in the oven, making sure to use a parchment-lined sheet tray, for 2 minutes. Let cool and store at room temperature.



Emily Butcher says her cucumber salad is "crunchy and refreshing" and the hemp hearts add a creamy nuttiness. Photo: Travis Ross



Cookbook author Margaret Dickenson's Sautéed Mixed Mushroom Salad is a year-round salad, but is especially nice in the summer when bright orange chanterelles make an appearance. Photo: Margaret Dickenson

4. **To make the salad:** Score the cucumber lengthwise to the centre, then shave as thinly as possible (use a mandolin if available). Peel the daikon. Score it lengthwise halfway through, then shave it as well.
5. Salt the cucumbers and daikon and let sit in the fridge for 30 minutes. Rinse in a colander and drain well. Peel and cut kiwis into small wedges. Cut up the shiso and shave the pecorino using a vegetable peeler.
6. To plate, smear the hemp butter on the bottom of your serving bowl. Toss the cucumber, daikon, kiwi and shiso in the maple mustard vinaigrette. Plate on top of the hemp butter, creating visual dimension by arranging the daikon into rosettes.
7. Garnish with the hemp shio, shiso and shaved pecorino.

Note 1: It's best to make the hemp butter in advance so it can thicken. You can prepare everything in advance and then finish the salad when you're ready to eat. This makes it perfect for entertaining in that sense.

Note 2: This recipe uses tamari to make it gluten-free, but you can also use regular soy sauce. If you omit the pecorino, it is vegan.

Margaret Dickenson's Sautéed Mixed Mushroom Salad

SERVES 6

Salad

- 7 oz. fresh mushrooms (see Note 1)
- 1/4 cup garlic butter
To taste, salt and crushed black peppercorns
- 4 cups fresh tender salad leaves (spring mix or arugula)
- 3 tbsp. crumbled Stilton or feta cheese
- 3 tbsp. roasted pine nuts, divided

Sesame balsamic vinegar sauce

- 3 tbsp. balsamic vinegar syrup (see Note 2)
- 3 tbsp. sesame oil (see Note 3)

1. To make the sesame balsamic vinegar sauce, whisk together balsamic vinegar syrup and sesame oil. Set aside.
2. As desired, slice, tear (e.g., for oyster mushrooms) or leave the mushrooms whole.
3. Melt garlic butter in a couple of large skillets over medium-high heat. Promptly add mushrooms and season with salt and crushed black peppercorns. Sauté mushrooms while stirring frequently, until lightly browned.

4. Meanwhile, for individual servings, arrange 1 cup (250 mL) of salad leaves on 4 separate dinner plates or in bistro bowls, season with salt and crushed black peppercorns. Drizzle each salad with 2 teaspoons of sesame balsamic vinegar sauce before sprinkling with crumbled cheese and 1 teaspoon of roasted pine nuts.

5. Carefully arrange one quarter of the sautéed mushrooms on top of each serving of dressed salad leaves.

6. Garnish salads according to taste, with drizzles of sesame balsamic vinegar sauce and remaining roasted pine nuts.

Note 1: It is best to use a variety of types and shapes of mushroom (shiitake, oyster, cremini, chanterelle.)

Note 2: To make 3 tablespoons of balsamic vinegar syrup, place 1/4 cup of balsamic vinegar and 2 tablespoons of granulated sugar in a small non-stick skillet over medium heat. Stir until sugar dissolves and mixture boils. Reduce heat to medium-low and allow mixture to simmer, stirring constantly, until reduced to 3 tablespoons. Remove from heat immediately, cover, cool and refrigerate until ready to use.

Note 3: For a milder sauce, add more sesame oil.

Summer Watermelon Feta Salad

SERVES 4-6

Salad

- 1/2 lb. mixed greens
- 1/8 lb. arugula
- 8 mint leaves (finely chopped)
- 2 cups small cubed watermelon
- 1/3 cup julienned red onion
- 1/3 to 1/2 cup feta cheese
- 1/3 cup salted and roasted pepitas
- Salt and pepper, to taste

Blueberry-Maple Balsamic Vinaigrette

- 1 cup fresh blueberries (use thawed frozen if it's too early for fresh)
 - 1/2 lemon zested
 - 1/4 lemon juiced
 - 1/4 cup maple syrup
 - 1/2 tbsp. Dijon mustard
 - Pinch of salt
 - 1/4 cup balsamic vinegar
 - 3/4 cup canola (or olive oil if preferred)
1. For the vinaigrette, blend all ingredients except the oil in a food processor until well mixed, so even the blueberry skins are smoothly blended.



Newfoundland chef Lacey Coffin's Summer Watermelon Feta Salad delivers sweet, salty freshness, she says. Photo: Leona Rockwood

2. For the salad, mix arugula, spring mix and mint in a bowl. Add watermelon and red onion, along with salt and pepper. If

mixing dressing into the salad, add it here, to your desired sauce amount. Less is more. Top the salad with crumbled feta and pepitas. ■

Jennifer Campbell is Sage's editor.



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Taking stock of your stuff

Fact: You have more stuff than you think. Making a good inventory of it all would put you in the smart minority. Only 33 per cent of Canadians actually do.

Whether it's clothes, tools, kitchen appliances, books, or even musical instruments, people tend to amass a surprisingly large amount of stuff. Often, even those of us who do not get attached to material things have far more valuables than we think.

But if you wait until it's too late, chances are you will not remember everything you had. Surprisingly, only 33 per cent of Canadians do an inventory of their belongings. And the majority of those who do tend to underestimate the replacement value of what they own. Most Canadians estimate the value of their belongings at \$15,000, which is often less than the actual value of what they have amassed.

The tips listed below are designed to help you make an inventory and ensure all of your valuables are restored or replaced should the need arise.

Put technology to work: One problem people run into when making a home insurance claim is proving that they own the items they are claiming. To facilitate an agreement between the two parties, it helps to take photos and/or videos of your belongings. You can also switch from making lists on paper to using online tools that can help you organize your inventory and get it done more quickly.

Learn to identify the real value of your belongings: Say you bought your latest TV on sale. You won't necessarily find the same bargain when you make your insurance claim. Always record the retail price of each item and not what you paid for it.

Keep a copy of your list outside your home: Completed your inventory? Well done. But if you want to avoid wasted efforts, save an electronic copy of it to the cloud (Google, iCloud), or in private mode on a platform such as YouTube, Vimeo or Flickr, so you don't have to worry about losing your data.

What about your wardrobe: People consistently underestimate the value of their clothes. It's normal — we accumulate them over time and we often don't realize how quickly they add up. For an accurate estimate, keep your bills and tally them up. Take particular note of your designer items, and don't forget about accessories and shoes. For items without bills, use the average price you pay. Make sure to take plenty of photos.

Take it step by step: Rome wasn't built in a day. If you've lived in your home for some years, do a quick tour of your place with a camera and then go room by room, taking shots of everything you own, down to the herbs and spices

in your kitchen cupboards. You'll feel less daunted once you have an initial overview on video. Then make a written list of your belongings by category and identify your most valuable possessions. Set goals and a deadline for completing your inventory. And if worse comes to worst, a partial inventory is better than none at all.

Update your inventory: If you buy yourself a new piece of jewelry or a state-of-the-art sound system, be sure to take a photo of it and note the value of the new item in your inventory. And try to update your list every year so that you don't forget about anything.

As you conduct your inventory, you can also follow the minimalist trend and purge as you go. Once you're all done, it will feel good to have that particular task checked off your list. With newfound peace of mind, you can go back to cooking, repairing, playing and enjoying all those things that play a bigger role in our daily lives than we realize. ■

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Solo travel freedom starts here

The number of solo travellers is on the rise. Going solo on a guided tour is a good way to try it without having to worry about the logistics.

There's a moment on solo journeys when you realize the quiet isn't loneliness — it's freedom. Maybe it happens while sipping coffee in a café where no one knows your name, or while wandering down a street with no agenda except curiosity. With so much focus on expertly planned itineraries and travelling together, going solo doesn't mean being alone. It simply means exploring independently, perhaps alongside like-minded travellers.

Solo travel is booming. For many, it's not just about independence, but about finally taking the trip they've been dreaming of, even when friends or family don't share the same destination wish list. Research shows many travellers have already taken a solo trip or are considering one, and many who try it once are eager to do it again.

Freedom of your own pace

Travelling with others can be wonderful, but traditional group trips often require compromises such as agreeing on restaurants, schedules and how each day unfolds. For many travellers, solo travel within a guided group offers a refreshing balance. The major

details — transportation, logistics, and key experiences — are organized, allowing you to focus on enjoying the destination rather than planning every step.

At the same time, travelling solo within a group still leaves room for personal freedom. You might spend free time exploring the neighbourhood shops, revisiting a museum or wandering at your own pace with newfound friends in your travel group. It's a balance many travellers appreciate: the independence of travelling solo combined with the connection and ease of exploring alongside others.

Confidence of going alone

Of course, solo travel isn't always effortless. For many, the idea of navigating unfamiliar places alone can feel intimidating, from safety concerns and logistics to the occasional awkward solo dinner. These hesitations are common, even among those considering solo travel, with many citing worries about loneliness or finding their way in new environments. That's where guided group travel offers a different kind of experience, combining the independence of solo exploration with the possibility of shared companionship.

Navigating a new city or figuring things out in a group setting builds



Solo travel is booming today more than ever, says Collette Tours. Top, a solo trip to Machu Picchu can be a freeing experience. Journeying to the wilds of Alaska by yourself means you don't have to compromise on plans with travel companions. Sometimes solo travel in a group setting leads to new friendships. Shown here are the Lake Myvatn Nature Baths in Iceland. Photos: Courtesy of Collette Tours

confidence quickly, especially with a local tour manager offering guidance along the way. With trusted recommendations, insider tips and support during free time, travellers can learn to navigate transit and explore with ease, turning uncertainty into self-assurance.

A journey inward

Perhaps the most meaningful aspect of solo travel is the space it creates for reflection.

Modern life rarely allows for extended solitude. Even vacations often involve packed schedules and constant interaction. But travelling alone introduces a rare luxury: uninterrupted time with your own thoughts. For some travellers, that means journaling in a quiet park or watching daily life from a neighbourhood café. For others, it means long walks through unfamiliar streets, letting curiosity guide the day.

This quiet observation often deepens the travel experience. Without distractions, you notice small details:

the cadence of a language you don't speak, the way light falls across historic buildings, the subtle rituals of daily life in a place far from home.

The social side of solo travel

Ironically, travelling alone can also make you more social. When you're not wrapped in the familiar comfort of companions, you're more likely to strike up conversations — with fellow travellers, guides, restaurant staff or locals who share recommendations. Many solo travellers find that these spontaneous interactions become some of the most memorable parts of their trips. In other words, travelling alone doesn't mean being alone all the time. It simply means you have the choice to be alone.

As the world becomes more connected and travel resources more accessible, the barriers to solo travel continue to shrink. Digital maps, translation apps and guided tours make it easier than ever to explore unfamiliar

places with confidence.

At the same time, cultural attitudes are shifting. Travelling alone is increasingly seen not as unusual but as empowering — an opportunity to prioritize personal interests, curiosity and independence. The global solo travel market reflects this change, with steady growth expected in the coming years as more travellers seek flexible, self-directed experiences.

In the end, solo travel isn't about rejecting companionship. It's about discovering what travel feels like when you become the decision-maker. There is something quietly transformative about navigating the world with guidance and freedom — making decisions, embracing uncertainty and discovering moments of joy that belong entirely to you. And sometimes, the most memorable travel companion you can bring along is yourself. ■

This article is courtesy of **Collette**, a Preferred Partner of the National Association of Federal Retirees, specializing in guided group travel around the world. Federal Retirees save up to \$600 per person worldwide. Visit gocollette.com/nafr to learn more.

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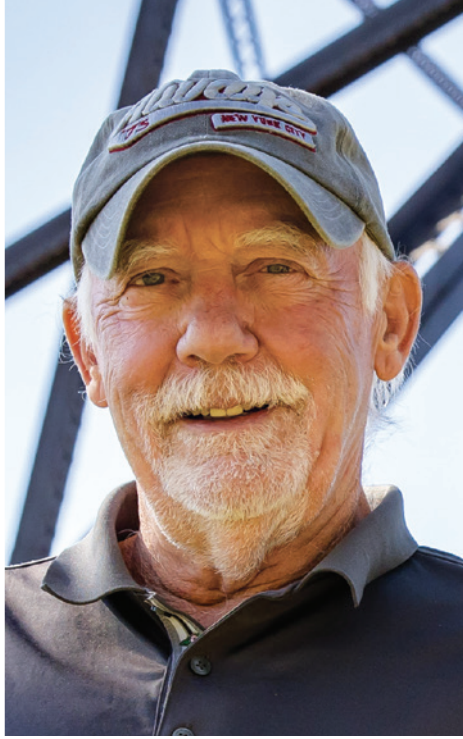
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Marilyn Best, left, is the advocacy program officer for Newfoundland and Labrador. Richard Chevrier is the advocacy program officer for Alberta. Photos: Hubert Best and Tanya Plonka

Making a difference through volunteerism

Federal Retirees advocacy program officers like the way the volunteer work allows them to give back, ensure seniors are being treated fairly and continue to make a difference for generations to come. **BY OLGA BINDUTIYE**

There is a moment that comes after a long career when the structure of work falls away, and what remains is something more personal: The question of where to place your time, energy and experience.

In conversations with advocacy program officers (APOs) across the country, a pattern emerges. Retirement brings a quiet realization. The issues remain, and so does the drive to improve them. For many, stepping back isn't an option. And then it happens — a moment when one decides to pay attention, speak up and stay engaged when it might be easier not to.

Long before she started volunteering for Federal Retirees, Marilyn Best, APO for Newfoundland and Labrador, was already giving her time — at her children's school, in her workplace,

with her unions, wherever something didn't sit quite right. She didn't set out to advocate; she simply chose not to leave things as they were. "I just want to understand what is happening," she said. "And see what I [can] do to help."

For Richard Chevrier, APO for Alberta, that same instinct took shape early, on military base councils advocating for children to have better playgrounds and later through international work with the United Nations. Through it all there was a thread of commonality — his singular pursuit was for fairness, especially for those who needed help communicating.

Chevrier's decision to advocate for seniors through the National Association of Federal Retirees is grounded in something equally simple and enduring — a sense of purpose and fulfilment.

"The most rewarding part is always

making sure things are fair — especially for those who do not have a voice," he reflected.

For Best, her APO work is not merely about staying active, it's about continuing to make a difference for generations to come. She now lends her natural affinity and skill to ensure that all Canadians can retire with security and dignity, contributing to work that extends into outcomes that affect Canadians across the country.

This work begins the same way it always has, by noticing, asking, continuing to engage and develop deeper understanding, and then acting.

Through the National Association of Federal Retirees, Chevrier and Best can make sure their volunteer work remains focused and co-ordinated, building on retired public servants' lifelong commitment to service.

As APOs, their efforts help shape government priorities, strengthen national systems and ensure the voices of retirees are heard where it matters most.

Most people can point to a moment — or many — when they have done something similar. Spoken up, helped others navigate a problem or stood with someone when it counted. They may not have recognized it as "advocacy," but it was.

In a time when it can feel as though common ground is hard to find, the work often begins there. Chevrier speaks about moments he's most proud of — not as wins, but rather as progress. And for him, progress looks like bringing people to the table, helping to ensure diverse perspectives are heard and seeing mutual understanding take shape. For those who recognize that same pull, the invitation is simple: Respond with intention and see where it leads.

Contact the association's national office at federalretirees.ca to find out more about volunteer opportunities across the country. ■

Olga Bindutiye is a campaign and mobilization officer at Federal Retirees.

The truth about our pension plans

What does a federal pension look like? *Sage* takes a closer look at federal pensions. **BY PATRICK IMBEAU**

People often have odd ideas about what a federal pension looks like — images of Scrooge McDuck jumping into a pool of gold coins comes to mind — but what does a federal pension actually look like? Federal Retirees represents 170,000 members of four separate public sector pension plans: the Federal Public Service, Canadian Armed Forces, Royal Canadian Mounted Police (RCMP) and the Canadian Armed Forces Reserve Force. Let's look at each of those plans.

The Public Service Superannuation Act

The *Public Service Superannuation Act* (PSSA) we know today began in 1954. Employees contributed a portion of their income in return for a promise of a lifelong pension. The federal public service pension plan has grown through the years to include survivor benefits, indexation and other benefits.

Today, there are nearly 295,000

beneficiaries with an average annual pension benefit paid of \$39,926. Men make more than women in retirement in the public service (\$45,174 vs. \$34,911) for many reasons. Those include the traditional gender pay gap and the fact that women have often spent more time working part-time, which is reflected in the average pensionable service, which is 25.1 years for men and 23.6 for women. The average retirement age for Group 1 members (those who joined the federal public service before 2013) is 60.3 years and for Group 2 members, it's a bit higher at 62.2 years.

The RCMP Superannuation Act

In 1960, the *RCMP Superannuation Act* (RCMPSA) established the modern RCMP Pension Plan, though survivor benefits have existed since 1934. Indexation was introduced in 1974 providing CPI-based annual increases.

The lifetime annual pension average in 2024 was \$49,120. The last actuarial

report puts the average regular force male pension between \$45,000 and \$65,000 and women at \$35,000 to \$50,000. Women face similar issues in the RCMP as they do in the public service when it comes to pension income — shorter service and more part-time work mean fewer contributions, but also, they tend to hold fewer senior positions so have smaller overall salaries. Female survivors in the RCMP plan also far outnumber male survivors (88 per cent female), and the average survivor pension is only \$23,014.

The average age of retirement for regular members of the RCMP is 57.1 while for civilian members it is a bit higher at 60 years of age.

The Canadian Forces Superannuation Act

For the Canadian Armed Forces, the current incarnation of the *Canadian Forces Superannuation Act* (CFSA) began in 1960. It has been amended several times and gained similar benefits to the other plans such as indexation. A separate plan, the Reserve Force Pension Plan, was created in 2007 under the CFSA specifically for CAF reservists who met certain service thresholds. In March 2024, there were 124,175 regular force pension recipients and 19,404 reserve force pension recipients. The average pension was \$38,040 for regular force and a much smaller \$5,520 for reserve force.

These pensions are not extravagant — particularly in a time of quickly increasing cost of living. They are hard earned and allow individuals who gave their service to the Canadian people to retire in dignity. They represent a fair return for decades of public service, ensuring that those who dedicated their careers to supporting Canadians are not left behind in retirement. ■

Patrick Imbeau worked for Federal Retirees for nearly 12 years. He is now a pensions and disability insurance officer at the Public Service Alliance of Canada.





Language barriers causing negative health outcomes

A Senate report exposes the failures of the Canadian system to provide its citizens with health care in both official languages.

BY JENNIFER CAMPBELL

Canadians without access to health services in their official language of choice risk suffering negative health outcomes. That is the finding of the Senate Committee on Official Languages, which investigated whether the federal government was doing enough to protect the language rights of Canadians in health-care services.

The committee heard from 121 witnesses and received 36 submissions over a period of 18 months.

In its testimony, Société Santé en français officials reported that “a senior in Prince Edward Island with dementia went for weeks without speaking to anyone and was perceived as difficult until she was spoken to in French.”

“Help us not to die in English,” said Réseau Santé Nouvelle-Écosse in its testimony.

“The importance of providing health-care services in one’s own language cannot be overstated. Language barriers can lead to misunderstandings, misdiagnoses, poorer adherence to treatment plans and ultimately poorer health outcomes for individuals from minority language communities,”

José François, Manitoba’s provincial chief medical officer, told the committee.

After hearing the testimony, the senators produced a report, titled “Breaking Down Language Barriers in Health Care,” that makes 14 recommendations aimed at reducing language barriers in health care. Among others, it recommends that the federal government review the *Canada Health Act* to ensure health investments adhere to the principles of the *Official Languages Act* and support health-care services for language minority communities. It also suggests defining language clauses in the *Official Languages Act* and enhancing funding for community organizations to encourage collaboration between such organizations and health partners.

“All the recommendations they’re making are important,” says Shirley MacLean, commissioner of official languages for New Brunswick, Canada’s only bilingual province. “When it comes to health care, it’s certainly important in our view to ensure that when funding agreements are made [between the federal and provincial governments] that there are clauses that refer to official languages.”

MacLean says getting services in the French language in health care has always been a challenge in New Brunswick and technological advances are inadvertently exacerbating that.

“We have virtual care, we have AI and we have online platforms that we’re accessing our medical records on,” MacLean says. “And when the government is developing these platforms or modifying them from perhaps a national program to New Brunswick so that it can be in bilingual format, we’re seeing problems. We’re [receiving] significant complaints with respect to those platforms not being equal for both official linguistic communities.”

She says even when services in person are provided in either language, the provincial MyHealth platform, which makes, for example, blood work results viewable to patients, doesn’t always offer the results in the language of the patient’s choice.

For her part, Kelly Burke, Canada’s commissioner of official languages, said in a statement that she “welcomes the Senate committee’s report and its recommendations.

“The report highlights the real impacts of language barriers on the quality and safety of health care for members of official language minority communities, and its recommendations focus on reducing these barriers.

“Receiving health-care services in the official language of one’s choice is a matter of respect and safety for all Canadians.”

Burke added that access to health services in the minority language is of paramount importance to Canada’s official language minority communities.

“There are very few times when understanding and being understood is as critical as when a patient communicates with medical staff about their health,” she wrote. ■

A New Brunswick native, **Jennifer Campbell** is the editor of *Sage* and *Sage60*.

Veterans incensed by budget clauses

The budget invested in Veterans Affairs Canada's benefit processing, but failed to correct a wrong that has and will continue to cost some veterans. **BY MICK GZOWSKI**

Buried within legislation to implement Prime Minister Mark Carney's first budget, there are three clauses that have incensed some veterans. Bill C-15, the *Budget 2025 Implementation Act*, received royal assent on March 26, 2026. It's now law.

On a positive note, the budget invested in Veterans Affairs Canada's benefit processing and put money into modernizing operations and IT systems. Demand for disability benefits continues to grow. But buried within the implementation act's pages are clauses 373 to 375, which are costing some disabled RCMP and Canadian Armed Forces veterans, most of them seniors who were injured serving their country, thousands of dollars.

What's at issue is the way benefits are calculated for veterans in long-term care, and the government trying to fix a mistake it made decades ago.

For years, Ottawa improperly calculated the maximum amount a veteran in long-term care must pay for meals and accommodation an error that likely affected thousands of veterans.

Those payments were calculated using the cheapest rates for room and board in the least-expensive province. But their definition of "province" excluded territories in their calculation, skewing the formula and making veterans pay more out of pocket.

When veterans discovered the anomaly, they raised their concerns, asking for a correction. Bill C-15 amended the law to exclude the territories in the definition of a province. But it also made the change retroactive

to 1998. Retroactive legislation would effectively avoid compensating those seniors and disabled veterans for past overcharges.

In her testimony to the Standing Committee on Finance on Feb. 5, 2026, Veterans ombud Nishika Jardine was critical.

"I am not disputing the clarification that government is seeking to make, but rather pointing out that making it retroactive for more than 30 years is not only unprecedented, but patently unfair," Jardine testified.

She added that Veterans Affairs should not have excluded the territories in the definition at the expense of elderly and disabled veterans.

"Veterans Affairs is charged with delivering benefits and programs to a unique community of Canadians who value trust and truth as the high-watermark of service," Jardine wrote in a statement. "After we have served Canada by putting mission before self, we expect that Veterans Affairs will behave with the utmost integrity and commitment to our well-being."

Some veterans joined in a class-action suit to challenge the government's incorrect benefits calculation. In December, the court granted Canada's request to adjourn the class action pending the outcome of Bill C-15, which was ultimately made into law.

Malcolm Ruby of Gowling WLG was counsel for the plaintiff and said retroactive legislation such as that the government used is rare and sends a poor signal in a time where there is a major recruitment push going on.

"Failure to compensate disabled



Veterans ombud Nishika Jardine says the government's wanting to clarify veterans benefits was understandable but making it retroactive to 30 years is "patently unfair." Photo: Doug Crawford

veterans according to law is a bad signal to send to potential recruits who rely heavily on the government to compensate them properly if they become injured or disabled during their service to Canada," Ruby says.

He says the plaintiffs are considering a constitutional challenge to the retroactive legislation under the Charter of Rights.

At the April Liberal party convention, members considered Resolution 33, a Social Covenant with Veterans. It promises to "live up to our country's sacred obligation to care for veterans and their families throughout their lives by allowing them to maintain a quality of life that is worthy of the sacrifices that they have made for Canada."

Ruby doesn't see the government's aforementioned dealings with disabled veterans as working within "the letter nor spirit of this 'sacred obligation.'" ■

Quebec-based writer **Mick Gzowski** covers veterans issues for *Sage*.

Preludes to public service

Stephen Parker spent 25 years at the CRTC before returning to his first love — music.

BY PETER SIMPSON

Disco drove Stephen Parker to work for the federal government, where he stayed for 25 years.

“When disco came in, a lot of the live scene kind of disappeared,” says Parker, who had been performing live around Ottawa and touring when dance clubs sashayed into the scene. “I was doing sort of the folky singer-songwriter thing, and a lot of the small coffee houses closed down.

He applied for a federal job and was soon hired at the CRTC, in the radio directorate. “I spent the next 25 years there.”

His first task was monitoring radio stations for compliance with new Canadian content regulations, and later he analyzed applications for new radio stations.

His last years at CRTC were as a senior radio directorate application and radio policy analyst, and he also worked to create new policies, such as “emerging artist” regulations for new Canadian artists on radio.

“The work was extremely interesting,” he says, “but I got the itch to get back into the private sector music business.”

Music had been part of his life since he was 10. In the early 1970s, he toured with the Canadian rock band Brighton Rock (not the later 1980s’ band of the same name). Tired of touring, he went to Humber College and graduated with a degree in music composition and theory, with minors in orchestration and arranging. He returned to Ottawa and



Stephen Parker worked for the CRTC for 25 years and had a career in music before and after his time with the federal government. Photo: Christiane D’Aoust

“started wearing the entrepreneurial hat again. I started a production company, Parker Libby Productions, and I produced a number of records. We produced a radio documentary for CHEZ-FM called *Capital Roots*, a five-part history of the Ottawa rock scene from about 1958 to ‘72.”

Upon retirement in 2010, he and wife Christiane D’Aoust “got tired of the city” and moved to L’Ange-Gardien, Que., where, as his website says, he “continues to find inspiration in the serene surroundings.”

He started another company and produced a syndicated radio show on Canadian country music, which in 2015 won a Canadian Country Music Association award for best radio/TV special. He then threw himself back into playing and composing and that’s what he does now.

He also launched PSP records, where he can release his own recordings and those of other Canadian classical or jazz artists. He heaps praise onto one signing — namely, Mark Ferguson, the jazz pianist and composer (and lecturer at Carleton and McGill universities). “We’re putting him in for a Juno Award. He’s an incredible player.”

Parker has a recording of his own preludes on his website, and plans a CD of his new piano works in the fall.

He enjoys taking a break to reminisce about his Ottawa performance days. He never played the legendary folk club Le Hibou, but he had a part-time job there that led to meetings with famous musicians, such as Sonny Terry and Brownie McGhee.

Today he lives surrounded by forest with his wife, D’Aoust — “a pretty good piano player herself” — and their dog, a Siberian husky-Malamute cross named Gamay.

D’Aoust and he had lived together for “I don’t know how many years,” and every year on their relationship anniversary he’d ask her to get married and she would demur. And then, “I think in 2000, I said, ‘Hell, Chris, let’s get married.’ I was doing the dishes at the time. She said, ‘OK,’ and I dropped a plate into the sink and broke it.”

Visit phillipstephenparker.com to hear his music and see his studio. The Mark Ferguson Quartet plays Ottawa Jazzfest June 25. ■

Peter Simpson has covered the Ottawa music scene for more than two decades.

It's time to travel

After several years of dedicated volunteer work for Federal Retirees, national board member Connie Kehler plans to travel more when she steps down in June. **BY CHARLES ENMAN**

When Connie Kehler steps down from Federal Retirees' national board in June, the association will lose someone who has always sought to make a contribution wherever she has found herself.

"Friends, family, people have always meant a lot to me," Kehler says. "Perhaps that was why I worked for so many years in [human resources]. It was a natural fit."

Kehler has a resumé that is filled with achievement and, in its way, startlingly simple. At age 17, in 1981, she started working for the federal government in Winnipeg. She began in a clerical position at the Department of National Revenue (now known as the Canada Revenue Agency), and worked there without interruption until her retirement in 2018.

"Getting that first government job

was plain dumb luck," she recalls. "I was only 17, had lost a job, and was on [employment insurance], when the unemployment people told me about a job opening in the government. I applied, got tested and soon I was working as a clerical [member] in the tax centre in Winnipeg."

She knew immediately that this department would be a good place for her to develop as a civil servant. The career opportunities were abundant, and there were lots of training programs to round out her skills. "I could say I grew up in the tax centre," she says now.

Her career took a brief turn in 1988, when she began five years of work at what was then called Health and Welfare Canada, finishing as a unit manager and project team leader in resourcing and development. She then returned to

the Department of National Revenue, working in human resources (HR), which was her dominant area for the remainder of her career.

"HR was always good to me," she says. "It was a good career base. I really liked the people I worked with. And I think the human values that are important in HR really helped me grow as a person."

Always on the clever side, her early start, at age 17, with the government was only possible because she had skipped a grade in school. And when she took two courses in management and business administration at Athabasca University from 2003 to 2005, she had GPAs of 3.9 and 4.0, even while continuing full-time work and raising a family.

Kehler has been a member of Federal Retirees since 2015, when she joined in part so she could benefit from cheap travel insurance. In 2018, she joined the Winnipeg & District branch as a director at large, responsible for social media and website updates. Late in 2020, she was elected to the national board, where she's enjoyed the work even while believing it might be time to step back.

"I've met such wonderful people on the board and I'm happy to report I've developed some real friendships there. They have such diversity of knowledge and background, and I've enjoyed every minute of the work — and I will miss the energy of our discussions."

Why go then?

She says she and her husband, Greg Gozda, want to spend time with family and travel extensively while they still easily can. (The family has a decided feminine cast, with four daughters, two granddaughters, and even a female dog, she says.)

They're planning trips to Mexico, long a favourite family destination, as well as to more far-flung places, including Cambodia, Laos, Vietnam and Thailand.

"We'll be travelling a lot, but we won't forget where home is." ■



Connie Kehler has served on the national board of Federal Retirees for the past six years. Now, she says, it's time to travel with her husband, Gord Gozda. Photo: Dave Chan

Charles Enman is an Ottawa-based Alberta-born writer.

National Public Service Week
June 14 to 20, 2026

PAST & PRESENT



**your
service
matters**

**Thank you to those who built our nation's
legacy — and to those shaping its future.**

Visit federalretirees.ca to learn more about
the National Association of Federal Retirees.



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

The latest news

Gulf War illness recognized



Photo: Royal Canadian Navy

The 35th anniversary of the end of the First Gulf War, an important milestone in Canada's military history, occurred in February 2026.

Canada's contribution — Operation Friction — involved more than 4,000 members of the Canadian Armed Forces serving across land, air and sea. Equally important were the families and loved ones who supported those deployed — providing strength at home. The Gulf War also marked the first time Canadian women served in combat roles.

The unique environmental and operational conditions of this deployment exposed veterans to factors that have since been linked to a complex, hard-to-define illness known as Gulf War Illness.

The term "Gulf War Syndrome" (GWS) has been used historically by veterans, with Veterans Affairs Canada (VAC) previously recognizing this chronic health condition under the clinical terminology of Chronic Multisymptom Illness (CMI) with claims reviewed on a case-by-case basis.

In December 2025, the Government of Canada formally recognized Gulf War

2026 PSHCP and PDSP rates

New contribution rates for the Public Service Health Care Plan (PSHCP) and changes to the eligibility requirements for the Pensioners' Dental Service Plan (PDSP) came into effect April 1, 2026. As contributions were owed one month in advance, the new rates were reflected on retired members' March 2026 pension payments for April 2026 coverage.

PSHCP

Retired member monthly contribution rates: supplementary coverage

SINGLE RATES

Type of coverage	EHP	HP	TOTAL
Hospital Level I	\$76.32	\$0.00	\$76.32
Hospital Level II	\$76.32	\$8.40	\$84.72
Hospital Level III	\$76.32	\$23.22	\$99.54

FAMILY RATES

Type of coverage	EHP	HP	TOTAL
Hospital Level I	\$169.12	\$0.00	\$169.12
Hospital Level II	\$169.12	\$12.14	\$181.26
Hospital Level III	\$169.12	\$29.37	\$198.49

Illness for disability benefit applications. As part of this policy update, VAC has introduced a streamlined adjudication process for Persian Gulf War Veterans.

Visit VAC's bit.ly/42trgws for more information about benefits.

PDSP eligibility changes

Effective April 1, 2026, to be eligible for coverage under the Pensioners' Dental Services Plan (PDSP), retiring individuals

Retired member monthly contribution rates: relief provision

SINGLE RATES

Type of coverage	EHP	HP	TOTAL
Hospital Level I	\$38.16	\$0.00	\$38.16
Hospital Level II	\$38.16	\$8.40	\$46.56
Hospital Level III	\$38.16	\$23.22	\$61.38

FAMILY RATES

Type of coverage	EHP	HP	TOTAL
Hospital Level I	\$84.56	\$0.00	\$84.56
Hospital Level II	\$84.56	\$12.14	\$96.70
Hospital Level III	\$84.56	\$29.37	\$113.93

EHP – Extended Health Provision

HP – Health Provision

PDSP

Monthly rate

Category I	\$22.57
Category II	\$46.57
Category III	\$59.01

For more information on PSHCP rates, visit bit.ly/4cZEMwJ. For information on PDSP rates, see bit.ly/41YvYSU.

of the federal public service must be in receipt of an ongoing monthly public service pension, based on a minimum of six years of cumulative pensionable service.

This change was announced in Budget 2025 and aligns the PDSP eligibility period with that of retired members in the Public Service Health Care Plan (PSHCP).

The new requirement does not affect

members who joined the PDSP before April 1, 2026, or Canadian federal public servants who retired before April 1, 2026 (even if they are not currently PDSP members.)

Note: The six-year cumulative service eligibility requirement will apply should an individual become re-employed in the public service. In such cases, pensionable service credited prior to the individual's first retirement will be added to the pensionable service accrued before their second retirement. Previous enrolment will not guarantee future eligibility. Some conditions apply. See bit.ly/4e2GDDc for more details.

Belair bucks for students

The 2026 belairdirect Scholarship Program is now open! belairdirect is proud to offer 50 scholarship opportunities, valued at \$1,000 each, to eligible applicants such as children and grandchildren of members. The deadline to apply is June 30, 2026. Visit belairdirect.com/scholarship to learn more about this exciting opportunity.

Rest in peace, Burd Sisler



Photo: Bob Tymczynszyn, St. Catharines Standard

Burdett (Burd) Sisler was Canada's oldest living man and one of the world's oldest Second World War veterans until his death on April 4, 2026, fewer than two weeks before his 111th birthday.

Sisler was born in 1915 in Fort Erie, Ont., and raised in Toronto. He served in the Second World War as a radar technician with the Canadian Armed Forces. Following the war, he worked for the Canada Border Services Agency for three decades. He was a long-time member of Federal Retirees.

"Mr. Sisler, who received the King Charles III Coronation Medal, was a member of the generation that shaped modern Canada," Gov. Gen. Mary Simon wrote. "He witnessed profound moments in history while embodying the values of service and perseverance that continue to inspire us all."

Hats off to public servants

National Public Service Week takes place June 14 to 20. We salute those who deliver the programs and services that support the work of the federal government and the needs of Canadians in their day-to-day lives.

We would also like to thank our members for their commitment and contributions to public service excellence.

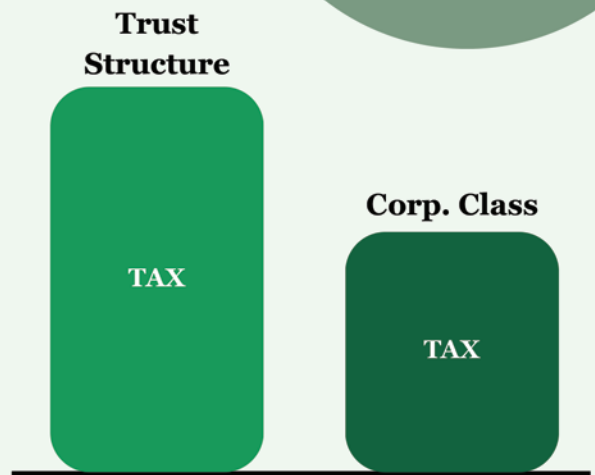
At the National Association of Federal Retirees, we know that public service doesn't end with retirement. Many of our members gave decades of their careers to serving Canadians and continue to give back through volunteerism, advocacy and community leadership. ■



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Your branch in brief

For the latest news, updates and office hours, watch for emails from your branch, visit its website, phone or check the inserted report if available. To add your email to our lists, visit federalretirees.ca/email-capture. Or, contact our member services team at (613) 745-2559, ext. 300, or toll-free at 1-855-304-4700.

British Columbia

BC01 CENTRAL FRASER VALLEY

P.O. Box 2202 Station A
Abbotsford, B.C. V2T 3X8
(604) 312-8598
federalretirees.ca/centralfraservalley
centralfraservalley@federalretirees.ca

BC02 CHILLIWACK

P.O. Box 463
Chilliwack, B.C. V2P 6J7
federalretirees.ca/chilliwack
chilliwack@federalretirees.ca



BC03 DUNCAN AND DISTRICT

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

Branch summer event: July, Salt Spring Island, details/cost TBP by email/phone



BC04 FRASER VALLEY WEST

P.O. Box 75022, RPO White Rock
Surrey, B.C. V4A 0B1
(604) 753-7845 (RSVP)
federalretirees.ca/fraservalleywest
nafrcb04@gmail.com (RSVP)

Summer general meeting and barbecue: July 8, Peace Arch Park, Surrey — \$25   **RSVP**

BC05 MID-ISLAND AND PACIFIC RIM

P.O. Box 485
Lantzville, B.C. V0R 2H0
(250) 754-4031
federalretirees-midisland.ca
mid-island@federalretirees.ca (RSVP)

RCMP fraud information session: Aug. 26, 1:30 p.m., Nanoose Library Centre and Event Hall, 2489 Nanoose Rd., Nanoose Bay —   **+1 RSVP**

Volunteers wanted: secretary, webmaster

BC06 NORTH ISLAND-JOHN FINN

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



BC07 CENTRAL OKANAGAN

P.O. Box 20186 RPO Towne Centre
Kelowna, B.C. V1Y 9H2
(250) 712-6213
federalretirees.ca/centralokanagan
centralokanagan@federalretirees.ca

BC08 VANCOUVER AND YUKON

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

Luncheon and recruitment event Estate planning — beyond the will:



July 15, 10:15 a.m. to 2 p.m., Italian Cultural Centre, 3075 Slocan St., Vancouver —   **RSVP**

Volunteers wanted: office assistants

BC09 VICTORIA-FRED WHITEHOUSE

P.O. Box 2332
Sidney, B.C. V8L 3W6
(250) 385-3393
victoriafredwhitehouse@federalretirees.ca

General meeting: Sept. 8, 10 a.m., venue to be determined —  

General meeting: Dec. 8, 10 a.m., Craigflower Community Centre —  

Volunteers wanted: board directors

BC10 SOUTH OKANAGAN

696 Main St., Penticton, B.C. V2A 5C8
(250) 493-6799
s.okanagan@federalretirees.ca

BC11 OKANAGAN NORTH

5321 21 St., Vernon, B.C. V1T 9Y6
(250) 549-4152 (RSVP)
federalretirees.ca/northokanagan
okanagannorthbr11@federalretirees.ca

BC12 KAMLOOPS

P.O. Box 1397 Stn., Main
Kamloops, B.C. V2C 6L7
(250) 571-5007
kamloops@federalretirees.ca



BC13 KOOTENAY

3213 Fifth St. S.
Cranbrook, B.C. V1C 6L9
(250) 420-7856
federalretireeskootenay@gmail.com

BC15 PRINCE GEORGE

P.O. Box 2882 Stn., B
Prince George, B.C. V2N 4T7
federalretirees.ca/princegeorge
princegeorgebranch@federalretirees.ca

General meeting and recruitment

event: June 22, luncheon 12:45 p.m., Elder Citizen's Recreation Association, 1692-10th Ave, Prince George —  

Alberta

AB16 CALGARY AND DISTRICT

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

AB17 EDMONTON AND NORTHWEST TERRITORIES

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

AB18 SOUTHERN ALBERTA

Nord-Bridge Seniors Centre
1904 13 Ave. N.
Lethbridge, Alta. T1H 4W9
(403) 328-0801
naf18@shaw.ca

LEGEND

For detailed information, contact your branch.



— Food will be served.



— Guest speaker.



— There is a charge for members and guests. Dollar amounts presented indicate pricing.



— RSVP is required; deadline indicated by date. Contact the noted telephone number or email address.



— Guests and prospective members are welcome to attend this event.

AB19 RED DEER

c/o 126-4512 52 Ave.
Red Deer, Alta. T4N 7B9
(587) 877-1110
federalretirees.ca/reddeer
reddeer@federalretirees.ca

AB20 MEDICINE HAT AND DISTRICT

c/o 865 Shefford Rd.
Ottawa, Ont. K1J 1H9
1-855-304-4700
medicinehatbranch@federalretirees.ca

AB21 BATTLE RIVER

3620 Erickson Dr.
Camrose, Alta. T4V 3Y7
(780) 281-0323
battleriverab21@federalretirees.ca

Saskatchewan**SK22 NORTHWEST SASKATCHEWAN**

161 Riverbend Cres.
Battleford, Sask. S0M 0E0
(306) 441-1819
tbg@sasktel.net

SK23 MOOSE JAW

c/o Jeff Wall
267 Wellington Dr.
Moose Jaw, Sask. S6K 1C5
(306) 693-3848
mcwall@sasktel.net

SK24 REGINA AND AREA


112-2001 Cornwall St.
Regina, Sask. S4P 3X9
(306) 359-3762
regina@federalretirees.ca

SK25 SASKATOON AND AREA

P.O. Box 3063 Stn., Main
Saskatoon, Sask. S7K 3S9
(306) 270-7630
federalretirees.ca/saskatoon
saskatoon@federalretirees.ca

SK26 PRINCE ALBERT AND DISTRICT

P.O. Box 211
Candle Lake, Sask. S0J 3E0
(306) 314-5644
(306) 921-4449 (RSVP) (information)
gents@sasktel.net

Annual picnic: June 11, noon, Prince Albert Penitentiary —  **+1**

Manitoba**MB30 WESTERN MANITOBA**

c/o 311 Park Ave. E.
Brandon, Man. R7A 7A4
1-855-304-4700
federalretirees.ca/western-manitoba
westernmanitoba@federalretirees.ca

MB31 WINNIPEG AND DISTRICT

526-3336 Portage Ave.
Winnipeg, Man. R3K 2H9
(204) 989-2061
winnipeg@federalretirees.ca

MB32 CENTRAL MANITOBA

12 Radisson Ave.
Portage La Prairie, Man. R1N 1A9
(204) 856-0662
r1n1a9gj@gmail.com

MB91 EASTERN MANITOBA

P.O. Box 58
Pinawa, Man. R0E 1L0
(431) 276-6222
easternmanitoba@federalretirees.ca

Drop In Coffee House: June 23,
Beausejour

Ontario**ON33 ALGONQUIN VALLEY**

P.O. Box 1930
Deep River, Ont. K0J 1P0
(613) 735-4939 (president)
fsnaalgonquinvalley.com
avb.on33@gmail.com

ON34 PEEL-HALTON AND AREA

550 Kerr St.
P.O. Box 20015
Oakville, Ont. L6K 3Y7
1-855-304-4700
federalretirees.ca/peel-halton
nafrtreasureron34@gmail.com

ON35 HURONIA

80 Bradford St., Barrie, Ont. L4N 6S7
federalretirees.ca/huronia
huronia@federalretirees.ca

ON37 HAMILTON AND AREA

10 Ramsgate Dr.
Stoney Creek, Ont. L8G 3V5
(905) 906-8237
hamiltonarea@federalretirees.ca

ON38 KINGSTON AND DISTRICT

P.O. Box 1172
Kingston, Ont. K7L 4Y8
1-855-304-4700
federalretirees.ca/kingston
dvossfederalretireeskingston@gmail.com

ON39 KITCHENER-WATERLOO AND DISTRICT

c/o 865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(519) 742-9031
federalretirees.ca/kitchenerwaterloo
kitchenerwaterloo@federalretirees.ca

ON40 LONDON

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

ON41 NIAGARA PENINSULA

P.O. Box 235
Jordan Station, Ont. L0R 1S0
(289) 969-5414
nafrsecretaryniabranh41@outlook.com

ON43 OTTAWA, NUNAVUT AND INTERNATIONAL

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

ON44 PETERBOROUGH AND AREA

P.O. Box 2216 Stn., Main
Peterborough, Ont. K9J 7Y4
(705) 786-0222
jabrown471@outlook.com

ON45 QUINTE

1 Forin St.
Belleville, Ont. K8N 2H5
(613) 848-3254
quintebranch@federalretirees.ca

Christmas brunch and recruitment event: Nov. 14, Belleville Club — 

ON46 QUINTRENT

77 Campbell St.
Trenton, Ont. K8V 3A2
(613) 394-4633 (voicemail)
nafr46@bellnet.ca

LEGEND

For detailed information, contact your branch.



– Food will be served.



– Guest speaker.



– There is a charge for members and guests. Dollar amounts presented indicate pricing.

RSVP

– RSVP is required; deadline indicated by date. Contact the noted telephone number or email address.



– Guests and prospective members are welcome to attend this event.

ON47 TORONTO AND AREA

Westney Heights RP-PO Box 31053
Ajax, Ont. L1T 3V2
(266) 697-6011 (voicemail only)
torontobranch@federalretirees.ca
federalretirees.ca/en/branches/ontario/
toronto-area-branch

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

492 Gilbert Ave.
Lasalle, Ont. N9J 3M9
(519) 982-6963
windsorandareabranch@federalretirees.ca
danielhebert63@gmail.com (RSVP)

Recruitment BBQ: Sept. 11, noon to
3 p.m., Fogolar Furlan Club, RSVP, by Sept. 1
— 🍴 👤 +1 **RSVP**

Winter recruitment party: Dec. 9, noon
to 3 p.m., Fogolar Furlan Club. RSVP by
Nov. 29 — 🍴 👤 +1 **RSVP**

ON50 NEAR NORTH

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

ON52 ALGOMA

P.O. Box 167
Echo Bay, Ont. P0S 1C0
(705) 248-3301
lm.macdonald@sympatico.ca

ON53 OTTAWA VALLEY

P.O. Box 20012
Carleton Place, Ont. K7C 4K3
federalretirees.ca/ottawavalley
ottawavalley@federalretirees.ca

ON54 CORNWALL AND DISTRICT

P.O. Box 28
Long Sault, Ont. K0C 1P0
(343) 983-0505
federalretirees.cornwall@gmail.com
**Branch anniversary celebration/Fall
recruitment event:** Details TBD.
Volunteers wanted: for fall branch
anniversary celebration

ON55 YORK

R116-10225 Yonge St.
Richmond Hill, Ont. L4C 3B2
1-855-304-4700
federalretirees.ca/york
federalretirees.york@gmail.com

ON56 HURON NORTH

34 Highland Cres.
Capreol, Ont. P0M 1H0
(705) 618-9762
federalretirees.ca/huron
huronnorth56@gmail.com

Volunteers wanted: directors at large

Quebec

QC57 QUEBEC

162-660 57^e rue O.
Quebec, Que. G1H 7L8
1-866-661-4896
(418) 661-4896 (reservations)
(581) 703-9722 (Quebec breakfasts info)
(418) 833-2221 (Lévis breakfasts info)
golfdhrhc@gmail.com (golf info)
facebook.com/retraitesfederauxquebec
anrf@bellnet.ca

General information meetings: Gaspé,
June 3, 8:30 a.m. L'Âge d'or de Gaspé Hall,
75 boul. Gaspé. Matane. June 4, 9:30 a.m.,
Salle Communautaire de St-Ulric, 3070 av.
du Centenaire, Saint-Ulric — **RSVP**

**Beaumont St-Michel Summer Theatre
(What a Family!):** July 14, 8 p.m. Dinner
at Quai Resto Pub, Marina St-Michel,
5 p.m. — 🍴 **RSVP**

Golf: Tuesdays, 9:30 a.m., starting in May.
Club Royal Charbourg (golfdhrhc@gmail.com)

Quebec breakfasts: Last Wednesday
of the month, Le Pacini, 2013 boul.
Lebourgneuf, Québec — 🍴

Lévis breakfast: First Thursday of the
month, Délice Resto Lounge, 146 Route du
Président-Kennedy — 🍴

Saguenay-Lac-Saint-Jean Sub-Branch

La Baie breakfast: June 1, 9 a.m.,
Restaurant Lucerne, rue 1302 Bagot,
La Baie. Resumes in September. — 🍴

Alma breakfast: June 24, 9 a.m.,
Restaurant Pacini at Universel Hotel,
boul.1000 des Cascades, Alma. Resumes
in September. — 🍴

QC58 MONTREAL

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

Dancing, wave pool and photo booth:
June 4, 2 p.m., at Surf Oasis in the Quartier
DIX30 shopping centre, Brossard — **RSVP**
**Zoom videoconference –
Misinformation:** Sept. 9, 1:30 p.m.,
Marie-Eve Martel, journalist
**Montreal branch's 60th anniversary
events:** Visit www.anrfmontreal.ca

QC59 EASTERN TOWNSHIPS

1871 rue Galt O.
Sherbrooke, Que. J1K 1J5
(819) 829-1403
info@anrf-cantons.ca
anrf-cantons.ca

Monthly breakfast: June 9, 8:30 a.m.,
Resto Eggsquis, 3143 boul. Portland,
Sherbrooke — 🍴

QC60 OUTAOUAIS

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

QC61 MAURICIE

P.O. Box 1231
Shawinigan, Que. G9P 4E8
(819) 537-9295
(873) 664-5625 (info)
federalretirees.ca/mauricie
anrf.mauricie@gmail.com
anrf-mauricie.adhesion@outlook.fr
activites.anrf.mauricie@gmail.com (info)

Monthly breakfasts: June 10, 9 a.m.,
restaurant Maman Fournier, 3125 boul.
des Récollets, Trois-Rivières — 🍴

Monthly breakfast: Aug. 12, 9 a.m.,
Chez Auger Restaurant, 5e rue de la
Pointe, Shawinigan — 🍴

Monthly breakfast: Sept. 9, 9 a.m.,
restaurant Maman Fournier, 3125, boul.
des Récollets, Trois-Rivières — 🍴

QC93 HAUTE-YAMASKA

P.O. Box 25 RPO Bureau-Chef
Granby, Que. J2G 8E2
(450) 915-2311
haute-yamaska@retraitesfederaux.ca

LEGEND

For detailed information,
contact your branch.



— Food will
be served.



— Guest speaker.



— There is a charge for
members and guests.
Dollar amounts presented
indicate pricing.

RSVP – RSVP is required; deadline
indicated by date. Contact
the noted telephone
number or email address.

+1 – Guests and
prospective members
are welcome to
attend this event.

New Brunswick

NB62 FREDERICTON AND DISTRICT

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

NB63 MIRAMICHI

4470 Water St.
Miramichi, N.B. E1N 4L8
(506) 625-9931
smithrd@nb.sympatico.ca

NB64 SOUTH-EAST NB

281 St. George St.
P.O. Box 1768 Stn., Main
Moncton, N.B. E1C 9X6
(506) 855-8349
southeastnb@federalretirees.ca

NB65 FUNDY SHORES

P.O. Box 935 Stn., Main
Saint John, N.B. E2L 4E3
(506) 529-3164
federalretirees.ca/fundy
rossmx.56@gmail.com

NB67 UPPER VALLEY

4 Demerchant Lane
Hillandale, N.B. E7H 1X1
(506) 426-7335
uppervalleynb@gmail.com

NB68 CHALEUR REGION

6 Pine St.
Campbellton, N.B. E3N 3C3
(506) 759-9722
chaleur@federalretirees.ca

Nova Scotia

NS71 SOUTH SHORE

100 High St., P.O. Box 214
Bridgewater, N.S. B4V 1V9
1-855-304-4700
nafrns71pres@gmail.com

NS72 COLCHESTER-EAST HANTS

c/o 865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(902) 662-4082
(902) 986-8996
colchester-easthants@federalretirees.ca

NS73 NOVA SCOTIA CENTRAL

102-238A Brownlow Ave.
Dartmouth, N.S. B3B 2B4
(902) 463-1431
nafr73@outlook.com

NS75 WESTERN NOVA SCOTIA

P.O. 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) 304-2046
wheelhouse@seaside.ns.ca

NS78 CUMBERLAND

P.O. Box 303
Parrsboro, N.S. B0M 1S0
(902) 661-0613
snowshoe@ns.sympatico.ca

NS79 ORCHARD VALLEY

80 Carriageway Ct.
Wolfville, N.S. B4P 2N1
(902) 385-2729 (secretary)
nafrns79@hotmail.com

NS80 NORTH NOVA

P.O. Box 924 Stn., Main
New Glasgow, N.S. B2H 5K7
(902) 485-5119
margaret.thompson@bellaliant.net

Prince Edward Island

PE82 CHARLOTTETOWN

138 Richard Dr.
Charlottetown, P.E.I. C1A 8G7
1-855-304-4700
federalretireescharlottetown@gmail.com

Barbecue: July 7, noon to 2 p.m., Farm Centre, Charlottetown — **Free** 🍴

Member seminar and recruitment event: Oct. 15, 10 a.m. to 2 p.m., Jack Blanchard Hall, Charlottetown — 🍴

Christmas Gala Dinner: Nov. 24, 6 p.m. to 9 p.m., Jack Blanchard Hall, Charlottetown — \$ 🍴

PE83 SUMMERSIDE

39-102 Schoolhouse Lane
Stanley Bridge, P.E.I. C0A 1N0
(902) 214-0475
summersidepe83@gmail.com

Newfoundland and Labrador

NL85 WESTERN NEWFOUNDLAND AND LABRADOR

c/o Mike Ryan
5 Tamarack Ave.
Pasadena, N.L. A0L 1K0
(709) 686-5059
manthonyryan45@gmail.com

NL86 CENTRAL NEWFOUNDLAND

132A Bayview St.
Twillingate, N.L. A0G 4M0
(709) 884-2862
wlkjenkins@personainternet.com

NL87 AVALON-BURIN PENINSULA

P.O. Box 21124 RPO MacDonald Dr.
St. John's, N.L. A1A 5B2
(709) 769-6583
avalonburin@federalretirees.ca

General meeting: June 10, 11 a.m., Marystown. Venue to be determined —



LEGEND

For detailed information, contact your branch.



– Food will be served.



– Guest speaker.



– There is a charge for members and guests. Dollar amounts presented indicate pricing.

RSVP – RSVP is required; deadline indicated by date. Contact the noted telephone number or email address.



– Guests and prospective members are welcome to attend this event.

In memoriam

BC01 CENTRAL FRASER VALLEY

Neil Ferch
Don McKay
Leslie Reitsma

BC02 CHILLIWACK

Lena Fraser
Linda Ann Gauthier

BC03 DUNCAN AND DISTRICT

Vernon Mawhinney

BC04 FRASER VALLEY WEST

Bernie Grinstead
Glen (Rocky)
Rockwell

BC05 MID-ISLAND AND PACIFIC RIM

Reginald H. Bigham
Janet Croot
Debra Hartley
Maryann Humphries
David H. Johns
Ferdinando Luvisotto
Robert A. McDonald
Dianne Volk

BC06 NORTH ISLAND-JOHN FINN

Larry Briggs
Brian Culley
Robert Emmerson
Gerald Gallagher
John Hugh Hilchey
George E. Robinson

BC07 CENTRAL OKANAGAN

Albert E. Allen
Frances Allen
Eileen Ambrosi
Ronald Fairweather
Linda Hall
David G. Jones
Richard Marshinew
Bernice Powell
Mary Quarry
Ronald Whaley

BC09 VICTORIA-FRED WHITEHOUSE

Robert Bouck
Kenneth Creaser
W. Dancer
G. G. Frazer
Norma Goodwin
Lois Henderson
Josephine Higgins
Roy Johnson
Iona Kennedy
Edward Kochanuk
Lissen Lockwood
Dennis Madden
R.L. McClung
Kerry Muttersbach
Elizabeth Mary Pollard
Christopher Pratt
Edward Rankin
Dale Rix
Joy Tedford
Robert Russell
Ian Sherlock
Sheila Wild
Velma Wilson

BC11 OKANAGAN NORTH

Bruce Closter
George Murray

BC15 PRINCE GEORGE

Lawrence (Peter)
Walch

AB20 MEDICINE HAT AND DISTRICT

Madeleine Campbell
Daniel Genn
Donald Lonson
Nick Nimchuk
Rudolf Richter

SK25 SASKATOON AND AREA

Bob Atkinson
Veronica Cowell
Darlene Kouznitsoff
Dorothy Prpic

MB91 EASTERN MANITOBA

Bud Biddiscombe
Doug Blais
Lynn Ewing
Ray Karl
Jerry Martino
Jackie Snider
Sylvia Wilkins

ON33 ALGONQUIN VALLEY

Glenna MacKenzie
Anne Hall
Olwen Perry

ON37 HAMILTON AND AREA

Karen Bonnell
Betty Campbell
Ian B. Cowan
Ryan Cowan
Chris Ebel
Debbie Main
James F. Ryan
Barbara Weavers

ON39 KITCHENER-WATERLOO AND DISTRICT

William A. Verge
C.G. Wincombe
Jane Devries

ON41 NIAGARA PENINSULA

Burdett Sisler

ON43 OTTAWA, NUNAVUT AND INTERNATIONAL

Mildred Attree
Michel Gaumont
Ghislaine Perras
Therese Tremblay

ON46 QUINTRENT

Elisabeth Birch
Brian Chambers
Bev Ferguson
Dianne Foote
Kenneth Gardy
Mary Thow
William Vandervoort
Ina Walton

ON47 TORONTO AND AREA

Donald Milne

ON54 CORNWALL AND DISTRICT

Rolland Lauzon

ON55 YORK

John Robertson

QC57 QUEBEC

Roger Boudreau
Lucette Corbo
Nicole Gauvin
Jacques Lefebvre
Daniel Levesque
Gaston Morin
Louise Paulin
Louise Rioux
Jean Vallière

QC58 MONTREAL

Suzanne Beaulieu-Gingras
Michel Beland
R. Boisvert
Gilles Capistran
Jocelyne Chrétien
G. Dagenais
Masano Genest
Jean-Claude Jacob
Roger Jean
Michel Laporte
Denis Larouche
Francine Lehoux
Jules Lepine
Jacques Lessard
Jean-Claude Madore
Ghyslain Poirier
Jeannine Roussy-Dancause
Gilles Roy
Therese Vincelette
Irene A. Wallwork

QC61 MAURICIE

José Maria Carbajo
Micheline Lefebvre
René Rheault

NB64 SOUTH-EAST

Jennifer Johnston
Joan LeBlanc
Robert LeBlanc
Guy Poitras

NB65 FUNDY SHORES

James D. Martin

NB67 UPPER VALLEY

Gerald Greer

NS72 COLCHESTER-EAST HANTS

Robert Mills
Evelyn Borden

NS80 NORTH NOVA

Heather Manning



We all win when you double up

Did you know your spouse or partner is eligible for membership in Federal Retirees? Now is a better time than ever to contemplate the advantages of a double membership. With a double membership, you can strengthen our community and our advocacy efforts and extend all the benefits our association has to offer to your spouse or partner. And, if you convert your membership from single to double during our Mega Recruitment Drive, which launches in September, you'll be entered into draws for our valuable prizes, courtesy of sponsors Collette, belairdirect, IRIS, HearingLife and Red Wireless.

Access our preferred partners' services for terrific savings, too!

Join or renew your membership for \$58.80 per year for an individual or \$76.44 for a couple. That's a savings of \$41.16 over the cost of two singles. Plus, both partners qualify for all the benefits of membership — including belairdirect travel insurance (for those who belong to the Public Service Health Care Plan).

Joining is easy

If you're eligible for membership, your partner is, too. Partners and spouses can join whether they are retired or still working, and do not need to be eligible to collect a federal pension.

For more information, call our members services team toll free at 1-855-304-4700, ext. 300. They will be pleased to assist you.

Switch to DDS and save

Still paying your membership dues by cheque or credit card? Here's why switching to dues deducted at source is by far the best way to maintain your membership with Federal Retirees:

- It's quick, easy and can be done online or over the phone when renewing;
- With no more renewal notices, the Association economizes by saving paper and postage fees;
- There's no connection to the Phoenix pay system, so there are no associated complications;

- Fees are just \$4.90 deducted monthly for a single membership and \$6.37 for a double;
- Receive three months of membership free simply by switching;
- You can cancel or change your method of payment at any time.

For questions or assistance in making the switch, contact our recruitment and member services team at service@federalretirees.ca or toll-free 1-855-304-4700, ext. 300. They will 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.

2026 membership fees

	YEAR	MONTH
Single	\$58.80	\$4.90
Double	\$76.44	\$6.37

How to sign up?

1. Visit federalretirees.ca and click on "Join us".
2. Call our membership team toll free at 1-855-304-4700, ext. 300 or in Ottawa at (613) 745-2559.

Moving?

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**.

I care
I give
It matters

J'y crois
Je donne
C'est important



THE SPIRIT OF SERVICE CONTINUES TO GROW

Across the country, retired federal employees continue to support their communities through the GCWCC. Last year alone, retirees like you contributed more than \$4 million to organizations working on the front lines — improving access to life-saving healthcare, supporting families and caregivers, and helping people find safe and stable housing.

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Ottawa ON K1K 2C5



By Phone

at 1-877-379-6070



Online

at uwceo.ca/GCWCC/Retirees
or scan the QR code above



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