

WINTER 2020  
PRICE: \$4.95

COVID voting: N.B.,  
B.C. and Saskatchewan  
mask up. PAGE 12

Downsizing: Does a condo  
make sense for you? PAGE 16



National Association  
of Federal Retirees  
Association nationale  
des retraités fédéraux

# SAGE

**SAGE IS THE VOICE OF FEDERAL RETIREES**



## ISOBEL MACKENZIE: HOME-CARE CHAMPION





B.C. seniors advocate pushes  
for national standards in  
long-term care.

PAGE 6



# Always by your side

As we all adapt to the changes necessary due to COVID-19, car and home insurance should be the last thing you have to worry about. That's why we can depend on our friends at Johnson Insurance to help make things easier with great savings and benefits, caring and compassionate service, plus:

-  Save up to 20% when you bundle home and car insurance\*
-  First car accident forgiveness
-  AIR MILES® Reward Miles‡
-  24 hour emergency claims service



National Association of Federal Retirees  
**PREFERRED PARTNER**

## PREFERRED RATES

FOR  
NATIONAL ASSOCIATION  
OF FEDERAL RETIREES  
MEMBERS

**1.855.428.8744**  
[Johnson.ca/savings](https://johnson.ca/savings)

Mention group code **FS**  
for your preferred rates.



Johnson Insurance is a proud sponsor of the Grand Prize of the Mega Recruitment Drive!

Call for a quote & be entered for a chance to

**WIN**  
**A \$20,000 CASH PRIZE!\***

Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. Home and car policies primarily underwritten, and claims handled, by Unifund Assurance Company ("UAC"). Described coverage and benefits applicable only to policies underwritten by UAC. Car insurance not available in BC, SK or MB. Home and car insurance not available in NU. JI and UAC share common ownership. Eligibility requirements, limitations, exclusions, additional costs and/or restrictions may apply, and/or may vary by province or territory. \*Bundled savings applied to home (building and contents) insurance policies where home and car policies are underwritten by UAC. †AIR MILES® Reward Miles awarded only on regular home and car insurance policies underwritten by UAC. At the time the premium is paid, one (1) Mile is awarded for each \$20 in premium (including taxes). Miles are not available in SK or MB. ®TM Trademarks of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and JI (for UAC). ‡NO PURCHASE NECESSARY. Open May 1, 2020 – April 30, 2021 to legal residents of Canada (excluding NU) who have reached the age of majority in their jurisdiction of residence and are a member of a recognized group of JI (excluding members of any group in the health care sector) with whom JI has an insurance agreement. One (1) available prize consisting of CAD \$20,000. Conditions and/or restrictions may be imposed. Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: [johnson.ca/cash2020](https://johnson.ca/cash2020) FS.2020.10.HC.E / ID Code: FS. †Further details to come, please visit <https://www.federalretirees.ca/en/joining-us/mega-recruitment-drive> for updates.

# PROTECTING PENSION PLANS WHILE MOVING FORWARD

## JEAN-GUY SOULIÈRE

As we enter the holiday season, we all know how different this year will be. I hope I will be able to write a more “normal” holiday greeting next year. By staying safe and healthy and by practising the safety protocols, we are paving the road to our successful recovery. I am proud to be a member of Federal Retirees because our Association has been a model organization that has based its decisions on the safety and health of its members and has communicated factual and necessary information to members in a timely manner.

I want to devote my message to bringing you up to date on where the Association is, how it will emerge from the pandemic and our road to Federal Retirees 2030. Our Association is in good shape. From a governance point of view, the board of directors has been meeting monthly by Zoom. We have approached our actions with due diligence and we continue to make our decisions based on the health and safety of our volunteers and members. We had to postpone our great face-to-face annual members meeting (AMM) in June, but we did have a successful virtual AMM in early December, thereby meeting our legal requirements. We are in good shape financially, mostly due to reduced expenditures. And our national office staff has been outstanding in providing seamless services and support from home offices.

From an advocacy point of view, we've been active. Reach 338, which entails our volunteers meeting all 338 members of Parliament, is well under way. With the support of the advocacy staff and the CEO, I have met with numerous MPs of all political parties, including the minister of seniors and the president of the Treasury Board. The purpose of these meetings is to promulgate our positions on pensions, veterans issues

and health care, with emphasis on our recently announced position on long-term care and healthy aging. We organized a very successful online town hall meeting with the minister of seniors and her parliamentary assistant.

Other advocacy activities included participating in National Public Service Week, taking part in the opening of the Government of Canada workplace charitable campaign and assisting district directors in provinces that held provincial elections. From a communications point of view, the Association has never been so active in providing information to members through e-blasts, e-newsletters and the web, and our volunteers have been given all the necessary tools to conduct business in this different environment, including courses on how to conduct Zoom meetings. There have also been many training and information sessions. So, understandably, we should be proud of our Association.

Coming out of the pandemic, the board of directors has been focusing on two scenarios: the worst-case scenario, which would see many members not renewing because many joined because of MEDOC and, because of travel restrictions, might be



National Association of Federal Retirees  
president Jean-Guy Soulière.

avoiding travel. The more likely scenario is that most members will stay because they know there will be tremendous pressures on our pension plan and health-care benefits and Federal Retirees is their best insurance in protecting these benefits. Nevertheless, the board deals with realities, including losing some members, but we are launching many actions, including a mega-recruitment drive and other initiatives. We owe it to ourselves to keep Federal Retirees strong and vibrant and recruit new members. The board is also focusing on “moving forward” and Federal Retirees 2030. Our five-year strategic plan is a living document, adaptable to the changing environment, and our operational plan is also adjusted accordingly.

Our directions are clear and your board of directors and the staff of the national office are all navigating successfully through the pandemic and moving forward. For those who celebrate, may this very different Christmas be happy and memorable and please consider giving the gift of membership (details on page 46.) And to all our members, may this be a time to reflect on how fortunate we are to live in a wonderful, caring country. ■





# SAGE

SAGE IS THE VOICE OF FEDERAL RETIREES

**PUBLISHER**  
Andrew McGillivray, Director,  
Communications, Marketing and Recruitment

**EDITOR**  
Jennifer Campbell

**PUBLICATIONS MANAGER**  
Karen Ruttan

**EDITORIAL CO-ORDINATOR**  
Alex Charette

**CONTRIBUTORS**  
Holly Lake, Amy Baldry, Patrick Imbeau,  
Jean-Sébastien Côté, Gord Howard, Charles Enman,  
Patrick Langston, Laura Neilson Bonikowsky,  
Sayward Montague

**TRANSLATION SERVICES**  
Annie Bourret, Célyne Gagnon, Caroline Bernard,  
Sandra Pronovost, Lionel Raymond

**GRAPHIC DESIGN**  
The Blondes – Branding & Design

**PRINTING**  
Dollco Printing

**PUBLICATIONS EDITORIAL COMMITTEE**  
Roy Goodall, Rick Brick, Cynthia Foreman,  
James Nicholson, Megan Williams

Letters to the Editor or to contact the National  
Association of Federal Retirees:  
865 Shefford Road, Ottawa, ON K1J 1H9  
sage@federalretirees.ca

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

Return undeliverable copies to:  
National Association of Federal Retirees  
865 Shefford Road, Ottawa, ON K1J 1H9

For subscriptions or information on advertising  
in Sage, please contact 613.745.2559, ext. 300

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

All content in Sage magazine — including  
financial, medical and health-related opinions  
— is for information only and in no way  
replaces the advice of a professional.

**CONTENTS**

- 3 PRESIDENT'S MESSAGE**
- 5 DEAR SAGE**
- 6 A PUSH TOWARD HOME CARE IS COMING**  
Studies show people can live at home with the same degree of frailty as those in long-term care homes, says B.C. seniors advocate Isobel Mackenzie. **HOLLY LAKE**
- 12 VOTING IN THE TIME OF COVID**  
New Brunswick, British Columbia and Saskatchewan all had provincial elections this autumn. Here's how they protected their voters and their democracies. **JENNIFER CAMPBELL**
- 16 DREAMS OF DOWNSIZING**  
Some retirees decide that trading suburban life — with all its homeowner responsibility — for urban life, in which city parks become their backyards, makes sense for them. **PATRICK LANGSTON**
- 21 LONG-TERM CARE IN CRISIS**  
Residents have different rights across the country, so why are those rights routinely violated? **LAURA NEILSON BONIKOWSKY**
- 26 MANAGING YOUR HOME AWAY FROM HOME DURING COVID-19**

- 27 ADVOCACY IN ACTION**  
The year of COVID-19 has been an advocacy year like no other **AMY BALDRY**
- 28 HEALTH CHECK**  
Does profitability matter? **JEAN-SÉBASTIEN CÔTÉ**
- 30 FROM THE PENSION DESK**  
News you can use on the role COVID-19 could play in indexation. **PATRICK IMBEAU**
- 32 VETERANS CORNER**  
VAC must make sure all veterans are accounted for in its research. **SAYWARD MONTAGUE**
- 35 VOLUNTEERS WANTED**  
The National Association of Federal Retirees has many opportunities for volunteers.
- 36 A LONG, LONG RETIREMENT**  
Burd Sisler, a Second World War veteran and retired customs officer, has been retired longer than he worked. **GORD HOWARD**
- 37 A TIRELESS PENSION PROTECTOR**  
Ross Gillespie is a devoted volunteer. **CHARLES ENMAN**
- 38 THE LATEST NEWS**
- 41 YOUR BRANCH IN BRIEF**
- 45 IN MEMORIAM**

Cover photo: Adrian Lam



## DEAR SAGE

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

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

Or you can email us at  
[sage@federalretirees.ca](mailto:sage@federalretirees.ca)

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

Dear Sage,

I would like to congratulate the Federal Retirees on its work during the pandemic and its recent campaign for reforms in senior in-home care services and long-term care homes. I [emailed] my MP and MPPs, and received a reply the next day from my MP, Chandra Arya, of Nepean.

I recently retired after 30 years at the Competition Bureau of Canada and was

inspired by recent articles in Sage about retirees' volunteering experiences. Like them, I decided to say "yes" to volunteering opportunities when they arose.

My mother-in-law passed away in a long-term care home in April, though not directly due to COVID-19, but I know how hard it was for our family who could not visit her until her last day. I decided to [advocate] for care homes that feel more like a home, where residents, their families, staff and volunteers have greater say in the daily operations, which are more empathetic in the care provided. These exist in the U.S., Europe, and are being tried in some homes in Ontario. Less medication, fewer aggressive incidents, fewer hospital visits, less food waste and staff sick time are a few of the benefits.

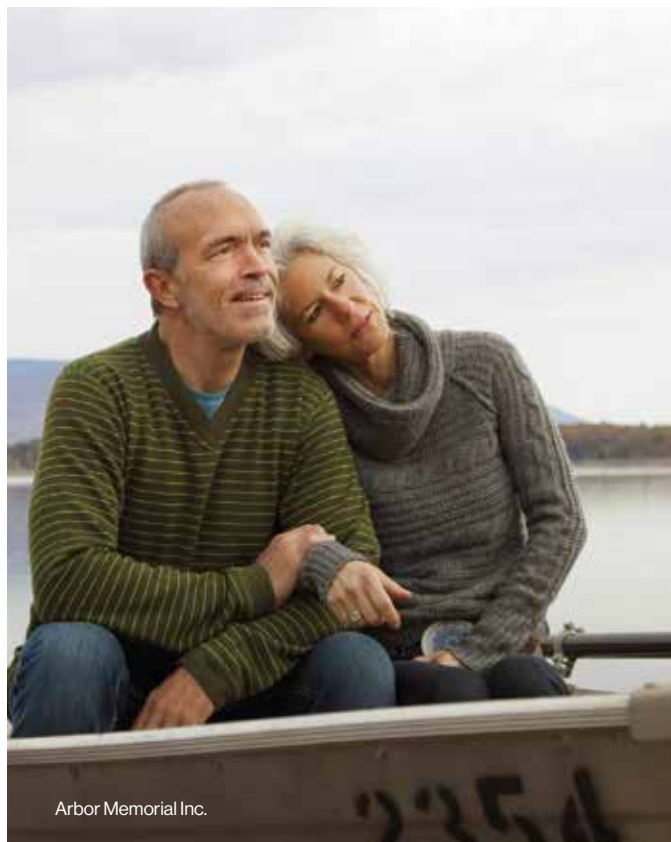
I would urge more Federal Retirees to get involved in reforming our long-term care system and to continue to write to politicians to advocate for a cultural change, #changeLTCnow.

William Bradley, Ottawa

Dear Sage,

After reading the negative comment and editor's remarks on MEDOC, I thought I should [share] my recent experiences. I filed a claim for a November 2019 trip and again for an April 2020 trip. MEDOC paid out both as submitted. The November one was my first experience with a claim. I called from my Toronto hotel, due to a 24-hour delay in my flight. I received a claim number immediately and instructions on filing my claim. Sure, the April claim took a while to process, but that was to be expected. On both my claims, I included all the necessary paperwork and receipts. This did take some work, but was worth it to ensure a smooth claim. MEDOC is a fantastic resource for members of NAFR. Nowhere can you get travel coverage like this. I remember when I first phoned about this coverage, I asked if the premiums were monthly. "No," they said, "annually." My response: "Sign me up!"

Sincerely,  
Shirley Canty, Winnipeg



Arbor Memorial Inc.

## National Association of Federal Retirees and Arbor Alliances

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

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

10%  
savings\*†

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

5%  
savings†

**PLUS! FREE Family Registry Estate Planner™**

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



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





# A PUSH TOWARD HOME CARE IS COMING

Studies show people can live at home with the same degree of frailty as those in long-term care homes, says B.C. seniors advocate Isobel Mackenzie.

HOLLY LAKE

Isobel Mackenzie has worked with and for seniors for more than 20 years. She's spent time in long-term care, home care and community services, but it's the time she's spent in living rooms, discussing care plans with families, that has most shaped her vision on how best to serve the oldest among us.

"I can remember one couple as if it were yesterday, and the degree to which they were just stumbling through," she says. "I was fussing and fretting over things I didn't think they were doing right, but it didn't matter. They were happy and getting the big things right, so who cares

if every once in a while they forgot to pay a bill? In the grand scheme of things, bills eventually got paid."

For others, whether it was the ability to get a glass of water in the kitchen, or opening the curtains in their home each

morning, their pride and dignity were very much wrapped up in doing those things for themselves. While some young and able-bodied might look at that and say "shoot me" if that ever becomes my life, Mackenzie says people will be surprised by what becomes meaningful as they age.

**PHOTO** Isobel Mackenzie has worked with seniors for the past 20 years and now, as British Columbia's seniors advocate, she is calling for better home-care services for seniors. Credit: Adrian Lam

## In search of a national seniors advocate

British Columbia’s seniors advocate, Isobel Mackenzie, is a bit of a rare breed in Canada. Since 2017, she has had a counterpart in Newfoundland and Labrador, Suzanne Brake, and in New Brunswick, Norman Bossé serves as an advocate for children, youth and seniors. There’s a push to create similar offices in Ontario and Manitoba, but with Alberta’s decision last year to phase out the role, for now, they are a party of three.



Suzanne Brake

Norman Bossé

Mackenzie says a network of provincial seniors advocates could drive the effective collaboration that child and youth advocates have achieved. Ideally, there would also be a national seniors advocate in the mix, who is not a minister reporting to the federal cabinet.

While her office does not have the statutory authority to tell health authorities or ministers what to do, its power is its ability to compel service providers and governments to share information and to speak directly to the public.

“I believe they need to know. The change is going to be driven by the public at the end of the day, so just give them the information.”

Currently, reams of data are collected from Canada’s home and long-term care populations, but there is no cohesiveness in analyzing it to better drive decisions.

“If you had a council of provincial seniors advocates, that’s a piece of work that could be done,” Mackenzie says. “And certainly if you had a national seniors advocate, you could start to look at these things from a national level. I think that would be very valuable.”

— Holly Lake

“Who are we to say what kind of quality of life that is? It’s up to the person experiencing it. We’ve got to respect that, as ultimately what everyone fears is a loss of autonomy.”

Mackenzie is British Columbia’s seniors advocate — the first to hold the position that was created in 2014, the first of its kind in Canada. Seeing the degree of frailty through which a person can still have a meaningful life at home, versus having to go into a care home, has formed the basis of her thinking.

“We all think we can be objective, but that objectivity is within a lens we view things through,” Mackenzie says. “For me nothing better illustrates that than how different people in the health-care system view the ability of a person to live independently. It’s viewed through a lens of risk and risk-tolerance. All of us have a different point on that risk scale that we’re

comfortable with for ourselves, and we project that onto others.”

Adult children do the same — they’re often terrified of risk, so when their parent has a fall, they move them into long-term care to keep them safe.

But given what has unfolded in care homes during the COVID-19 pandemic, Mackenzie anticipates there will be a shift away from them and a push to better allow people to age in place. She is tracking this in B.C. and expects to see a pattern by this time next year.

Mackenzie is passionate about making sure those who want to remain in their own home have every possible support. Robust clinical indicators and assessments show that people can live successfully at

Currently, every Canadian in every province has the ability to be in a publicly funded nursing home.



Credit: cpl Genevieve Beaulieu



home with the same degree of frailty as someone in a long-term care home.

“You absolutely can do it,” Mackenzie says.

At the highest degree of frailty, it does depend on personal resources, which is the public policy that needs to evolve. Currently, every Canadian in every province has the ability to be in a publicly funded nursing home. The cost is shared with the government by way of subsidy. She says we should be prepared to provide that same level of support to keep people at home, but “no province really does that successfully in a systemic way.”

If Mackenzie had her way, a senior anywhere in Canada could make a phone call, explain their situation, and instead of being handed a list of referrals to try and navigate themselves, they’d get a case manager — a single point of contact — to arrange everything they need, from care workers to grab bars, to facilitate aging in place. Their share of the cost would be based on what they’re able to pay.

After months of news stories about deaths in long-term care and seniors struggling to meet their needs while isolated at home, 2020 may finally mark a turning point.

“I think it’s a wake-up call to the vast majority of Canadians who have no personal connection to long-term care, but have an impression that in Canada we take care of our elderly, that there are these nice nursing homes people can go to if they need assistance,” Mackenzie says.

“If we look at the fault lines that have been revealed by COVID, there’s been a realization that life in long-term care may not be quite what people think it is.”

Ditto for seniors living in the community on very low incomes, who made ends meet by using the internet at the library and going to a seniors’ centre for a free lunch.

“When all those things were stopped for a long period of time, they were left



Credit: Alzheimer's Society of Canada

Mackenzie is shown with Mario Gregorio at an annual luncheon at the B.C. legislature. Gregorio is an advocate who aims to create awareness, reduce stigma and educate the public about dementia.

“If we look at the fault lines that have been revealed by COVID, there’s been a realization that life in long-term care may not be quite what people think it is.”

struggling. COVID didn’t create these issues, but it has revealed and exacerbated some of them.”

Instead of asking hard questions and looking at evidence about the reality of seniors’ care, Canadians have allowed themselves to be reassured by glossy brochures. While there have been calls for a national seniors’ strategy in recent years, Mackenzie says vision statements alone won’t foster change. What’s needed are concrete and measurable national standards, with accountability in place to meet and maintain them.

She was encouraged to see the federal government’s throne speech commitment to work with the provinces and territories

to create national standards for long-term care and take action to help people stay in their homes longer. While it’s fine to say everyone is entitled to live with dignity and have access to care, what does that actually mean? Whether it’s hours of care provided to residents in a care home or what basket of integral services people in the community are entitled to, to help them live at home, Mackenzie says spelling things out in standards is key. British Columbia started collecting and measuring data on care hours and had a standard to measure it against. Without that, she says there would be far less staffing in the province’s care homes than there is now.

She says the lack of standards is why members of the Canadian Armed Forces

“We won’t be able to change it overnight. It will probably take four or five years... but I think all the elements are there to start.”



Credit: Cpl. Genevieve Beaulieu

Members of the military were called in to hospitals in Montreal during the first wave of COVID. Here, Sgt. Martin Lapalme-Lavolette offers a hand to a resident.

were shocked by what they saw in the care homes they were sent in to support.

“They just couldn’t believe it because of where they come from and the standardized nature of their training.”

The standardization can start with titles. Although a nurse is a nurse in every province, a care aid in B.C. is called a personal support worker in Ontario. “In practical terms, we have to pay these people more and we need to respect it as a profession. That will be the catalyst for raising the standards because people will view it as a job that they can stay in for life because it produces a reasonable annual income.”

In addition to more money, Mackenzie is a proponent of introducing credentialing

at the provincial level by way of a national exam, which would bring uniformity to training and could incorporate training standards around personal protective equipment and infection control.

“We won’t be able to change it overnight. It will probably take four or five years...but I think all the elements are there to start,” she says. “Each province already has a regulatory college for its nurses. The federal government could give direction here and require each province to have a care aid registry.”

As part of further targeted measures for personal support workers and acknowledgement of their essential service in caring for vulnerable seniors, the throne speech mentioned a federal wage top-up for them.

There was also a vague commitment to increasing old age security once a senior turns 75, and boosting the Canada Pension Plan survivor’s benefit.

Mackenzie says a third of Canadian seniors are on the guaranteed income supplement, which is not an insignificant number of people.



Credit: Cpl. Genevieve Beaulieu

These members of the 2 Field Ambulance of Petawawa took part in Operation LASER, which entailed helping with medical care in Quebec long-term care homes.



The military members couldn’t believe what they saw in care homes because of the standardized nature of their training, Mackenzie says.

Credit: Cpl. Genevieve Beaulieu



“A lot of these decisions are made by people who see only the numbers on paper. They’re not actually touched by anyone who is struggling financially as a senior.”

“They’re toddling along on the brink,” she says. “They can hold it together with duct tape as long as nothing happens, but they’re one major bill away from disaster.”

Even with a boost in payments, some people will continue to get left behind, depending on their health status. While income is one side of the ledger, the other side is filled with expenses for everything from hearing aids and wheelchairs to dental

care and incontinence products. Those aren’t things people have a choice over, and their significant costs could effectively push someone into poverty. Right now, there’s no system that pays for them.

“A lot of these decisions are made by people who see only the numbers on paper. They’re not actually touched by anyone who is struggling financially as a senior,” Mackenzie says. “Providing more income to everybody isn’t going to address the inequity that exists. That is going to require us to look at what are the things we provide to people free of charge or income-tested, which is probably the more sustainable way of doing it.”

It’s not new ground. Recognizing medication needs would increase as people aged, every province collectively decided some time ago to offer drug coverage for people over 65.

“But there’s a whole other basket of things we need to think about,” Mackenzie says.

“Again, the role the federal government can play is around the standards and setting expectations around what they are going to extract in exchange for the money they give. No one likes to have the strings attached...but (a lack of them) is what’s leading us to this patchwork across the country.”

The body ages the same whether it’s in Corner Brook or Cranbrook, so the care, services and funding available to people should reflect that.

Mackenzie acknowledges these are tough policy decisions.

“But at the end of the day, Canadians have to look in the mirror and ask the question: To what extent am I going to financially support the last three years of a person’s life? What am I prepared to provide and to what degree is it universal?” ■

**Holly Lake** is an award-winning journalist based in Ottawa. She is currently studying law at the University of Ottawa.

## Is a new “forever home” on your wish list this year?

### Cash Back Refund

on your real estate purchases & sales when coordinated through the Federal Retirees program with RSG. Top Realtors across the country.

### Professionally Coordinated Moving Services

and often for less than estimated with top rated drivers and crews.

### Complimentary Bill Auditing

before you pay your moving bill.

### Friends & Family

recommend RSG so that your loved ones benefit too!



**1-866-865-5504**

[relocationservicesgroup.com/federalretirees](http://relocationservicesgroup.com/federalretirees)





A photograph of John Horgan, NDP Leader, speaking at a podium. He is wearing a dark blue suit, a light blue shirt, and a patterned tie. The podium has a sign that reads "John HORGAN". The background is blurred, showing a crowd of people.

# VOTING IN THE TIME OF COVID

New Brunswick, British Columbia and Saskatchewan all had provincial elections this autumn. Here's how they protected their voters and their democracies.

JENNIFER CAMPBELL

**PHOTO** NDP Leader John Horgan called an election in September, sending British Columbians who wanted to vote in person to the polls during a pandemic. Voters gave him a second term and a majority. Credit: REUTERS/Kevin Light

## A snap election, over the shortest possible period, during a global pandemic.

It sounds like a recipe for disaster and yet, a few weeks after it was all said and done, New Brunswick chief electoral officer Kim Poffenroth reported the country's first election in the time of COVID went well.

"Voter turnout was good and we had no cases of COVID as a result of voting, so I think that's the best we can hope for under the circumstances," says Poffenroth.

Provincial premier Blaine Higgs's call for an election in late August seemed like a knee-jerk move to capitalize on his performance in protecting the province from COVID-19 devastation and turn his minority government into a majority. But given that his government was already in a minority situation, Elections New Brunswick naturally wasn't caught completely off guard when the Sept. 14 election was called. In addition, the elections team already knew it would have to hold at least two provincial byelections over the autumn of 2020, when the second wave would no doubt hit, and, municipal elections, for which the provincial electoral office is also responsible, were postponed from May 2020 and have to be held by May 2021 at the latest.

"So, the whole team started thinking [back then] about what we were going to have to do differently; what measures were we going to have to put in place?" Poffenroth says. "When the call came, it wasn't so much concern about whether we were ready for an election in a pandemic, it was about whether we could execute in the time that we had. We had a 28-day election period, which is the shortest allowed by New Brunswick legislation."

In its goal to keep New Brunswickers safe in a pandemic, Elections New Brunswick had a few strategies: It encouraged voting by mail, a service that saw a tremendous surge; it offered all of the COVID-19 protection protocols at advance polls and on election day; it set up temporary polls in long-term care homes and hospital wards

and it offered daily voting at returning offices for the duration of the election.

Poffenroth was in touch with her counterparts in British Columbia and Saskatchewan before, during and after the New Brunswick election as those two provinces prepared for their own elections, which were to take place Oct. 24 and Oct. 26, respectively.

Anton Boegman, chief electoral officer for British Columbia, said his team's focus in the leadup to B.C.'s provincial election was "to create safe plans for in-person voting, as well as providing a range of accessible opportunities for voters while maintaining the overall integrity of the process." His budget was increased by \$5.7 million to put in new measures. Elections Saskatchewan was taking a similar approach.

### Voter experience

Fredericton voter Darrell Mesheau, a retired citizenship and immigration officer, said he had a good experience, both in voting and in scrutineering for his chosen party.

"In terms of running smoothly, a lot of people voted at the advance polls or at the returning offices; I've voted there the last two or three times," says Mesheau, a member of Federal Retirees. "Everything worked really well. One person said they felt safer voting than they do at the grocery store."

In the suburbs outside Saint John, Lorraine Scott, who is president of the Fundy Shores branch of Federal Retirees, had no issues, either.

"Everything worked really well. One person said they felt safer voting than they do at the grocery store."

"I live in the Kennebecasis Valley and we've had one case of COVID-19 and that was at the very beginning of the pandemic," says Scott, a Federal Retiree who worked for Service Canada in Saint John. "We went to the polling station, mask on. They asked about symptoms. You had to sanitize your hands. Everything was marked. The pen wasn't sanitized in between, but we sanitized our hands before and after. I wasn't worried."

In St. Louis-de-Kent, in northern New Brunswick, Federal Retirees member Barry Spencer said he decided to vote on election day to see how things were set up, having volunteered in elections over the past 25 years. His wife has Crohn's disease, so her immune system is compromised, but she chanced joining him as there were no cases in the province at the time.



New Brunswick Liberal Leader Kevin Vickers on the campaign trail in Fredericton. His caucus stands behind him, at an appropriate distance. Vickers lost his seat in the Sept. 14 election. PC incumbent Blaine Higgs won re-election and a majority.



## COVID chaos in the U.S.

Americans went to the polls at the height of the COVID-19 pandemic in their country. Long snake-like lineups — with voters spaced out six feet from each other — marked visits to advance polls and at polls on election day.

States took different approaches to health protocols, but generally, poll workers wore masks and were often positioned behind Plexiglas. They spaced out voting screens to allow for physical distancing.



Joe Biden wore a mask throughout the campaign.

Credit: Adam Schultz / Biden for President

Many — more than 46 million — voted by mail-in ballot and states each had their own rules about when the ballots must be received and how they would be counted. Wisconsin, a state that was too close to call on election night, had five times as many mail-in votes as it did in 2016. Florida, whose population skews older, making the state more vulnerable to the virus, saw 3.4 million residents vote by mail.

The pandemic didn't appear to keep Americans from voting as voter turnout hit records in some states. Preliminary numbers showed that 81 per cent of Minnesotans voted, while 75 per cent of Floridians cast ballots. The lowest turnout was in Alaska, estimated at 36 per cent.

Saskatchewan Lt.-Gov. Russ Mirasty signs the writ in September for the mandated election on Oct. 26. The Saskatchewan Party, under Premier Scott Moe, won a majority.



Credit: © 2020 Office of the Lieutenant Governor of Saskatchewan

## Poll workers who weren't behind Plexiglas wore masks and face shields and were given gloves if they wanted them.

"The organization and the speed and arrangements were far better than in previous years," says Spencer, who retired from Parks Canada after 37 years. "A lot of thought had gone into it. It was a very pleasant experience. We thought about voting by mail, but mainly because of my previous experience, I wanted to see how it worked."

### Vote by mail

More than half of those who voted in the New Brunswick election did so before election day and there was an upsurge in the number of mail-in ballots. A campaign with the slogan "Vote Early and Vote Safely" appears to have caught on. More than 13,000 vote-by-mail packages were issued and 7,000 of those were delivered by hand to residents of long-term care facilities.

"We had a significant increase in mail-in ballots," Poffenroth says. "We were



N.B. Progressive Conservative Premier Blaine Higgs

Credit: PC Party of N.B.

encouraging voters to take advantage of a number of early voting opportunities in order to flatten the election curve."

Normally, the province's 49 returning offices would receive a handful of mail-in ballots, which were mostly designed for people temporarily living outside the province. This time, every riding in the province reported receiving hundreds.

Poffenroth was especially pleased that they received mail-in ballots from some members of the Canadian Armed Forces stationed in Latvia. They made it back at the final hour — on election day.



In British Columbia, vote-by-mail is more established. In all, Elections B.C. received 670,000 requests for vote-by-mail packages.

“That’s a very significant number,” says B.C.’s Boegman. “But in British Columbia, voters are very familiar with vote-by-mail.”

Since 2002, there have been three provincewide referendums in B.C. — one in 2018, one in 2011 and one in 2002, the latter of which was entirely by mail.

Mail-in votes have to be received by 8 p.m. on election night and they are counted after election day. All have to be checked against the poll records to make sure a person didn’t vote twice.

“In the last election, we probably had 180,000 [mail-in] ballots to count,” Boegman says. “This time, we are close to 525,000. The initial count [on election night] is always a preliminary count [because of that.]”

Elections Saskatchewan had a huge increase in vote-by-mail interest. In the 2016 general election, it received 5,000 requests for vote-by-mail packages. This time, they mailed out 61,000 packages and received 55,000 back.

“That impacts the counting because we don’t count the mail-in votes until after election day,” says Tim Kydd, a spokesman for Elections Saskatchewan.

### Protection at polls

Elections New Brunswick put in all the protective measures it could at returning offices, advanced polls and polls on election day. All poll workers wore either face masks or face shields, and all voters were asked to bring a face mask with them. Disposable masks were also available. Voters were met by people controlling traffic flow and hand sanitizer was available at poll entry and exit points. Markings on the floor indicated which way to walk and where to stand.

“We had another person who was disinfecting high-touch surfaces and wiping down markers used for ballots,” Poffenroth says.

In total, pandemic precautions meant that the province had to hire 900 more people

to run the election. “Normally we have 4,500 poll workers and this year, we had 900 more,” she says. “So that was a 20-per-cent increase in employment.”

British Columbia had all the same protocols in place. Poll workers who weren’t behind Plexiglas wore masks and face shields and were given gloves if they wanted them. There was hand sanitizer on the way in and out of polling stations and voters were allowed to bring their own pencil or pen to mark their vote. Masks were also available for voters who didn’t bring one.

“I feel people received the information about early voting and were also comfortable with what we were doing to keep our workers and voters safe.”

B.C. doubled its complement of “information officers” to help voters through the process. In addition, voters no longer had to sign their name as a declaration in a voting log. Instead, they did the declaration orally.

In an effort to create more distancing at polls, Elections Saskatchewan jumped from approximately 800 voting locations across the province to 1,143 locations in 2020. That growth in numbers also meant it had to hire more poll workers. In addition, the prairie province had single-use pencils and a discard box behind the voting screen.

### Advance polls and returning office voting

New Brunswick didn’t increase the number of advance polls, but turnout at the ones it did hold was significantly higher than the previous election and officials will consider whether adding a day or two makes sense when they do their

post-election analysis. In 2018, slightly fewer than 88,000 voted over two advanced-poll days. That number was up to 131,000 in September 2020.

B.C. added one extra day of advance polls — from six days to seven. Since 2005, Boegman has seen a shift in voters’ preferences. Back then, 90 per cent voted on election day with five per cent voting in advance and the other five per cent at a returning office. But in the last election, 30 per cent voted in advance polls.

### Voter turnout

Poffenroth was pleased with the voter turnout in the New Brunswick election. In 2018, it was 66.4 per cent; in 2020, it was down slightly to 66.1.

“Given all of the circumstances, particularly around the pandemic, I’m very pleased from the perspective with the turnout,” she says. “I feel people received the information about early voting and were also comfortable with what we were doing to keep our workers and voters safe.”

Voter turnout in B.C. was down to an estimated 52.4 per cent from 61.18 per cent in the 2017 election. Saskatchewan saw a small increase — from 51 per cent in 2016 to 53 per cent in 2020.

### Adjustments for next time

Poffenroth says New Brunswick will hold its provincewide municipal elections in the spring when COVID is still a factor and she’ll monitor those before deciding what changes to entrench.

“Do we centralize the processing of mail-in ballots?” she speculates. “And keep the returning offices focused on the walk-ins?”

Normally, after an election, all chief returning officers and their assistants gather in Fredericton for a debrief, but with COVID, they won’t do that. Rather, they’ll do it remotely with field liaison officers. ■

**Jennifer Campbell** is the editor of *Sage*. She lives and works in Ottawa.







# DREAMS OF DOWNSIZING

Some retirees decide that trading suburban life — with all its homeowner responsibility — for urban life, in which city parks become their backyards, makes sense for them.

**PATRICK LANGSTON**

**PHOTO** Elida and Doug Raynor sold their large, single-family home and moved into a two-bedroom condo in Okotoks, outside of Calgary. Credit: Chris Bolln



Back in his suburban homeowner days, John Klassen had to use his car just to buy a litre of milk. No more. Klassen, who retired from what is now called Global Affairs Canada as an assistant deputy minister in 2005, and his wife, Bernice, a retired college teacher, now live in a comfortable, townhome-style condo in downtown Ottawa, with shops and services close by.

“We’re 10 minutes from the National Arts Centre and 20 from the ByWard Market,” he says. “If we didn’t have a cottage, we could easily live without a car.”

People such as the Klassens, who, in 2004, swapped their sprawling suburban home for a multi-level condo in a mature

downtown neighbourhood, love the simpler condo life.

“Retirement was coming, the kids were gone, the house was at the point where we’d have to put substantial money into it,” says Klassen. “[Moving] was a lifestyle decision.”

## Homework and soul-searching

Not every condo experience works out so well. Buyers can wind up in a building where units are rented as noisy Airbnbs. Condominium boards of directors, elected by unit owners to conduct the business affairs of the condo corporation, are not always responsive to other owners. Buyers sometimes realize, belatedly, that they really don’t like taking an elevator just to get outside, especially in COVID times, or that they can’t adopt a second dog.

So, homework is essential before signing on the dotted line.

“A condominium building is like a neighbourhood unto itself,” says Doug Herbert, a realtor with Royal LePage Team Realty in Ottawa. “You could have two buildings in the shadow of each other and two completely different experiences.”

And while he says almost all of his clients who make the condo switch end up happy, prospective buyers should not only check things such as the health of the condominium corporation’s reserve fund, which pays for major renovations and repairs, but also do some introspection.

Homework is essential before signing on the dotted line.

“It’s an adjustment no matter what,” Herbert says. “You have to take stock of your habits, age, lifestyle, friends. The neighbourhood is very important. They may want to stay close to their social circles where that bridge game on Sunday afternoons is only a five-minute walk.”

If you’re considering a condo, don’t leave it too late, he adds. He’s seen situations where people hang onto their single-family home long past the point where they



Credit: Chris Bohn

The Raynors traded their backyard for a balcony.

“Downsizing is about letting go.... The stuff you have represents your past. When you start letting go of some of that past, you move forward and open yourself to the future.”

can manage it comfortably. Instead of enjoying continued independence in a condo, they wind up going directly into a seniors' home.

### Enough with the maintenance

National Association of Federal Retirees members Elida and Doug Raynor didn't wait too long. The couple — she's retired from the employment counselling business, he's a retired regional manager with Public Works and Government Services Canada (now PSPC) — sold their large, single-family home and moved into a two-bedroom condo on the outskirts of Okotoks, a commuter community just south of Calgary, in early 2020.

“With the two of us rattling around inside it, it was too big. It was too ungainly for us,” says Elida, explaining her husband's poor health meant he was no longer able to do the work around their home that he'd always enjoyed.

They paid \$265,000 for their unit in a low-rise building, a little above average for a condo in the area.

She says she misses her gas range, but not shovelling snow. “I'm done with massive housework.”

Raynor adds that there's a sense of community in her building and she feels she could reach out to a neighbour if she needed help.

Like Herbert, she cautions prospective condo buyers to do their research. She steered clear of one building after

learning the board rarely met and the condo fees were unaccountably steep.

### The demon of downsizing

Realizing she couldn't fit all their possessions into the new, smaller space, Raynor did a scale drawing of the condo floorplan and then decided which furniture to discard.

### Helpful condo-buying resources

If you're like many of us, you may have last bought a home decades ago. That's why it's a good idea to research not just condo buying, but home-buying generally. These resources will help on both counts.

[cmhc-schl.gc.ca/en/buying/condominium-buyers-guide](http://cmhc-schl.gc.ca/en/buying/condominium-buyers-guide)

[homeownership.ca/homeownership/first-timers-guide-to-buying-a-condo/](http://homeownership.ca/homeownership/first-timers-guide-to-buying-a-condo/)

[chba.ca/CHBA/BuyingNew/Where\\_to\\_Start.aspx](http://chba.ca/CHBA/BuyingNew/Where_to_Start.aspx)

[canada.ca/en/financial-consumer-agency/services/buying-home.html#toc7](http://canada.ca/en/financial-consumer-agency/services/buying-home.html#toc7)

[cbc.ca/news/canada/british-columbia/condo-buying-marketing-1.5456945](http://cbc.ca/news/canada/british-columbia/condo-buying-marketing-1.5456945)

— Patrick Langston

### What you'll pay for a condo

As you'd expect, condo prices, like other housing costs, vary widely across the country.

Along with traditional regional and local differences, the Canadian real estate market is currently in flux, with everything from housing availability to the pandemic causing prices to fall in some centres and soar in others. Nor is there unanimity among the experts on whether prices are headed up or down over the next year or so.

While reliable resale numbers are generally accessible, new condo prices are not as closely tracked in every city. As well, some reporting agencies issue monthly numbers, while others do so quarterly. In addition, some reporting agencies use a median price, which is the number where half the homes are above and half are below. Others use the average price, which is the total selling price divided by the number of homes sold. We have not distinguished between the two measurement methods.

With those caveats in place, here's a sampling of what you'd pay for a resale or new condo in various centres as of the end of September 2020.

|   |  |
|---|--|
| <b>Greater Vancouver</b><br>Resale \$683,500<br>New \$935,766 | <b>Ottawa</b><br>Resale \$373,565<br>New \$411,400 |
| <b>Calgary</b><br>Resale \$248,400<br>New \$422,127           | <b>Montreal</b><br>Resale \$392,250                |
| <b>Edmonton</b><br>Resale \$229,172<br>New \$357,398          | <b>Charlottetown</b><br>Resale \$247,835           |
| <b>Regina</b><br>Resale \$192,250                             | <b>Greater Moncton</b><br>Resale \$200,300         |
| <b>Winnipeg</b><br>Resale \$239,534                           | <b>Central Halifax</b><br>Resale \$360,671         |
| <b>Greater Toronto</b><br>Resale \$634,756<br>New \$994,400   | <b>St. John's</b><br>Resale \$224,695              |

Sources: Canadian Real Estate Association, Altus Group, PMA Brethour Realty Group (Ottawa), others



Bernice and John Klassen moved from the suburbs to a townhome-style condo in downtown Ottawa. They say if they didn't have a cottage, they could easily live without a car.



Credit: Dana Chian

“People don’t realize they may have to [discard] 25 to 50 per cent or more of their stuff. There’s never as much room as you think.”

“It worked out well. We were even able to add a few bonus pieces.”

Downsizing takes planning, agrees Niki Rapanos. She owns NKR Downsizing Solutions in South Surrey, B.C., one of many such services across the country.

“People don’t realize they may have to [discard] 25 to 50 per cent or more of their stuff. There’s never as much room as you think.”

Rapanos offers three top tips to downsizers:

- Start early. Even if you’re just considering a move to smaller quarters, get going now.

- Do it in small chunks, maybe an hour a day.
- Start small, perhaps in a closet. It will “train your brain” to discard so you can move onto bigger spaces.

Remember, adds Rapanos, “Downsizing is about letting go... The stuff you have represents your past. When you start letting go of some of that past, you move forward and open yourself to the future.” ■

**Patrick Langston** is freelance journalist who works from his home on a farm in Navan, Ont. He’s not ready to downsize yet.

## New versus resale

You’ve decided to buy a condo. Now the question is, new or resale? There’s no definitive answer, but here are some pros and cons to each. New or resale, get a real estate lawyer to review the condo documents pre-sale. You don’t want any surprises post-sale.

### New

#### Pros

- You choose the flooring, floor plan and upgrades.
- The downpayment is spread over several months, letting you save between payments.
- Amenities such as rooftop terraces and exercise areas may be better in a new building.

#### Cons

- It may take two years or more for the building to be ready for you.
- You could face unexpected closing costs such as a provincial new-home warranty plan or, depending on the price, HST.
- The project could be halted entirely because of market or other conditions; you’ll get your deposits back, but you’ll be condo-less.

### Resale

#### Pros

- Buying resale means you see exactly what you’re getting, including the space and the view.
- There’s little or no wait to move in.
- Built before land prices sky-rocketed, older condos are often roomier with more storage space.

#### Cons

- Customization often means renovating after you take possession.
- Standard new-home warranties may have expired.
- Condo fees and utility bills can be higher because of more maintenance and lower energy-efficiency.

— Patrick Langston



A photograph showing a person in a wheelchair from a rear perspective. The person is wearing a light-colored, textured jacket and light-colored pants. A caregiver in a light blue polo shirt is standing to the right, holding the person's hand. The background is a bright, out-of-focus indoor setting.

# LONG-TERM CARE IN CRISIS

Residents have different rights across the country, so why are those rights routinely violated?

**LAURA NEILSON BONIKOWSKY**

COVID-19 has highlighted the challenges in facilities that care for the infirm elderly and officials “have much to consider to shore up the cracks in the system,” according to Ontario’s long-term care minister, Merrilee Fullerton.

Canadians have known for decades “these issues were mounting, but they went unaddressed,” she admits. Residents have been out-of-sight, out-of-mind.

A long-term facility is also known as a nursing home, a residence for people who can no longer live independently and require high levels of care.

Long-term care residents have the same rights as all Canadians. Legally, no one can be discriminated against for age or ability. In long-term care, a resident may be under protective guardianship or trusteeship, with responsibility for their care relinquished to another person when they cannot comprehend their rights or advocate for them. This can feel like rights being taken away, and residents can be taken advantage of.

Even before the pandemic, there were stories about facilities neglecting residents and being poor employers. Are these anomalies or the norm? The uncertainty led most people interviewed for this piece to request anonymity, fearing reprisal against family in care or from employers.

## **Residents**

There are more than six million seniors (65-plus) in Canada; nearly five per cent of them, 300,000, live in long-term care homes. More than 60 per cent of long-term care residents have some form of dementia. The Public Health Agency of Canada estimates that, by 2031, the number of Canadians with dementia will double.

## Legislation

The most important component of long-term care is health services. Canadians tend to believe health care is a constitutional right. However, the Canadian Charter of Rights and Freedoms does not grant that right. Section 7 grants “the right to life, liberty and security of the person” that cannot be denied “except in accordance with the principles of fundamental justice.” Challenges to the Charter in the context of health care have argued rights are violated by long wait times or denial of treatment not covered by public health insurance. The counter-argument allows government to violate rights as long as it does so in a “just” manner.

The federal legislation providing Canadians with publicly funded health care is the Canada Health Act. It establishes the conditions by which the provinces and territories receive federal funding to provide physician and hospital services. For the most part, the act does not cover services in long-term care facilities. They are paid for by the provincial or territorial government, while room and board are usually paid by the individual, in private and public facilities. In some cases, provinces and territories subsidize those costs. The act does not prohibit privately funded health-care services.

## Rights in care

Long-term care in Canada is not a “system” — it is a patchwork of legislation and uneven care. Facilities are provincially or territorially regulated. Legislation includes acts, bills of rights, standards of care or guidelines. In general, residents have the right to: be treated with respect and dignity; have pain and symptoms managed and care delivered in privacy; be informed about treatment options; file a complaint; have someone speak on their behalf and have their advanced care directive recognized, including a “do-not-resuscitate” order. Residents also have the right to refuse treatment or end their life and request medical assistance in dying.

Provinces include additional rights, such as the right to receive visitors privately in B.C., Quebec and Newfoundland and Labrador. In Saskatchewan, residents are to be spoken

to kindly while care is delivered in “home-like” settings. In Nunavut’s three facilities providing high-level care, residents are ensured care that maintains their sense of independence and well-being and applies Inuit *Qaujimagajuqangit* (traditional knowledge).

## Beyond low pay for caregivers, co-ordination of care seems at odds with care promised by legislation.

Facility inspections should confirm residents receive care — with rights observed — according to legislation. However, in most provinces, inspections happen once or twice a year and are usually announced. In Nova Scotia, inspections are unannounced and done at least twice a year. Until Dec. 1, 2019, B.C. inspections were solely triggered by complaints. Ontario’s Ministry of Long-Term Care adopted a risk-based inspection framework in 2018 that ensures “every home is inspected at least once, and...beyond that, [they] can prioritize homes based on risk.”

## Reality

On paper, residents are treated well. The reality can feel vastly different, with residents’ right to privacy and dignity the main casualty. Facilities are chronically under-staffed. It’s hard work that doesn’t pay well. Some facilities offer only part-time work, so caregivers work at multiple facilities to garner a full-time wage, but benefits are minimal. They don’t have paid sick leave, making facilities vulnerable to the spread of viruses.

Front-line workers are central to ensuring patients’ rights — particularly privacy and dignity. They may not be aware that long-held practices actually violate residents’ rights, but practices have become normalized so they don’t question it. One interviewee suggested that bodily functions are viewed more pragmatically by some caregivers; in her mother’s case, the privacy curtain was rarely drawn during diapering, despite

facility and legislative assurance of privacy. Dignity becomes impractical when rooms are crowded and there’s not enough space to move around.

Beyond low pay for caregivers, co-ordination of care seems at odds with care promised by legislation. In most facilities, private and public, there is not enough funding for staff ratios to be high enough to tend well to infirm people who move slowly or can’t dress or feed themselves. Time is always an issue. A former Ontario care worker said having only 15 minutes to get an immobile or resistant patient up for the day, diapered, washed and fed means rushing. Urgency can mean unintentionally hurting someone by paying too little attention while moving the patient. A fragile woman had her shins broken by staff who had raised the bed rails without noticing their patient’s legs were hanging over the bedside. Staff frustration and impatience have also resulted in patients being injured deliberately. Family members have reported hitting or punching, pulling on limbs or force-feeding when the patient can’t eat quickly enough.

Rushing also means lack of oversight; a family member described their parent’s residence where kitchen staff deliver meal trays to patients unable to feed themselves and busy caregivers don’t show up to feed the patient before kitchen staff return to remove the tray. Rights come second in the rush to get through the day.

Supporting a dementia patient requires taking time to measure temperament, which changes as their condition advances. Brenda Fiske, of Edmonton, was satisfied with the care her loved one received in the second facility in which she resided. Her mother’s dementia had reached the point of her being uncommunicative, but Fiske saw that staff knew how to approach her, which meant she co-operated with them. There were annual family meetings to discuss concerns as they arose. She did not feel her mother’s rights were neglected, but rather that her mother could not understand that she had rights.

Many people don’t fully realize that the parent they knew is not the person they visit; that parent will never be the same and no level of caregiving will restore

them, Fiske says. Desire for what can never be is devastating and may interfere with communication, the thing needed most.

## Solutions

Rights and level of care are intertwined; rights can't be ensured when so much else is wrong. It's clear that change is needed. Federal Retirees member Oriana Trombetti, retired general counsel for the federal Department of Justice and now board chairwoman of the Eldercare Foundation of Ottawa, is unequivocal:

"Governments have not invested enough to protect vulnerable seniors living in care," she says. "Remuneration and training for those working in homes is insufficient. Inspection of homes has not been carried out [consistently.] Change is required now. National standards and additional funding would go a long way

to improving the situations for seniors living in long-term care in Canada."

Those interviewed have ideas for remediation, including consistency in staffing and training, volunteer programs, better system-management, an end to warehousing vulnerable seniors, group homes rather than locked wards and a return to multi-generational living.

Governments have been spurred by the pandemic and patient-rights advocates to respond to the problems within long-term care — for now, at least. They have spent money and promised more, redesigned funding models, amended legislation to increase staffing, promised to improve training for health-care aides and to provide more spaces.

B.C. Health Minister Adrian Dix said the government will do as it always has, "be methodical, be prudent, and to test out what

[it's] doing before [it] moves onto the next step." Ontario's Premier Doug Ford promised to "turbo-charge the development of long-term care beds." In November 2020, he announced new commitments to long-term care facility residents, including an average of "direct care of four hours a day per resident," a standard to be met by 2025. He also committed to recruiting and educating tens of thousands of personal support workers and nurses. The province will invest nearly \$2 billion over five years to increase care capacity.

Whichever promises are kept, and whatever changes are made, will improve the living conditions in long-term care, and that, in turn, should help assure residents' rights. Will it be enough? ■

**Laura Neilson Bonikowsky** is a freelance writer and former employee of the Department of National Defence.

## Applicable legislation by province

### British Columbia

Community Care and Assisted Living Act, Health Care (Consent) and Care Facility (Admission) Act, resident's bill of rights, assisted living regulation

### Alberta

Nursing Homes Act, continuing care health service standards, long-term care accommodation standards; continuing care strategy

### Saskatchewan

Regional Health Services Act, Adult Guardianship and Co-decision-making Act, Public Guardian and Trustee Act; Powers of Attorney Act, program guidelines for special-care homes

### Manitoba

Health Services Insurance Act, personal care homes standards regulation (Each facility is required to develop a residents' bill of rights.)

### Ontario

Long-Term Care Homes Act, Excellent Care for All Act, Home Care and Community Services Act

### Quebec

Centres d'hébergement et de soins de longue durée (CHSLD), Act Respecting Health Services and Social Services

### New Brunswick

Nursing Homes Act, New Brunswick's long-term care strategy, guidance for long-term care facilities

### Nova Scotia

Homes for Special Care Act, Personal Directives Act, long-term care policy manual, long-term care program requirements: nursing homes and residential care facilities

### Newfoundland and Labrador

Adult Protection Act, long-term care facilities in Newfoundland and Labrador operational standards, personal care homes operational standards

### Prince Edward Island

Community Care Facilities and Nursing Homes Act, Long-Term Care Subsidization Act, Adult Protection Act

### Northwest Territories

Long-term care program, long-term care model, continuing care facilities legislation for the Northwest Territories

### Yukon

Adult Protection and Decision-Making Act, Care Consent Act, Public Guardian and Trustee Act, continuing care bill of rights for residents

### Nunavut

Public Health Act, home and continuing care program





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



National Association of Federal Retirees  
**PREFERRED PARTNER**

We had to adjust to a new normal this year with social distancing, limited gatherings and restricted travel, but one thing that kept us positive is the ability to stay connected with our loved ones. Making a video call to see our children's faces and hear their voices, celebrating milestones remotely and taking appointments from home were all made possible thanks to wireless technology.

That's why SimplyConnect is always focused on providing ways for Canadians to **stay engaged and connected with what matters most.**

**What is SimplyConnect?**

SimplyConnect is a Canadian cell phone service provider committed to offering a **friendly, affordable and easy-to-use wireless service.** It has improved the Federal Retirees cell phone experience with great plan and phone combinations and no activation fees.

**Simple and Affordable**

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

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

**EXCLUSIVE DISCOUNTS FOR MEMBERS**

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

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

What they are saying about SimplyConnect:

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

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

To learn more, visit the website or call SimplyConnect's dedicated live agents today at **1-888-499-7573.**

# Check our most popular Canada-wide plans!

## Talk & Text Plan

~~\$25~~ **\$22.50** /month<sup>1</sup>  
Save 10%

- Unlimited minutes
- Unlimited messages



Moto E  
for \$0<sup>2</sup>

## Smartphone Plan

~~\$45~~ **\$38.25** /month<sup>1</sup>  
Save 15%

- 6 GB of data
- Unlimited minutes
- Unlimited messages



Moto G Stylus  
for \$0<sup>2</sup>

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

## HOME PHONE SERVICE FOR ONLY **\$10/month**<sup>3</sup>

Enjoy unlimited Canada-wide calling



- ✓ **Easy installation** - no phone jack or software required
- ✓ **Keep** your existing phone number
- ✓ **No activation fees**
- ✓ **Take** your home phone device anywhere on our Canadian network



*Price shown for wireless home phone service is available when you sign up to a wireless plan*

**Call 1-888-499-7573 | [simplyconnect.ca/federal-retirees](https://www.simplyconnect.ca/federal-retirees)**

Offers shown are available until **January 31, 2021** or while quantities last and are subject to change without notice. **1** 10% off applies to the Talk & Text monthly plan fees, and 15% off applies to the Smartphone monthly plan fees. Discount applies for as long as you are a member of National Association of Federal Retirees and cannot be combined with Bring Your Own Phone discount, Tablet Data plans and Wireless Home Phone plans. **2** Device pricing and minimum monthly rate plan apply for each line, and vary by term and plan chosen. Early cancellation fees apply with a 2-yr term. **3** Promotional price of \$10/month home phone service plan fee applies with a 2-yr term and is only available to existing wireless customers. Home Phone device required and is sold separately. Some conditions apply, call 1-888-499-7573 or visit [simplyconnect.ca/federal-retirees](https://www.simplyconnect.ca/federal-retirees) for details.



# Managing your home away from home **during COVID-19**

Nothing has caused more disruption in recent times than COVID-19. From school and grocery shopping to restricted visits with family and friends, it has and continues to affect every facet of daily life, all around the world.



This is also a difficult time for globetrotters, as the coronavirus continues to place restrictions on travel. But for those who own foreign real estate, this complicates matters even more. If you're in that boat, here are some things to keep in mind to help ensure smooth sailing.

## At your service

From wildfires and hurricanes, you never know what surprises Mother Nature might unleash to wreak havoc on your second home. Even if your property isn't in a location that's prone to wild weather, regular upkeep, such as cutting the grass or removing flyers that collect on the front stoop, must be done. Otherwise, they're

tell-tale signs to potential thieves that nobody's home. (It's also wise to monitor your bills and accounts to quickly catch any unusual activity. The last thing you want is for someone to steal your mail and, potentially, your identity.) But what if you can't get there? One solution is to hire a snowbird and vacant home-management service to keep an eye on things. These companies usually offer a range of services, including storm damage checks; inspection for pests, water leaks and other issues; appliances checks; lawn maintenance; and so much more. Ask a friend, neighbour or real estate agent for recommendations.

## Review your policy

Another reason to have another set of eyes on your home away from home is because of the impact a vacant property might have on your insurance. It might, for example, require that you have someone inspect your property regularly, or that you have certain appliances or utilities switched off. It's important that you review your policy so you understand what's expected of you and discuss it with your insurer or broker.

## Keep a close eye

A security system, including a camera, is another great way to help protect your secondary property, and give you peace of mind. There are many options. You can choose between a wired or wireless system, depending on your needs. (The former is usually considered more reliable, but the latter is generally easier to set up.)

Certain apps let you set motion or sound alerts so the minute something moves at your property, a notification gets sent straight to your smartphone. Others not only allow you to see and hear who's on your property, but you can speak to them as well.

## On the road again — or not

If you have property that's mobile, such as a travel trailer or camper van, and had parked it for the season, you'll likely have a few different concerns. You might have planned on going there this winter, but still can't cross the border or get to it. Make sure the lines of communication between you and whoever owns the land where your property is parked are wide open and discuss your options. (Can you pay to have your property stored there longer term, or do you need to make arrangements to have your trailer moved to another property or storage facility?). Once you and your rig are reunited, you'll want to make sure it's fully winterized so if you have to tuck it away, it'll be in tip-top shape once you're ready to roll. ■

*Article courtesy of **Johnson Inc.** ("Johnson"). Johnson is a Canadian insurance intermediary specializing in home, auto and travel insurance, as well as group benefits. For more information about Johnson, go to [www.johnson.ca](http://www.johnson.ca) (Quebec residents please visit: [www.johnson.ca/quebec](http://www.johnson.ca/quebec)). Johnson does not sell out of country property insurance.*

This article is provided for your general information only. Nothing in this article alters the terms or conditions of any insurance policy. Read your policy for a complete description of coverage and contact your insurance provider or intermediary for coverage and policy details.

# ADVOCACY IN ACTION

The year of COVID-19 has been an advocacy year like no other.

## AMY BALDRY

Federal Retirees' advocacy priorities are always important, and that's perhaps even more true with the COVID-19 pandemic impacting nearly every aspect of how we live, work and play.

In mid-March, advocacy as we have usually done it — through in-person meetings — was suddenly no longer possible, making for an interesting year. With a refocus and hard work, our dedicated volunteers, members and national office staff stepped up and made sure we still had and are having a huge positive impact in 2020, even during these unprecedented times.

## Our new advocacy committee chairwoman

Amidst a very busy advocacy year, Linda MacDonald took over from Brian Strongman in the role of chairwoman of the advocacy committee. MacDonald also sits on the Federal Retirees board as a director from the Ontario district and brings 40 years of advocacy experience.

## What our advocacy accomplished this year

**Long-term care and home care:** For years, we have been calling on governments to implement policies and dedicate funding to improve our health-care system, especially when it comes to long-term and home care — the health services that are crucial in helping older Canadians remain active and

engaged and living with dignity. This year, we focused our advocacy work on calling for national standards for home and long-term care — a need revealed as even more urgent than previously thought, in light of the ongoing COVID-19 pandemic.

This is a big, long-term goal, making this advocacy campaign a long-term initiative. We're creating momentum and we need to keep it going. Visit our website ([www.federalretirees.ca](http://www.federalretirees.ca)) to get involved today by sending a letter to your member of Parliament and your provincially elected officials calling for national standards for home and long-term care. Close to 3,500 letters have been sent by members so far. Let's keep this number growing.

You can also send a letter to the editor of your local news publications to draw attention to the need for national standards for home and long-term care with the easy-to-use tool found on our website.

**Provincial elections:** The second half of 2020 was an unexpectedly busy time for provincial elections, with New Brunswick, British Columbia and Saskatchewan all going to the polls. For each of these elections, Federal Retirees ran campaigns calling for action on older adult care.

Volunteers made sure all provincial election candidates were informed of Federal Retirees' priorities. Our teams held virtual meetings and spoke to candidates, posed questions during townhalls and sent letters to candidates and media outlets alike, using our online tools and by accessing our advocacy resource library online.

**Ontario seniors' advocate:** In early July, a private member's bill was tabled to appoint a seniors' advocate for Ontario. Bill 196, Seniors' Advocate Act, 2020, would establish a seniors' advocate as an independent, non-partisan officer of the Ontario legislature, with the power and responsibility to safeguard the welfare of older Ontarians, their caregivers and families. Using our online tool, 2,591 members of Federal Retirees (as of Oct. 22) had sent letters to their members of provincial Parliament voicing their support for a seniors' advocate.

**Reach 338:** This year we also launched a new advocacy initiative called Reach 338, which focuses on building a nationwide network of advocates to ensure that our advocacy work reaches all 338 federal ridings and connects our members with their Federal Retirees community like never before. Whether it's through a virtual meeting or event, a letter or simply a phone call, Reach 338 will make certain that Federal Retirees is seen and our priorities are understood by every sitting member of Parliament.

More than 2,300 Reach 338 supporters have joined our network so far. These supporters are crucial in making sure our ongoing and future advocacy campaigns have the largest possible impact.

Many hands make light work, so if you, or someone you know, is interested in joining this network, email [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca) or visit the Reach 338 sign-up page on our website. ■

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



# HEALTH CHECK

## Does profitability matter in long-term care?



**JEAN-SÉBASTIEN CÔTÉ**

The Canadian narrative of the COVID-19 pandemic has quickly become focused on the country's failure to protect its older adult population.

With an overwhelming 81 per cent of COVID-19-related deaths occurring in long-term care homes (LTCH) during the first wave, Canada had the highest proportion of deaths in LTCH of all of the members of the Organization for Economic Co-operation and Development (OECD) with such deaths in those countries averaging 38 per cent. Within Canada, the differences between jurisdictions was even greater; some regions reported no COVID-19 deaths in LTCH, while others reported sky-high rates of 80 and even 97 per cent.

"A national tragedy" is the only term to express what happened to the residents of long-term care facilities.

Many organizations and campaigns are pointing at for-profit long-term care providers to explain what happened, and are demanding the end of for-profit ownership and management in the LTCH sector.

Studies to explain what happened in Canada's long-term care facilities during

COVID-19 have highlighted several factors, including the type of ownership. And the devil is always in the details.

On average, the for-profit facilities have been found to be more likely to have lower service quality. A recent study in the *Journal of Post-Acute and Long-Term Care Medicine* found that the likelihood of an outbreak happening in a specific home was not related to its for-profit status, but for-profit status is related to the high rate of infections and deaths once an outbreak happens.

Canada has a relatively low percentage of for-profit LTCHs compared to other OECD countries, so why the discrepancies between Canada and its OECD colleagues in the number of COVID-19 deaths in LTCHs?

Some researchers suggest while a lot of effort went into preparing the hospital sector in order to prevent overload, not much was done to prepare the continuing-care sector. And, when faced with the consequences of some of the devastating confounding factors of COVID-19 — such as asymptomatic patients, latency period, lack of personal protective equipment, untrained personnel, casual workers working in various locations, shoddy oversight and regulation and obsolete facility design — the measures taken were too little too late.

It's clear factors other than the type of ownership influenced COVID-19 in long-term care, but it's still important to note documented differences in the quality of service and care between for-profit and not-for-profit LTCHs. For example, a 2015 study found that after one year, residents in for-profit facilities had 10 per cent higher risk of mortality and 25 per cent higher risk of hospitalization.

In another study, a systematic review of more than 8,800 studies was done. From

there, 82 studies that compared the quality of care in for-profit and not-for-profit LTCHs between 1965 and 2003 were selected for meta-analysis. (Meta-analysis allows researchers to combine and compare data from previous research studies and derive conclusions from that research.)

In this meta-analysis, four frequently reported quality indicators were assessed, and included the level and quality of staffing, pressure ulcer or bed-sore prevalence, physical restraint use and deficiencies reported during government assessments of facilities.

Results of the meta-analysis demonstrate there's more to quality of care than simply for-profit or not-for-profit status. In 40 of the 82 studies analyzed, not-for-profit LTCHs came out on top: Those studies found that not-for-profit LTCHs delivered higher quality care as measured by two of the four most frequently reported quality measures, namely staffing and pressure ulcer or bed-sore prevalence. And of these 40 studies, not-for-profit facilities had a slight (though statistically non-significant) edge on the two other most frequently used indicators, specifically, physical restraint use and number of deficiencies found during government regulatory assessments.

Three studies found for-profit LTCHs delivered better outcomes. But the remaining 39 studies that were part of the meta-analysis had less consistent findings and no clear conclusions could be made on whether not-for-profit or for-profit LTCHs deliver better outcomes.

### What's wrong with for-profit's model?

Every study comparing for-profit and not-for-profit outcomes points towards the same factors that lead to poorer outcomes:

obsolete facility designs, lower levels of staffing per resident, less care time per resident, poor working conditions and very low wages, fewer regulated staff, more casual staff working at different locations, more usage of staffing agencies, fewer specialists per facility and more residents per facility. On average, for-profit facilities tend to exhibit at least some of these characteristics, but they show up in not-for-profit facilities, too.

### What can be done?

Calls are increasing to “de-privatize” the long-term care sector, but the mechanisms by which that could be done aren't clear. Should Canada nationalize the sector and transfer the ownership and management of LTCHs to government agencies or to not-for-profit groups? What legislative or policy tool would the government use to force for-profit owners out of the sector? What legal challenges could or would be brought forward by the for-profit owners? Assuming success, how exactly would these transfers

of ownership help to mitigate all the aforementioned factors?

Legislation and regulation in the sector, with serious penalties and ways of tying funding and accreditation to a set of national criteria and regular inspections are more likely to have faster, as well as longer and lasting beneficial effects on the whole sector, rather than just transferring the ownership from for-profit to not-for-profit entities. While the LTCH sector falls under provincial jurisdiction, there may be room for the federal government to adjust the Canada Health Act so it includes long-term care delivery. Federal transfers for LTCH could then be tied to provincial legislation and regulation of the sector.

The desire to force for-profit entities out of the sector seems to be mostly based on a set of ideological values, namely that one should not make profits out of social services provided to the most vulnerable people of our society.

While a legitimate stand, it might not be the best or only way forward to achieve safe long-term care. Creating robust regulations and penalties for the sector across the country would ensure providers are held to account for the services they offer and the outcomes their residents experience. If for-profit owners can respect these requirements while still making profits, it is not clear why, in a free market society, they should be forced out. On the other hand, if respecting these requirements affects operators' profitability, then the operators who were in it purely for profit will see themselves out.

The sticking points will be the political will to implement and enforce the standards, and regulate the sector with the rigour it so clearly needs. ■

.....  
**Jean-Sébastien Côté** is an advocacy and policy officer for the National Association of Federal Retirees.



## Exclusive Discount for Federal Retirees Members

The crackling of fire, the laughter from children playing in the snow, the blow of the winter wind – hear the sounds of the winter season, with our new rechargeable hearing aids. Our rechargeable hearing aids have improved hearing technology to help you hear the sounds that are relevant and minimize the sounds that aren't.

**Try our new rechargeable hearing aids** - Try them for 30 days, free. Our hearing professionals will perform a FREE hearing assessment and fit you with hearing aids suited to your needs. There's no cost or obligation to participate.

# 25% OFF

Get **25% off** your purchase of a pair of the latest digital hearing aids.  
 + **FEDERAL RETIREE MEMBERS** GET AN ADDITIONAL **10% OFF** ALL HEARING AIDS

**Book your FREE Hearing Consultation today!** Call **1-877-661-6213** or book online at **HearingLife.ca/NAFR25** Use Promo Code: **MAG-WLOP-FEDR**. This offer expires on December 31st 2020.

A comprehensive hearing assessment is provided to adults ages 19 and older at no cost. The results of this assessment will be communicated verbally to you. If you request a copy of the Audiological Report, a fee will apply. Child hearing tests are conducted at select locations for a fee. Please contact us for more information. Some conditions may apply. [1] For ADP sales, the discount is after the grant is applied. This discount is valid for select hearing aid models and cannot be combined with other promotions or discounts for hearing aids unless stated otherwise. Limit one per client per transaction. This offer expires on December 31, 2020. Offer not valid in Quebec. \*Campaignforbetterhearing.ca \*\*Ng 2019, Oticon Whitepaper

 **HearingLife**

TRUSTED  
PARTNER OF



National Association  
of Federal Retirees  
**PREFERRED  
PARTNER**



# FROM THE PENSION DESK

The role COVID-19 could play in pension indexation.

## PATRICK IMBEAU

Every year, indexation is applied to members' and survivors' pensions. The indexation amount is calculated by using the Consumer Price Index (CPI) data published by Statistics Canada.

Every autumn, our mathematical members calculate how much their increase will be come January. It's a question that's on more minds this year, with the world economy in flux and COVID-19 making prices unpredictable. Both are impacting the CPI.

To understand this year's indexation, it's best to start with how Statistics Canada calculates the CPI and how it is applied to your pension. And in the spirit of 2020, we'll also review how COVID-19 has affected the CPI and what Statistics Canada is doing about it.

The CPI is a measure of changes in the price of Canadian consumer needs. Statistics Canada measures the price of a fixed list or basket of goods and services that most Canadians purchase. These include food, shelter, household operations, furnishings, clothing, transportation, personal care, recreation, education, alcohol and now even recreational cannabis. The basket of goods is based on data from the Survey of Household Spending and each item in the basket represents consumer spending patterns and is given a proportionate weight. The weights reflect the relative importance of

each good or service, based on each item's share of total household consumption.

Generally, CPI data is used to calculate annual indexation to pensions, but Statistics Canada tracks changes monthly. In the case of federal retirees' pensions, the annual CPI-based indexation applied each January is determined by the superannuation acts and the Supplementary Retirement Benefits Act. The acts specify that the increase is based on the percentage increase in the monthly average CPI over the preceding two years. The acts specify that calculation uses data over the 12-month period from Oct. 1 to Sept. 30. The last three months of the year are incorporated into the next year's rates.

### CPI versus cost of living

It is important to understand the difference between CPI and the cost of living.

Cost-of-living indices are conceptual measurements of the amount consumers need to spend, in a certain place and time, to maintain a standard of living or a given level of "well-being." Cost of living reflects costs such as rent, transportation and utilities in a particular location, and it is useful in determining where, and how, you can live based on your income. Chances are your standard of living will be much different if you compare the cost of living in Toronto, Montreal or Vancouver to those of Sudbury, Rimouski or Prince George.

CPI is based on the price changes of a fixed basket or list of goods and services. It shows us inflation over time. As inflation increases, the buying power of a dollar falls.

Because it's based on the CPI, or actual price changes over time, pension indexing is intended to help pension incomes keep pace with inflation.

The CPI and pension indexing approximate the cost of living — but pension indexing doesn't necessarily reflect the cost increases that can make it difficult to maintain a standard of living in a given place.

### COVID-19 impacts

COVID-19 has introduced several problems for the calculation of CPI. Sometimes items have been unavailable, or many of the establishments where the items or services would be purchased were closed. Both Statistics Canada and its American counterpart — the Bureau of Labor Statistics — have limitations on data collection staff and item availability.

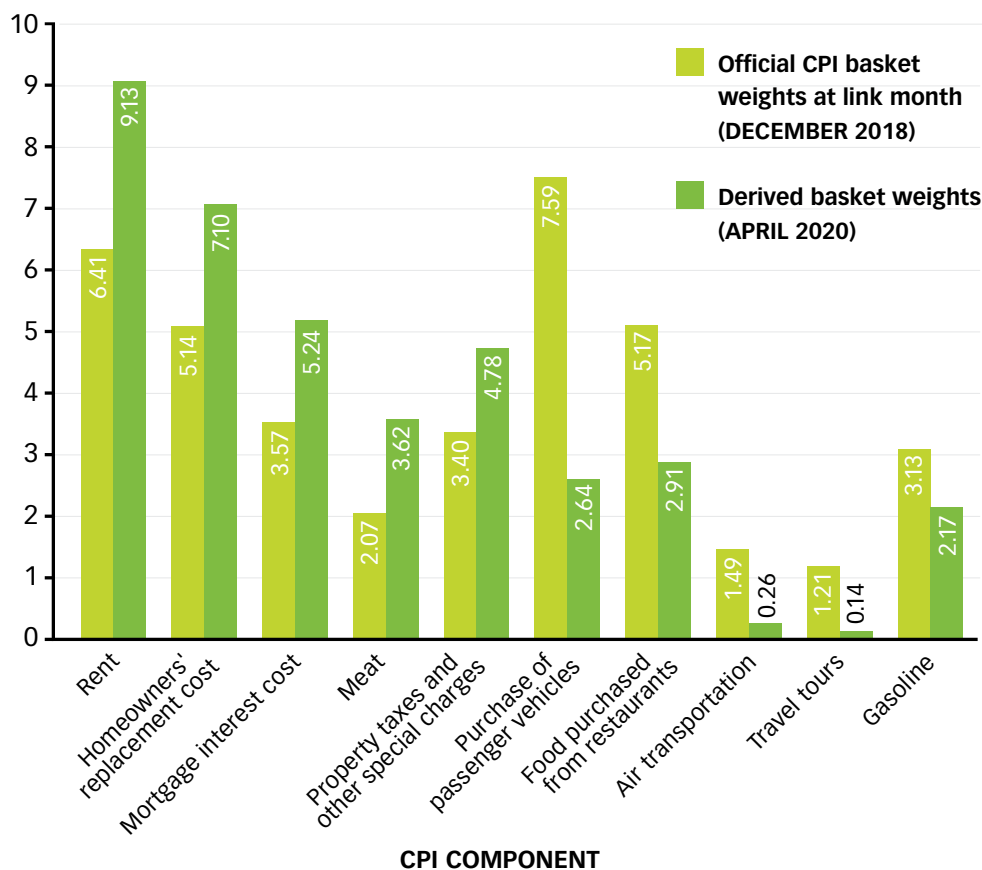
The pandemic has led to shifts in purchasing patterns, and these shifts impact the weights or relative importance of items in the basket of goods. For example, as Canadians shifted to working from home, transportation now represents a much smaller part of Canadians' overall spending.

Before COVID-19, shifts in purchasing patterns evolved slowly, which meant the CPI's basket weights could be updated less frequently and still reflect actual spending habits. The pandemic created a situation where consumer behaviours were altered quickly and significantly. To quickly learn the impact of COVID-19 on household spending, Statistics Canada partnered with the Bank of Canada and explored available, timely

data sources. Together, they estimated the shifting consumption patterns created by the pandemic to derive an alternate set of weights, which were then used to calculate the CPI for the following months. They found a substantial difference in categories such as rent (which increased from 6.4 per cent to 9.13 per cent in terms of basket weight) and substantial declines in areas such as food purchased from restaurants (5.17 per cent to 2.91 per cent). This pandemic-derived basket weight allowed them to take a measure of the CPI that more accurately reflected people's new spending habits.

As the virus stays with us over the long term, we are continuing to see fluctuations in prices and shifts in spending. Statistics Canada has said that while its partnership with the Bank of Canada allows for temporary access to necessary data, it requires ongoing access to reliable and timely information on expenditures to be able to properly monitor shifts in consumer spending. ■

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



Source: Consumer Prices program. Statistics Canada, 2020.

### The indexing increase

Effective Jan. 1, 2021, the indexing increase for public service, Canadian Armed Forces, RCMP and federally appointed judges' pensions will be one per cent. More information on the calculation of this index can be found at [federalretirees.ca](http://federalretirees.ca) in the News and Views section.

## Notice to all Federal Retirees Members:

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

(4 magazines annually at \$1.35 per issue)



National Association of Federal Retirees / Association nationale des retraités fédéraux



# VETERANS' CORNER

VAC must make sure all veterans are accounted for in its research.

## SAYWARD MONTAGUE

The genesis and evolution of government policies and programs is shrouded in mystery for most Canadians. Policies and programs can be implemented for political reasons, but they're also the product of dedicated public servants and academics looking beyond the symptoms and digging into analysis and research to understand the root cause of the problem. When it comes to good public policies and programs, evidence reigns supreme.

At Veterans Affairs Canada (VAC), the research that's needed to inform solid program and policy decisions is informed by the research directorate, among other channels inside and outside the department. Earlier this year, the Women Veterans Research and Engagement Network (WREN) spoke with the research directorate's Mary-Beth MacLean to better understand how the department identifies gaps in veteran well-being and in research.

After the Second World War, VAC owned a series of veterans' hospitals across the country, such as Toronto's Sunnybrook, where much clinical research was conducted on veterans. In the 1950s, VAC's research team numbered 112, including physicians, research fellows and assistants, and the department had collaborations under way with universities and researchers across the country. By 1962, there were 90 research studies under way by VAC.

As hospitals transitioned to provincial authorities through the 1970s and 1980s, Canada lost capacity in veterans' health research and it became a lower priority for

the department. During that time, the context of service and life as a veteran shifted, with occupations traditionally held only by men within the Forces open to women, and Canada's involvement in military operations throughout the 1990s and early 2000s. Research was never not needed, but by 2000, the department had a research deficit to catch up on, to better reflect who veterans were becoming. In some ways, it's still catching up.

MacLean, who has been with the Research Directorate since 2008, brings a health-economy background to the current team. The directorate was established in 2001 and now includes a team of 12 with expertise in epidemiology, biostatistics and occupational health and exposure assessment.

Of a department with 3,000 employees, just 12 staff in research seems inadequate, especially considering an estimated veterans population of roughly 650,000. But it's not always about how many boots are on the ground — it's also about strategy and working smart.

## The importance of targeted research

The research directorate does research, but also leverages large-scale studies that have identified veterans, to interpret and monitor health and other trends among the population. The team focuses energy on aligning research work with academic groups, including the more than 40 universities affiliated with the Canadian Institute of Military and Veteran Health Research (CIMVHR). The directorate also facilitates access to VAC, National Defence and Statistics Canada data for folks in the wide world of academia, and transfers knowledge about veteran health and well-being to support good policy and service providers who work with veterans.

Identifying veterans has been an ongoing project for the department, and one that's evolved over time, from records dating back

to the First World War. There was a question in the 1971 census and there's one coming on the 2021 census. The 2021 data on veterans will identify what the veterans population looks like in Canada and the data will be available through Statistics Canada to researchers and policy-makers alike. Researchers will then be able to link the 2021 census data with other records, including archival records from Library and Archives Canada. What will it mean? A clearer picture of who veterans are, and what they're experiencing.

Right now, research is also needed — and occurring — on issues important to veterans, ranging from cannabis to equine therapy. The critical part? Making sure all veterans' experiences are accounted for in research, starting with how questions are defined and how projects are structured. That includes accounting for the experiences of veterans who are women, Black, Indigenous or People of Colour (BIPOC) and LGBTQ2. The unique identities we each possess, after all, shape how we navigate and experience our lives.

One way to make sure the right questions are asked and knowledge gaps are filled in, is applying the principles of Gender Based Analysis Plus (GBA+) at every step — something on which Canada is still catching up. The federal government first committed to considering women and women's issues in policy decisions in 1970, and to challenge assumptions about how policy impacts women differently than men. The government has periodically reaffirmed its commitment, but progress has been slow and inconsistent. GBA was eventually rebranded GBA+, recognizing that gender-based analysis also accounts for other identity factors such as race, ethnicity, religion, age and disability.

GBA+ being applied to research will lead to better outcomes for all of Canada's veterans. It's beginning to happen within VAC, especially following the department's setting up of the Office of Women and LGBTQ Veterans in 2019.

The momentum must continue, because it's time-sensitive for many veterans, including a generation of women. Women have held operational roles since 1989, and the Forces aims to be at least 25 per cent women by the mid 2020s. Recent research tells us women are entering the Canadian Armed Forces and experiencing higher rates of injury, illness and medical release; longer waits for claims; gendered misconceptions about the nature of sexual assault and trauma before the Veterans Review and Appeals Board; less favourable labour market experiences and an increased likelihood of having lower income and less income growth after release; and in many cases, poorer health outcomes. And that's all at least partially because we haven't asked the right research questions to get the evidence needed to create policies and programs that are effective and deliver equitable outcomes for all veterans.

### Veterans Ombudsman Commendation

The Veterans Ombudsman Commendations are awarded annually to deserving recipients across Canada. These recipients are nominated

by their peers and selected by the Veterans Ombudsman, in consultation with the Veterans Ombudsman Advisory Council, for the lasting difference they make in the lives of veterans and their families. This year, the six recipients — including Federal Retirees — included advocates fighting for equitable outcomes for all veterans. The honour was bestowed by deputy veterans ombudsman Sharon Squire during a virtual ceremony on Nov. 18, 2020.

Retired Leading Sailor Marie-Claude Gagnon served for seven years in the Royal Canadian Naval Reserve, and was recognized for her important work helping veterans impacted by military sexual trauma (MST) through the website and social network she founded, called It's Just 700. This organization provides confidential peer support and shares information and resources. It has created public awareness, activated positive systemic change in the Canadian military and motivated the academic community in studying the impacts of military sexual trauma.

Gagnon launched the network after a senior military officer responded to a 2015 report on sexual misconduct in the Canadian military

by stating "It's just 700 interviews [complaints]." This phrase galvanized Gagnon into action, because in her mind, 700 individuals experiencing military sexual trauma was 700 too many.

In 2019, Gagnon also helped initiate a successful \$900-million class-action lawsuit in relation to military sexual conduct in the Canadian Armed Forces and the Department of National Defence.

Her members have described Gagnon as a "saviour," "angel" and "force of nature." Mostly, though, they herald her as a tireless and selfless leader.

Federal Retirees congratulates all of the 2020 Veterans Ombudsman Commendation recipients, including Gagnon, Brigitte Laverdure in the individual contribution category, and Jack O'Reilly, Robert Thibeau and Wolf Solkin in the lifetime contribution category.

You can learn more about their incredible stories by visiting: <https://www.ombudsman-veterans.gc.ca/>. ■

**Sayward Montague** is the director of advocacy for Federal Retirees.

### How is Tradex different?

- Exclusively for public servants & their families
- Unbiased advice
- Individually tailored portfolios
- Seasoned salaried advisors
- Annual rebates (over \$2.5Million in past 5yrs)



60

Years ans



1960 - 2020

### Are you maximizing your after tax returns?

- Asset location matters in your portfolio as to which assets are held in TFSA, RRSP, RRIF & Non-Registered accounts.
- Most of our portfolio reviews identify tax and cost savings

## Contact us today!

Tradex Management Inc.  
www.tradex.ca | 1600-85 Albert St., Ottawa, ON K1P 6A4  
Dealer services in ON, QC & BC only



Call 613-233-3394 or  
Email [info@tradex.ca](mailto:info@tradex.ca) for a  
**FREE** no-obligation Portfolio review

Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently, and past performances may not be repeated.





# Attention Leaders

Our national board needs you

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

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

To learn more, contact [elections@federalretirees.ca](mailto:elections@federalretirees.ca) or visit [federalretirees.ca](http://federalretirees.ca).



National Association  
of Federal Retirees      Association nationale  
des retraités fédéraux



# WE WANT YOU!

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

## **Branch vice-president**

The vice-president holds significant responsibilities and assumes the role of the branch president when necessary. The role and term are defined by branch by-laws, and duties are carried out as assigned.

A vice-president is elected by membership at a branch annual general meeting. Nominations for the position are first put forward by the branch's nominations committee.



### What you bring to the role:

- Strong leadership and coaching skills
- Knowledge of general human resources management principles
- Knowledge of best practices in volunteer management and engagement
- Excellent communication skills and ability to deliver presentations

### What you'll do

The branch vice-president works closely with the president as a consultant and adviser, and is required to respect and follow all association and branch bylaws, regulations and directives.

#### Duties include:



Acting in the absence of the president;



Serving on the executive committee and chairing at least one major committee;



Ensuring a succession plan is in place to serve a future term as president;



Acting as a signing officer for cheques and other documents, such as contracts and grant applications;



Onboarding and orienting board members and committee chairpersons;



Participating in national office training and information sessions.



### Find out more

For more information and a detailed job description, **contact volunteer engagement officer Gail Curran at 1-855-304-4700 (toll free) or 613-745-2559, ext. 235, or [gcurran@federalretirees.ca](mailto:gcurran@federalretirees.ca).**

# A LONG, LONG RETIREMENT

Burd Sisler, a Second World War veteran and career customs officer, has been retired longer than he worked.



Burd Sisler celebrated his 105th birthday in 2020.

## GORD HOWARD

Burd Sisler has seen it all. Sometimes in duplicate.

He was born during the First World War and served in the Second. He survived the 1918 influenza pandemic and, more than 100 years later, has managed to stay safe during COVID-19.

He worked 27 years for the federal government, in customs at the Peace Bridge that connects Fort Erie, Ont., with Buffalo, N.Y., but has been retired 41 years.

"I've been retired for longer than I worked," laughs Sisler, a trim, soft-spoken 105-year-old.

From his home in Fort Erie, he can almost see the bridge. Just up the road is the fort from the War of 1812.

He was 28, and he and his late wife, Mae, had one child when he joined the

army in 1943 (they eventually ended up with five children.)

He wanted to join the air force, but his eyesight didn't measure up — "my depth perception wasn't very good and they worried about losing the aircraft when I would come in for a landing," he jokes.

Instead, he joined the army, ending up on a crew based in Canada working with predictors, an early fully automated anti-aircraft system that used wind velocity, speed and humidity to track incoming bombers.

After that, he was transferred to radar, still a fairly new field.

He made it through the war uninjured, but his brother, Louis, lost his leg to a landmine that killed another Canadian.

"You might say somebody was looking after me," says Sisler. "I came back and I've stayed here in Fort Erie ever since."

He co-owned a radio and TV repair shop for four years, then joined the Department of Customs and Excise in 1952.

"It was a steady job, though it didn't pay too much," just \$1,800 a year, he remembers.

His son, Norm, who sat in on the interview, also worked for Customs and retired after 32 years. He is also a Federal Retirees member. He chuckles at his dad's pay that first year: "Our raises were \$1,800 a year."

Most of Sisler's time was spent in what he called the long room, as an accountant looking after files. He spent some time on the inspection line, though.

"I met a lot of interesting people," he says. "There was, I remember, one who drove up and I said, 'Good morning Mr. So-and-so — I forget what his name was — and he

looked at me and said, 'how do you know my name?'

"I said, 'I'm a customs officer. I have to know quite a little bit about different people.' I never did tell him how I found out. On the backseat there was a suitcase with his name on it."

By the time he was ready to retire in 1979, he was an appraiser. By then, customs and revenue had been separated into different agencies.

"That's one reason I wanted to get out," he recalls, adding the appraiser jobs were being moved 90 kilometres away to Hamilton.

"They wanted me to carry a gun, and I didn't want anything to do with it. A whole gang of us got together and said we didn't want to do it."

And then, the inevitable question: What's his secret to a long, healthy life?

"I don't know," he says with a laugh. "I try to dodge depression. I never started smoking, that's the main thing. Not at any time."

After he stopped working, he joined book and science clubs. He was a teacher with the adult literacy council and bowled regularly until a few years ago. He has a box full of poems he wrote for each of his 35 grandchildren.

"It's his mind," Norm says. "He's on the computer a lot, his mind's active. It keeps him going; I really believe that."

He pauses: "And he likes to eat." ■

**Gord Howard** is a writer based in Fort Erie, Ont. He has worked as a newspaper reporter and editor for the past 35 years.





# A TIRELESS PENSION PROTECTOR

Ross Gillespie is a devoted volunteer for fellow federal retirees.

## CHARLES ENMAN

If you're a retired federal employee in Edmonton, you know you have an immensely dedicated advocate in your corner. Ross Gillespie, president of the Edmonton Branch, is a tireless promoter of the interests of his fellow federal retirees.



Ross Gillespie

"I want to be useful and to help," Gillespie says. And that describes nicely the effects of his four-year stint as head of the Edmonton branch.

Across the country, membership in the

National Association of Federal Retirees is lagging a bit, but not in Edmonton, thanks to Gillespie's creativity and commitment to bringing retirees together to seek the promotion of their collective interests.

"We're going to have challenges in the future," says Gillespie, who also sits on the association's national ad hoc recruitment committee, "and working together is the best way to meet them."

In 2019, the Edmonton membership increased by 2.7 per cent, in gratifying contrast to the nationwide loss of 2.4 per cent.

This was no accident. Edmonton could have chalked up the same losses that have

affected other branches, but Gillespie was having none of that.

"If you want people to become members, you have to let them know you have some useful things to offer," Gillespie says.

Reaching potential members is always difficult, but Gillespie thought reaching out to public servants who were still in professional harness, but nearing the age of retirement, would be a new recruiting strategy that could work. As contributors to public service pension plans, they are eligible for membership. And they were easy to reach, through public service unions.

"But we had to have something to offer if we hoped to fill the seats," Gillespie notes. "And we knew that public servants were craving more information on pension plans, an area where government departments don't provide information as routinely as they did in the past."

Target employees were offered a two-fer — a three-hour talk on pensions by a certified presenter, leavened with a half-hour talk on the benefits the association offers to members.

Roughly 100 public servants attended the two meetings, with 90 additional names placed on a waiting list.

Gillespie also hopes to get current association members more actively involved. Many live on the outskirts of Edmonton, may no longer drive and find it difficult to get to membership meetings. Though the idea is still in gestation, Gillespie thinks the Edmonton branch may begin holding additional meetings in libraries and similar venues away from the city centre.

"Maybe we'll just invite people in for coffee and conversation at points across the Greater Edmonton area," Gillespie says. "The main thing is we want to help our members become more deeply involved."

Gillespie would also like to see the association find footing in the Northwest Territories, where 5,000 current and former government employees are eligible for membership. "We really haven't been sufficiently aware of these employees in the past, and we're putting some preliminary effort into targeting that area."

With the federal government chalking up huge deficits in its efforts against COVID-19, Gillespie believes the association will soon be more important than ever to its members.

"Because of its spending to keep the economy going, the federal government may soon be seeking ways of reducing expenses," he says. "They may begin looking anew at our pensions and benefits. We must be ready to meet that challenge."

Gillespie seems to have the full support of his branch. "I don't know anyone who doesn't like the man," says Rick Brick, who has served with Gillespie on the executive of the Edmonton branch and is now a district director. "He's personable, tenacious in finding satisfying solutions to problems and always has the members' interests at heart. Even on holidays, he's still reaching back to maintain the involvement of our members." ■

Charles Enman is a long-time newspaper and magazine writer and editor who lives, works and collects a pension in Ottawa.



# THE LATEST NEWS

## An award-winning association

Federal Retirees is honoured to be awarded the Veterans Ombudsman Commendation for work over the Association’s 57-year history of advocacy to further veterans’ well-being. In recent years, the Association has researched and engaged veterans to learn more about veterans’ needs, influence policy and ensure all veterans and their families are adequately and equitably supported. The research included online surveys and 12 veterans town halls across Canada, which resulted in the publication of a substantial report and two summits that brought stakeholders together to support better cross-promotion, inclusion and collaboration to deliver better outcomes for veterans.

Today, the Association places an emphasis on advocacy for women veterans — of both the military and the RCMP — and their families. For example, it is calling on government for a greater integration of gender-based analysis across program and policy areas, particularly in research questions. Of special note, the Association is working with leaders in women veterans’ advocacy to support the Women Veterans Research and Engagement Network (WREN), a multi-disciplinary group that leverages its collective expertise and experience to draw attention among federal politicians and Canadians to the unique needs and challenges of women veterans of the military and RCMP.

## Branch meeting notices — update

The coronavirus pandemic continues to challenge us all, including our branches, which must adhere to

governance requirements while conducting Association business.

In an effort to ease the obstacles they face, the national board of directors approved a motion aimed at helping branches schedule, advertise and conduct their members meetings in 2021. First notices for meetings can now be sent by email, and through posts on the branch’s website and at *federalretirees.ca* (on its branch page.) Quorum rules have also changed and will remain in effect until in-person meetings are permitted. See *federalretirees.ca/meetingnotices* for a detailed look at the board’s decision.

We invite you to attend branch meetings that are held online. It’s a great opportunity for members to learn and participate in the latest branch activities and initiatives, and to engage with fellow retirees.

To ensure you get the latest news and notifications, please make sure we have your email address by either emailing us at *service@federalretirees.ca* or calling 1-855-304-4700, ext. 300, or, in Ottawa, 613-745-2559. We will be pleased to assist you.

## No fee increases for 2021

It is with pleasure that the association announces there will be no membership fee increases in 2021. Be assured that Federal Retirees will continue to fight to protect your pensions and benefits, and influence government policy that impacts the health and security of all Canadians.

### 2021 membership fees

|        | ANNUAL  | MONTHLY |
|--------|---------|---------|
| Single | \$51.36 | \$4.28  |
| Double | \$66.60 | \$5.55  |

## Last Post Fund

The Last Post Fund is a national not-for-profit that is committed to ensuring that no Canadian veteran is denied a dignified funeral, burial and military gravestone. More than 160,000 veterans from across Canada have received assistance from the organization to date, with more than 22,000 finding their final resting place at its National Field of Honour, a national military cemetery it owns and operates in Pointe-Claire, Que. For more information on the Last Post Fund or to donate, visit *www.lastpostfund.ca* or call 1-800-465-7113.



**LAST POST FUND**  
**FONDS DU SOUVENIR**

## Get your flu shot

Getting a shot for influenza is an important weapon in the fight against COVID-19 — especially for seniors, who are more vulnerable to both diseases. Influenza vaccinations protect older people and those with chronic diseases from functional decline, while maintaining and improving healthy aging. Consult with your health-care provider and find out how you can protect yourself and your loved ones now that flu season has arrived in Canada.

## We want you

The National Association of Federal Retirees’ board of directors is composed of diverse and dynamic individuals who are dedicated to the organization’s mission to significantly improve the quality and



security of retirement for our members and all Canadians through advocacy and provision of services. If you're interested in finding out more about national board opportunities, contact [elections@federalretirees.ca](mailto:elections@federalretirees.ca) or visit [federalretirees.ca](http://federalretirees.ca). The deadline for 2021 nominations is March 24.

## And the winner is...



Congratulations to Ken Grimson for winning the Federal Retirees 2020 Mega Recruitment Drive early-bird prize.

The resident of Red Deer, Alta., won a \$500 pre-paid VISA credit card, courtesy of SimplyConnect, after upgrading his membership from a single to a double. Upgrading costs just \$15.24 per year and will automatically get you a ballot for the terrific prizes up for grabs. The drive ends Dec. 31, 2020, with a draw for 12 remaining prizes, including the grand prize of \$10,000 cash from Johnson Home & Auto. Winners will be announced in January. Please visit [www.federalretirees.ca/MRD](http://www.federalretirees.ca/MRD) for full contest details.

## Volunteer awards

The call for nominations for the 2021 National Association of Federal Retirees Volunteer Recognition Awards opens Jan. 6. To learn more about the categories and nomination process or to become a volunteer, contact volunteer engagement officer Gail Curran at [gcurran@federalretirees.ca](mailto:gcurran@federalretirees.ca) or 613-745-2559, ext. 235.



## Luck of the Lillingtons

Congratulations to Association members Raymond Lillington and his wife, Gaye MacNeil, who won \$17.4 million in the Lotto 649 in August. The windfall marks the second time the lucky couple from Dingwall, N.S., took home a jackpot. They won \$3.2 million in 2013.

## High court rules in favour of RCMP women's fight for pension equality

The Supreme Court of Canada ruled in October that the RCMP pension plan discriminated against women who enrolled in the RCMP's job-sharing program, when it denied them the chance

to bolster their pensions. Claimants Joanne Fraser, Allison Pilgrim and Colleen Fox, who are now retired, enrolled in the RCMP's job-sharing program, which allowed members to split the duties of one full-time position. The women were denied the option of paying into their pension plans even though others who took temporary absences such as sick and maternity leaves, were able to do so. After unsuccessful challenges in the Federal Court and a subsequent appeal, the high court ruled in their favour, noting that the job-sharing program had a disproportionate impact on women. Processes for addressing inequities have not yet been established, but our advocacy team is monitoring the situation and will post any updates on [federalretirees.ca](http://federalretirees.ca).





## Pension indexing rate for 2021

Effective Jan. 1, 2021, the indexing increase for public service, Canadian

Armed Forces, RCMP, and federally appointed judges' pensions will be one per cent. Federal Retirees is proud to say we were instrumental in establishing

pension indexation back in 1970. More information on the calculation of this index can be found at [federalretirees.ca](http://federalretirees.ca) in the News and Views section. ■

## Good news from the CEO



We've got great news to share. Since the government travel advisory related to COVID-19 was imposed in mid-March, federal retirees who enjoy travelling have been faced with unprecedented challenges. Johnson Insurance, our exclusive MEDOC travel insurance provider, has been there for us every step of the way. I know that some of our members have not been completely satisfied with their coverage or their claims experience, while others are unhappy with the amount of time it has taken to settle claims and to secure new policy terms. That is why I am taking this extraordinary step to explain what has been going on behind the scenes these last several months.

A number of members have complained that MEDOC required their policy holders to return to Canada within 10 days of the travel advisory in keeping with the terms of

their policies while Medipac insurance, offered through the Canadian Snowbird Association, did not. The simple fact is that while the Snowbird's policy does not contain this wording, it does not cover trip cancellation and trip interruption insurance like MEDOC does and MEDOC is much cheaper on average, with better coverage.

Johnson shared with us an independent market analysis conducted specifically for Federal Retirees by a leading global advisory company. We reviewed detailed comparisons between MEDOC and competing marketing programs in terms of the depth of benefits offered as well as the rates charged per program. When reviewing side-by-side comparisons of MEDOC and Medipac, we can report with confidence that MEDOC is a superior offer for Federal Retirees. Based on overall weighted averages of age and duration of travel, MEDOC is 48 per cent less expensive than Medipac, while also including trip-cancellation and trip-interruption coverage.

To highlight the importance of these benefits to Federal Retirees, you should know that MEDOC has paid out more than \$15.6 million to more than 8,800 of our members in trip cancellation and interruption claims alone so far this year, all the while protecting our members' health and safety while travelling.

The Association's director of communications, marketing and recruitment, Andrew McGillivray,

and I have been meeting on a weekly basis with members of Johnson's senior executive team to re-build the industry-leading travel insurance program that you have come to expect from your membership in Federal Retirees and from our more than 25-year-plus partnership with Johnson. We pressed them hard on this and they have delivered.

For the new policy year, beginning Jan. 1, 2021, we have been successful in negotiating very moderate policy increases of 7.5 per cent across the board while maintaining emergency travel insurance coverage, including COVID-19-related incidents, up to MEDOC's industry-leading \$10 million maximum and all of this despite the federal government's current travel advisory. Trip-cancellation and trip-interruption insurance will continue to be included for all except COVID-19 related events.

So, a word to the wise: When you receive your MEDOC travel insurance policy renewal package next month, don't entrust your health and safety while travelling to anyone but MEDOC, offered exclusively through your membership with Federal Retirees. Stay safe.

### Simon Coakeley

Chief Executive Officer  
National Association  
of Federal Retirees  
(Federal Retirees member and  
MEDOC policy holder since 2006)



# YOUR BRANCH IN BRIEF

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

## BRITISH COLUMBIA

### BC01 CENTRAL FRASER VALLEY

P.O. Box 2202 Station A  
Abbotsford, B.C. V2T 3X8  
(778) 344-6499  
[federalretirees.ca/centralfraservalley](https://federalretirees.ca/centralfraservalley)  
[nafrcb1@yahoo.com](mailto:nafrcb1@yahoo.com)

### BC02 CHILLIWACK

9400 College St.  
P.O. Box 463  
Chilliwack, B.C. V2P 6J7  
(604) 795-6011  
[federalretirees.ca/chilliwack](https://federalretirees.ca/chilliwack)  
[nafrcchw@shaw.ca](mailto:nafrcchw@shaw.ca)

### BC03 DUNCAN AND DISTRICT

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

### BC04 FRASER VALLEY WEST

P.O. Box 34141  
RPO Clover Square  
Surrey, B.C. V3S 8C4  
(604) 574-2939  
[federalretirees.ca/fraservalleywest](https://federalretirees.ca/fraservalleywest)  
[info@nafrcservalleywest.ca](mailto:info@nafrcservalleywest.ca)

### BC05 NANAIMO AND AREA

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

### BC06 NORTH ISLAND JOHN FINN

P.O. Box 1420  
Comox, B.C. V9M 7Z9  
1-855-304-4700  
[nijf.ca](http://nijf.ca)

### BC07 CENTRAL OKANAGAN

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

### BC08 VANCOUVER

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

### BC09 VICTORIA-FRED WHITEHOUSE

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

### BC10 SOUTH OKANAGAN

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

### BC11 OKANAGAN NORTH

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

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

### BC12 KAMLOOPS

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

### BC13 KOOTENAY

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

### BC14 SIDNEY AND DISTRICT

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

### BC15 PRINCE GEORGE

P.O. Box 2882 Station B  
Prince George, B.C. V2N 4T7  
[federalretirees.ca](https://federalretirees.ca)  
[nafrc@shaw.ca](mailto:nafrc@shaw.ca)

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

## ALBERTA

### AB16 CALGARY AND DISTRICT

302-1133 7 Ave. S.W.  
Calgary, Alta. T2P 1B2  
(403) 265-0773  
[federalretirees.ca](https://federalretirees.ca)  
[nafrcgy.ca](mailto:nafrcgy.ca)

**AB17 EDMONTON**

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

**Volunteers wanted:**  
recruiting and advocacy activities

**AB18 SOUTHERN ALBERTA**

Nord-Bridge Senior Centre  
8-1904 13 Ave. N.  
Lethbridge, Alta. T1H 4W9  
(403) 328-0801  
nafr18@shaw.ca

**AB19 RED DEER**

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

**Annual general meeting:** TBA

**AB20 MEDICINE HAT AND DISTRICT**

865 Shefford Rd.  
Ottawa, Ont. K1J 1H9  
(403) 952-7110 (voicemail/text)  
fsna.ab20@gmail.com

**AB21 BATTLE RIVER**

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

**AB92 LAKELAND**

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

**Virtual executive meeting:**  
Jan. 19, 11 a.m.

**Virtual annual general  
members' meeting:**  
Feb. 16, 11 a.m.

**SASKATCHEWAN****SK22 NORTHWEST  
SASKATCHEWAN**

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

**SK23 MOOSE JAW**

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

**SK24 REGINA AND AREA**

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

**SK25 SASKATOON AND AREA**

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

**SK26 PRINCE ALBERT  
AND DISTRICT**

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

**SK29 SWIFT CURRENT**

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

**MANITOBA****MB30 WESTERN MANITOBA**

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

**MB31 WINNIPEG AND DISTRICT**

526-3336 Portage Ave.  
Winnipeg, Man. R3K 2H9  
(204) 989-2061  
nafrwpg@mymts.net

**MB32 CENTRAL MANITOBA**

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

**MB91 EASTERN MANITOBA**

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

**ONTARIO****ON33 ALGONQUIN VALLEY**

P.O. Box 1930  
Deep River, Ont. K0J 1P0  
(613) 687-2259 (president)  
(613) 584-3943  
fsnaalgonquinvalley.com  
avb.fed.retirees@gmail.com  
avb.on33@gmail.com

**ON34 PEEL-HALTON AND AREA**

1235 Trafalgar Rd. Box 84018  
Oakville, Ont. L6H 5V7  
(905) 858-3770  
(905) 824-4853  
federalretirees.ca/peel-halton  
nafrtreasureron34@gmail.com

**ON35 HURONIA**

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

**Volunteers wanted:**  
directors, ad-hoc assistance,  
elections officer

**ON36 BLUEWATER**

P.O. Box 263 STN Main  
Sarnia, Ont. N7T 7H9  
1-855-304-4700  
519-330-1492  
(call for nominations)

chawksworthnafr@gmail.com  
(email for nominations)  
federalretirees.ca/bluewater

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

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

**ON37 HAMILTON AND AREA**

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

**ON38 KINGSTON AND DISTRICT**

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

**ON39 KITCHENER-WATERLOO  
AND DISTRICT**

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

**ON40 LONDON**

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



**ON41 NIAGARA PENINSULA**

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

**ON43 OTTAWA AND INTERNATIONAL**

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

**2020 and 2021 AGM:** May 6

**ON44 PETERBOROUGH AND AREA**

P.O. Box 2216 STN Main  
Peterborough, Ont. K9J 7Y4  
(705) 559-9253  
brunet.pierre@sympatico.ca

**Volunteers wanted:** directors

**ON45 QUINTE**

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

**ON46 QUINTRENT**

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

Office temporarily closed. Phone calls, mail and email accepted.

**ON47 TORONTO AND AREA**

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

**Volunteers wanted:**  
IT/communications

**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**

628 Commisso Cres.  
LaSalle, Ont. N9H 0C2  
(519) 970-9048  
nafr.on49@gmail.com

**ON50 NEAR NORTH**

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

**ON52 ALGOMA**

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

**ON53 OTTAWA VALLEY**

P.O. Box 20133  
Perth, Ont. K7H 3M6  
1-855-304-4700  
info@fsnaottawavalley.ca

**ON54 CORNWALL AND DISTRICT**

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

**Annual members meeting:**

May 2021, details TBD

**ON55 YORK**

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

**ON56 HURON NORTH**

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

**QUEBEC****QC57 QUEBEC**

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

**QC58 MONTREAL**

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

**Christmas lunch:** Postponed to December 2021

**QC59 CANTONS DE L'EST**

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

**QC60 OUTAOUAIS**

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

**QC61 MAURICIE**

C.P. 1231  
Shawinigan, Que. G9P 4E8  
(819) 375-3394  
anrf-mauricie.adhesion@outlook.fr

**QC93 HAUTE-YAMASKA**

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

**NEW BRUNSWICK****NB62 FREDERICTON AND DISTRICT**

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

**NB63 MIRAMICHI**

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

**NB64 SOUTH-EAST NB**

P.O. Box 1768 STN Main  
281 St. George St.  
Moncton, N.B. E1C 9X6  
(506) 855-8349  
(506) 386-5836  
fnsasenb64@gmail.com

**NB65 FUNDY SHORES**

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

**NB67 UPPER VALLEY**

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

**NB68 CHALEUR REGION**

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

**NOVA SCOTIA****NS71 SOUTH SHORE**

100 High St., Box 214  
Bridgewater, N.S. B4V 1V9  
1-855-304-4700  
pressouthshores71@gmail.com



**NS72 COLCHESTER-EAST HANTS**

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

**NS73 NOVA SCOTIA CENTRAL**

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

**NS75 WESTERN NOVA SCOTIA**

Box 1131  
Middleton, N.S. BOS 1P0  
(902) 765-8590  
federalretirees.ca/western-nova-scotia  
naf75@gmail.com

**NS77 CAPE BRETON**

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

**NS78 CUMBERLAND**

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

**NS79 ORCHARD VALLEY**

P.O. Box 815 STN Main  
Kentville, N.S. B4N 4H8  
1-855-304-4700  
nafnrs79@hotmail.com

**NS80 NORTH NOVA**

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

**PRINCE EDWARD ISLAND**

**PE82 CHARLOTTETOWN**

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

**PE83 SUMMERSIDE**

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

**NEWFOUNDLAND AND LABRADOR**

**NL85 WESTERN NF AND LABRADOR**

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

**NL86 CENTRAL NEWFOUNDLAND**

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

**NL87 AVALON-BURIN PENINSULA**

P.O. Box 21124 RPO MacDonald Dr.  
St. John's, N.L. A1A 5B2  
(709) 834-3648  
wcombden70@gmail.com

I care  
I give  
It matters

Government of Canada Workplace Charitable Campaign

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

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

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

Everyone deserves someone to turn to in their time of need.

**Please donate now!**

**ONLINE**  
Go to [canada.ca/ccmtgc-retirees](https://canada.ca/ccmtgc-retirees)

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

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

United Way  
Centraide

iii HealthPartners  
Partenairesanté

All Canadian  
Registered  
Charities



# IN MEMORIAM

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

## BC01 CENTRAL FRASER VALLEY

Richard Cooke  
Robert Fenwick  
Bernard Kalancha  
David Kennard  
Henry Lehman  
Jean Millar

## BC02 CHILLIWACK

William Greer  
Jim Harris  
Richard Peltier

## BC04 FRASER VALLEY WEST

Hazel Harrower  
O.J. Larssen

## BC07 CENTRAL OKANAGAN

Francisca Bilyk  
Deanna Gerow  
James Lambert  
Marcellin Leblanc  
William Pittman

## BC09 VANCOUVER

Donald Atkinson  
William Capek  
Frank Cushing  
Hugh Doherty  
Stanley Forshaw  
John James  
Valerie Jennings  
George Kazmiruk  
K.G. Kelbough  
Ingrid Koch  
Ruth Laird  
Margaret Lotto  
Bonnie Lyn Morgan  
Betty Matheson  
Diane McGuire  
Frank McLeod  
Blanche Page  
John Paxton  
Muriel Pearson  
Louis Peressini  
Edward Powell

Ethel Preece  
Lloyd Robbie  
Edith Smardon  
Lorraine Urquhart  
Ralph Vance  
Lavonne Wirtanen

## BC11 OKANAGAN NORTH

Helen Penz  
Camille L. Widzyk

## BC14 SIDNEY & DISTRICT

Beverly Girling  
Jean Claude Gourdeau  
Garret Patrick Hogan  
John Morrison  
Robert Muse  
Kathleen Nicholson  
Phyllis Paterson  
Alan E. Taylor  
Patricia Van Eyk

## AB19 RED DEER

Dayton Thesenvitz

## AB92 LAKELAND

Fernand Derepentigny  
Paul Lussier  
Ernest Poirier

## SK25 SASKATOON AND AREA

Herbert John Allen  
James (Jim) H. Arnold  
Hilda Epp  
Douglas Stewart  
Harold

Lucille Evelyn  
McDonald

Alfred Schmidt  
Adele Emili Sowter  
Lloyd (Woody) Wudrick

## MB31 WINNIPEG AND DISTRICT

John Adams  
Jerry Anderson

Anita Capek  
George Davidson  
Garth Dawley  
John Mytz  
Earl Nelson  
Orst Oucharek  
Louise Price  
Rolf Stolle

## MB91 EASTERN MANITOBA

Pearl Fedoronchuk  
Pauline Miller  
Glenn Morgan  
Jane Petkau  
Daisy Seymour  
Marion Stewart  
Joseph Vadasz

## ON33 ALGONQUIN VALLEY

Rick Andrews  
Allan Bancroft  
Wilson Bray  
Mary Brown  
Joan Chapeskie  
Kenneth Christnik  
Otto Cohn  
Frederick Eland  
Clive Greenstock  
Henny Hamel  
Christopher Lade  
Clare Mungham  
Winnifred Parro  
Barbara Steward  
Andrew Sunstrum  
Ronald Sutherland  
Evelyn Wren

## ON36 BLUEWATER

Dorothy Newman

## ON38 KINGSTON AND DISTRICT

Carman Bassett  
Charles Quinton  
Burton  
Roger Arthur Forbes

Francis Leonard  
Golden  
Dorothy Jean Heron

## ON40 LONDON

June Alexander  
Cor Arnold  
Dan Bradstock  
Margaret Burchall  
Doreen Davidson  
Ivan Douglas  
Tharian Koshy  
Roger Le Blanc  
Donald Perry  
John Pietraszko  
Mary Riel  
Josephine Sansone  
Thelma Smith  
Alvin Starratt  
K.A. Tanswell  
Jenny Volekaert  
Edmund Ward

## ON43 OTTAWA

Helen Ricketts

## ON45 QUINTE

Joseph Billo  
George Froese  
Ronald Hutton  
Anne Locke  
Margaret Turner

## ON46 QUINTRENT

Lynda Atchison  
James Blaiklock  
Ronald Bryson  
William Bugg  
James Chabassol  
John Conrad  
William Danylchuk  
Ron Denham  
Raymond DiCrescenzo  
Jack Dingle  
Eric Gebhardt  
Jack Girar  
Gene Hamelin  
Elsie Hogg  
Charles Lacoste  
Robert MacKay  
Bill Malczewski  
Betty MacDonald  
Donald A. McDonald  
Ray Mercier  
Margaret Montrose  
Rita Shettell

## ON47 TORONTO AND AREA

Roy Armitage  
Nancy J. Campbell

John Donat  
J. Ferdinand  
Ramzanali Hirani  
Michelle Squires

## ON56 HURON NORTH

Dorothy Belfry  
Sylvia Grant  
Yvon Godin  
Roland Savarie

## QC57 QUEBEC

Yvon S.Y. Beaumont  
Pierre Boisjoly  
Jacqueline Forgues  
Fernande Fournier  
Gisèle Girard  
Jeannine Hottote  
Michel Martineau  
Monique L. Picotte  
Robert Forgues  
Gaston Veilleux

## QC58 MONTREAL

Remi Brazeau  
Pierre E. Brisebois  
Jacqueline Sacchitelle  
Bruneau  
Stephen Bruneau  
Estelle Alarie Crepin  
Jean Paul Crete  
Diane Des Rochers  
Pierre Drolet  
Gregory Giannuzzi  
Pierre Grignon  
Pauline Joly  
A. Joly  
Carmen Langlois  
Noëlla Lapierre  
Ronald Legault  
Jacques Marois  
Paul-Emile Moreau  
Rejean Peloquin  
C. Perron  
Brian Pottier  
Alain Regnier  
Yvon Tremblay  
Marguerite Turbide  
Liette Vanasse  
Mireille Yanick

## QC61 MAURICIE

Gaston Filion  
Ginette Grenier  
Renée St-Onge

## NB64 SOUTH-EAST NEW BRUNSWICK

Cecile J. Armstrong  
J. Aud  
Mary M. Babineau

Kathleen Close  
Camille Doiron  
Ronald Dupuis  
John Murray Geddes  
Mary Elizabeth Harpell  
Gerald B. Hilton  
Elodiane Legere

## NB65 FUNDY SHORES

Leo Baldwin  
Wayne Chatterton  
Ernestine Derry  
Dennis Ferguson  
Jean Hartford  
Ernest Matheson  
Phyllis McConnell  
Fayanne Parent  
Theresa Plelan

## NB67 UPPER VALLEY

Louis E. Michaud

## NS77 CAPE BRETON

Edgar R. McLeod

## NS79 ORCHARD VALLEY

William A. Davis  
Wallace W. Maddison  
Robert C. Mills  
John E. Walsh

## NS80 NORTH NOVA PENINSULA

Margaret MacDonnell  
Murray Chaplin  
Eric Dunne  
William Earles  
Edwina Fitzgerald  
John Kennedy  
Lewis Thornhill  
Doug Tilley

## PE82 CHARLOTTETOWN

Charles Bachmanek  
Frederick Currie  
Evelyn (Marion) Gilbert  
James Jenkins  
Olive Lund  
Bernard (Bruce)  
MacCormac

## PE83 SUMMERSIDE

Reginald Bryanton





## Reminder — you still have time to refer a member for your chance to win

The Mega Recruitment Drive contest period was extended this year, so we will now accept referrals until **Dec. 31**. Simply refer an eligible member for your chance to win one of 13 great prizes, including the grand prize — **\$10,000 cash** — courtesy of Johnson Home and Auto Insurance. We thank everyone who has already submitted one or more referrals. Indeed, there is no greater recruitment tool we have than you, our dedicated members. Thank you for helping us by spreading the word about the association throughout your networks. We will draw for all prize winners in January 2021. Good luck!

## All-new — give the gift of membership this holiday season

Not sure what to give that person who already has everything? Do you know someone who is retiring soon and want to get them that perfect retirement gift? This year, Federal Retirees is pleased to offer gifts of membership to eligible Association members.

There are no limits to the number of ballots you can receive, so the more gifts of membership you purchase, the more chances you'll have to win. Simply call us toll free 1-855-304-4700, ext. 223, and we will set everything up for you.

Please note that gifts of membership are only available by phone. Current and retired members of the federal public service, the Canadian Armed Forces, the RCMP and federally appointed judges, as well as their spouses and survivors, are all welcome to join Federal Retirees today.



## 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.

The Association has decided not to raise membership rates. The rates for 2021 are the same as 2020.

### To pay by credit card:

Log on to [federalretirees.ca](http://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.

### 2021 membership fees

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

### How to sign up?

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

## Contact us

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

We will be pleased to serve you.

# Give a gift that keeps on giving – all year long!

**For only \$51.36, you can now give the gift of a Federal Retirees annual membership to friends and loved ones who qualify\* (even if they're not retired).**

Each membership supports our work to protect federal pensions and benefits and offers excellent savings through our Preferred Partner program that can be enjoyed throughout the year.

Call us at **1.855.304.4700** to place your order today or visit **federalretirees.ca/gift** for more information.



National Association of Federal Retirees  
Association nationale des retraités fédéraux

\*The recipient must be collecting or paying into a federal pension.



**FOR A LIMITED TIME!** Giving the gift of membership also enters you in our exciting Mega Recruitment Drive contest for a chance to win \$10,000 cash courtesy of Johnson Home & Auto!



# Always by your side



Although the world continues to be challenged by the pandemic, we continue to see a renewed interest in people looking to travel beyond their own borders.

With that in mind, Johnson Insurance is pleased to announce that **MEDOC's emergency medical coverage now includes COVID-19 related incidents, even during a travel advisory, for up to \$10 million<sup>2</sup> for Federal Retirees. This includes cruises and other trips.**

Johnson has also extended the term of the MEDOC Base Plan for a total of 4 months at no additional charge meaning current MEDOC policyholders will now have coverage until December 31, 2020.

We strongly encourage customers to review the Government of Canada travel advisories before booking and travelling. Return transportation options and availability of medical care may become very limited outside Canada.

Johnson Insurance is here for you now and we look forward to being there for you on your future travels.

Visit [johnson.ca/coronavirus](https://johnson.ca/coronavirus) for updates.

Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. MEDOC® is a Registered Trademark of JI. This insurance product is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by JI. JI and RSA share common ownership. Valid provincial or territorial health plan coverage required. Travel Assistance provided by Global Excel Management Inc. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. †NO PURCHASE NECESSARY. Open May 1, 2020 – April 30, 2021 to legal residents of Canada (excluding NU) who have reached the age of majority in their jurisdiction of residence and are a member of a recognized group of JI (excluding members of any group in the health care sector) with whom JI has an insurance agreement. One (1) available prize consisting of CAD \$20,000. Conditions and or restrictions may be imposed. Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: [johnson.ca/cash2020](https://johnson.ca/cash2020). <sup>3</sup>Further details to come, please visit <https://www.federalretirees.ca/en/joining-us/mega-recruitment-drive> for updates. <sup>2</sup>Described coverage and benefits applicable to Public Service Health Care Plan (PSHCP) members.

CALL FOR A  
QUOTE & BE ENTERED  
FOR A CHANCE TO

**WIN**  
**A \$20,000  
CASH PRIZE!†**



Johnson Insurance is a proud sponsor  
of the Grand Prize of the Mega  
Recruitment Drive<sup>1</sup>

**1.855.428.8744**

[johnson.federalretirees.ca](https://johnson.federalretirees.ca)