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# SAGE

Rebooting  
long-term care PAGE 12

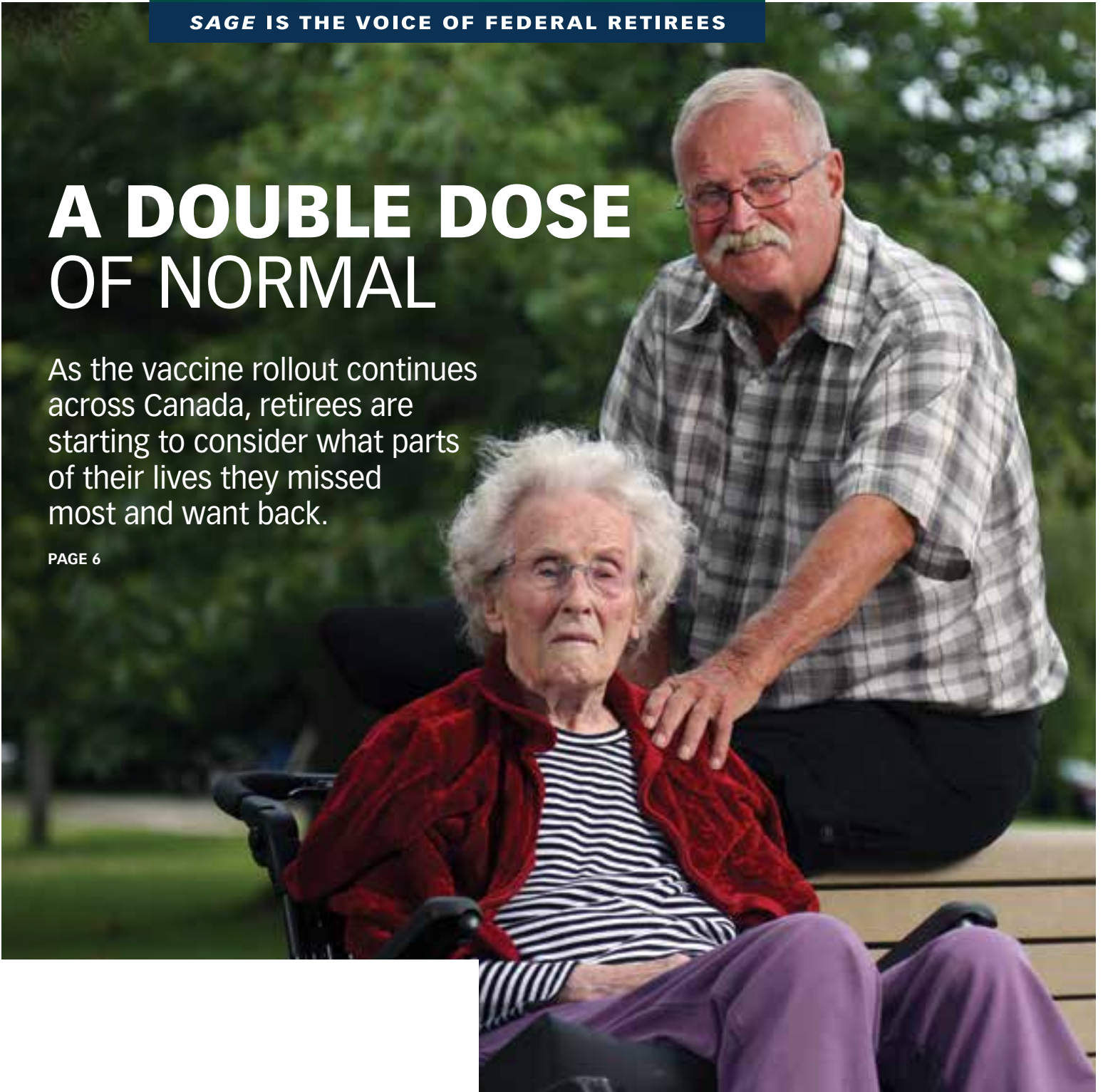
When marriage  
goes wrong PAGE 15

**SAGE IS THE VOICE OF FEDERAL RETIREES**

## A DOUBLE DOSE OF NORMAL

As the vaccine rollout continues across Canada, retirees are starting to consider what parts of their lives they missed most and want back.

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# RETURNING TO NORMAL

**JEAN-GUY SOULIÈRE**

COVID restrictions are lifting and vaccines are rolling out. Now we can start rebuilding our membership, too.

As we progress out of the pandemic, it is important to pick up where we were forced to leave normalcy in March 2020. At that time, the Association had achieved year-over-year growth. The pandemic put road blocks to this growth and, unfortunately, Federal Retirees has encountered a significant 6.3-per-cent decrease in its total membership during the pandemic.

Any decrease is alarming, but looking realistically at the situation, we, as a non-profit association, fared better than most non-profits and our financial situation is even more solid than pre-pandemic. That said, each one of us who believes that our organization is crucial to the protection of our pensions and benefits has a role to play in increasing our membership. The challenge is to encourage retirees from the public service, Canadian Armed Forces and RCMP who are not members to join.

I, as an individual, do that and I am proud to say that I recently recruited two members on the golf course and one other member from the apartment building in which I live. You can, too. Invite retired public servants to consult [federalretirees.ca](http://federalretirees.ca). Tell them that, although there is no immediate threat at

the federal level to change our pension plan from a defined benefit plan to a target benefit plan, many provinces are moving in that direction and it is only a matter of time before the federal government will consider this. In fact, it did a few years ago with Bill C-27, which would have changed the defined benefits plans of federally regulated organizations such as Canada Post. The coalition that Federal Retirees established and chaired was successful in seeing that the bill died on the order paper.

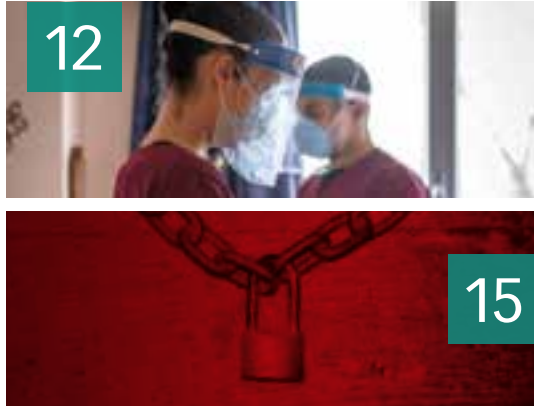
These attacks will continue and the best insurance is to have a strong Association to protect all retirees. Numbers count, so we must increase our membership. I won't mention here how important our Association is and the influence it exercises, but I encourage you to periodically consult our website. If each one of us recruited one member, our Association would be that much more important. Did you know that our Mega Recruitment Drive kicks off this month with a chance to win the \$10,000 cash grand prize and many other great prizes for new members you refer? (See page 47 for further details.)

On another note, Federal Retirees was a model organization in helping and informing its members throughout the pandemic. We were very consistent in our messaging to our members, which was frequent and accurate, always making decisions based on the safety and health of our members and supporting our medical advisers (public servants). The Association's advocacy was never more active and productive and



National Association of Federal Retirees president Jean-Guy Soulière.

our national office provided seamless services to members and branches. The national board of directors met monthly to ensure that required decisions were taken. I am very proud to be the president of such an important, influential organization. Our volunteers should be proud of their contributions and the strength of our membership. ■



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Cover photo: Dave Chan

# SAGE

SAGE IS THE VOICE OF FEDERAL RETIREES

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## DEAR SAGE

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

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Or you can email us at  
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*Note that letters have been edited for grammar and length.*

Dear Sage,

It would be interesting if your magazine published articles on the Phoenix compensation to pensioners, which has not yet been paid. Current workers have been receiving their compensation since March and we should be told what's going on.

Would it be possible for you to follow up regularly? This would be greatly appreciated, as there is no other way to be kept informed. It's been dragging on for months and nothing is happening. Your magazine is the only way to stay up to date on our right to be compensated and informed. Thank you and kudos to the magazine contributors.

Céline Guilbert, Trois-Rivières

*Thanks for your letter. Please refer to the first item in the Association News on page 39.*

Dear Sage,

I wanted to comment on the article by Laura Neilson Bonikowsky in the June issue of Sage. She explained the life insurance options available in easy-to-read terms and provided good advice. I will be sharing the article with family and friends.

Sincerely,

Bob Mawson, Winnipeg

Dear Sage,

I always look forward to reading Sage magazine. All articles contain something of interest to most retirees.

In the Summer 2021 edition, two articles ("Budget 2021 — Something for Seniors" by Mick Gzowski and "Advocacy in Action" by Amy Baldry) jumped out at me, not only because they were well written and thorough treatments of two related subjects, but more important, because they contained opposite facts on the same topic — the relative merits of home care versus institutionalized long-term care (LTC).

Amy Baldry makes a statement no one can deny: "Home care can improve health outcomes and reduce costs, but continuously fails to be recognized and properly funded."

In his Budget 2021 analysis, Mick Gzowski presents two figures, but without commenting on their relationship to one another:

1. \$3,000,000,000 for ensuring standards for LTC are maintained;
2. \$90,000,000 for an Age Well at Home strategy.

No, there aren't zeros missing from that second line, though the truth in Amy Baldry's comment would suggest there are. The federal government is planning on spending three per cent of the amount it will spend on LTC on home care.

Something is seriously wrong with the thinking of this government. I know that not all residents of LTC homes are physically, mentally or financially able to remain at home, but a large percentage of them could be, and they would be safer, live happier lives and cost the public less in support if this was made a priority. Why isn't it?

Christopher Morry, Rockland, Ont.

*There is a need for both LTC and home care and both require adequate funding. It's certainly true that home care receives significantly less funding than LTC.*

## 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)



# SMALL VACCINATION VICTORIES

As the vaccine rollout continues across Canada, retirees are starting to consider what parts of their lives they missed most and want back.

HOLLY LAKE





Gary Springer takes his mother, Elta, for a walk in July, after not seeing her for 17 months.

Credit: Insert name here

You're never too old to miss your mom, and for Gary Springer, the hardest part of the past 17 months has been being separated from his mother.

She lives in an Ottawa care home, and COVID-19 kept visitors at bay.

"It's been really emotional," says the Air Force veteran. "My mom was very good to all of us kids. To sort of hand her over to someone else to look after has been really tough."

He and his siblings have Zoomed with her every Saturday, and while better than nothing, it's hardly ideal, as she's 102 and not tech savvy.

"Most of the time, she just sleeps when we're talking to her. Occasionally something we say jogs her memory."

As the months dragged on, she was the reason he was so keen to get vaccinated. He had his second shot in June, and eagerly awaited their reunion.

"I just want to see if she has changed, how she responds," Springer says. "She's not going to live forever, I just want to see her and hold her hand and maybe get some reaction."

After he initially spoke to Sage, he was finally able to see his mom on July 7.

"It was quite a treat, I must say. I was excited. My wife was excited. We surprised mom and kind of had to break the ice and tell her a little bit of our story and what's been happening since the last time we saw her," Springer says. "We had a good conversation. She was quite chatty compared to when we talk to her on Zoom, which was nice to see."

To be able to spend time with her again is hands down the biggest benefit of vaccination.

"Mom's tough, but I thought that I'd never see her again because of COVID and restrictions. You never know when someone is going to pass from this or whatever," Springer says.

After an hour together, it was tough for him to leave.

"She seemed kind of lonely. She's sitting in a room by herself day after day. I can't imagine. So now we're going to visit weekly and keep her occupied. I just don't want her to sit there and be alone and fade away and die."

**PHOTO** Gary Springer hadn't seen his mother, Elta, for 17 months. Two vaccinations and some easing of restrictions have allowed him to finally visit her regularly. Credit: Dave Chan

## A new normal

The pandemic has been a difficult go for many, with restrictions on where people could go, what they could do and with whom they could spend time.

As vaccination rates ramp up across the country and restrictions ease, some semblance of normal — or a new normal — is returning. Reunions with loved ones are becoming more common and people are looking forward to getting back to things they enjoyed.

However, there's less of a longing for the way things were. Drawing on a survey of more than 1,000 Canadians in April and May conducted for the *National Post*, John Wright, executive vice-president of Maru Public Opinion, told the newspaper that Canadians are looking for stability in this new normal. And given the way they were forced to adapt, they want society to keep up.

"We're walking out into the sunshine of an altered society," Maru says.

## Vaccine tears of joy

That brightness can bring tears.

When Joan Hurren learned she was getting her first dose, she cried.

"I was so, so relieved, it really hit me," says the retired Canada Border Services Agency clerk in Fort Erie, Ont.

She's now had her second dose and hopes everyone who can does the same.

"For me it's made the difference in feeling comfortable in being around people and not worrying about getting it. My husband has a heart condition. We're at that age, we're higher risk," says Hurren, 70.

While a mask and hand-washing will remain a steady presence in her life for some time yet, she's relishing little things she's been unable to do for so long, like patio dinners with vaccinated friends and family.

"What I missed the most is going out to a restaurant," she says. "You took these things for granted, but I really don't anymore. I've missed looking at people and smiling."

As someone who's always loved to shop, Hurren discovered Amazon as a way to scratch the itch when stores were closed. It was ultimately a short-term relationship.

"I realized I need a lot less in my life. And what I do need doesn't involve material things. They're not important."

She also doesn't feel the need to socialize as much anymore, as she says during the pandemic she and her husband learned to be content with their own company.

"I've enjoyed my alone time," Hurren says. "I don't know if that makes me anti-social. I think because your time is so important now, you're picky about who you spend it with. At least I am."

Like many across the country who decided to embrace the grey when salons were shuttered, Hurren also won't miss spending more than \$100 a month colouring her hair.

"I just decided, 'What am I thinking?' I'm going to be 70. Why am I worrying about my hair?"

## Bonding with animals

Like Hurren, Kathey Rowsome's priorities and perspective shifted as the world closed up and the realization that life could change in a moment sunk in.

Pre-pandemic, she spent quite a bit of time at a barn near Merrickville, Ont., riding what was then her leased horse, Kate. But with socializing and shopping off limits, the time she spent there grew. As did their bond and trust.

"This was my passion 30 years ago," Rowsome says. "I spent many years riding and training and competing. Then other life changes happened."

She's ridden recreationally since, but that lacked the same intensity. Now, having found Kate, bonded with her and eventually bought her, she says her passion has been reignited and her competitive spirit stoked.

"Once the world opens up, I'm really excited about competing this summer," Rowsome says of four upcoming local



Credit: Kathey Rowsome

When COVID hit, Kathey Rowsome started spending more time riding her leased horse in Merrickville, Ont. She's since bought the horse.



dressage competitions. In a vaccinated, post-COVID world, travelling with her horse and competing tops her bucket list.

At a time when so much was lost, she says riding has been a real gift.

“Going back to my roots and having the comfort of recommitting to a sport that I’ve loved my whole life was very helpful in coping with the fear and uncertainty of not knowing how this would all play out.”

Finding the right horse for that journey was no small factor.

“What is so special for me in developing a relationship with Kate is that she’s an old, wise woman. She’s very experienced and knowledgeable, and a little bit sassy. Even in the early days, she captured my heart.”

Had COVID not happened, Rowsome says she would have missed out on this intense experience and being a horse owner again.

## ‘A grand global experiment’

For Lisa Taylor, double vaccination has her looking forward to getting back on the proverbial horse — at the curling rink. Time on the ice is what she has missed the most. While she’s golfed this summer, she’s largely carrying on as she was, masked and keeping to her small bubble of friends in Brockville, Ont. Taylor says the past year and a half has been a grand, global experiment of which we’re still in the throes. At this point, venturing out into the world is a little bit like dipping her toe in the water to gauge the temperature. While she knows it’s time to start doing things, she’s not quite ready to take the full plunge.

“Let’s not be opening the kimono just yet, folks, and doing too much and doing too fast,” says Taylor, a retired military police officer. “The real part of the experiment is still to come in the autumn and winter. We will really know if these vaccines work. That’s where we need to be patient and take it slow with baby steps. We expect the science to be very certain, and yet it isn’t. It can’t be with a novel virus.”

Credit: Lisa Taylor



Lisa Taylor of Brockville, Ont., is looking forward to curling again. Shown here in Antarctica, she also looks forward to resuming travel.

What’s really stuck in her mind is a panel discussion she attended virtually last year with two university experts, at which they talked about curling clubs’ potential to be COVID petri dishes, given their temperature, humidity and lack of air exchange or filter.

As much as Taylor wants to get back on the ice this fall, she’ll closely monitor clubs that open early.

“I will be extremely cautious for the first month to see how it goes,” she says. “That will be a significant test of how we’ve done.”

That said, she’s planning to head to Costa Rica in January, sanitizer and mask in tow. After the pandemic quashed travel plans last year, she’s eager to see the world beyond her couch.

Not everyone is, however. A recent survey by Leger Marketing found nearly two thirds of Canadians aren’t yet ready for post-pandemic vacations. Sixty-two per

cent were evenly split between holding off making any travel plans and having no desire to travel any time soon.

## Ready for takeoff

Springer doesn’t fall into that category. Although his need for a knee replacement has kept him close to home since last fall, connecting with his community through a neighbourhood Facebook group he created, he is keen to leave his front porch perch. His kids and grandkids are in Florida and Alberta, and his daughter is planning to rent a place in Arizona this winter. With two vaccines in his arm, he’s relieved, confident and keen to get back out in the world.

“We’d love to go with her,” Springer says of himself and his wife, Brenda. “We miss them all a whole bunch, so that’s our dream right now.” ■

.....  
**Holly Lake** is a freelance writer based in Dartmouth, N.S.



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# REBOOTING LONG-TERM CARE

Seniors groups are calling for new national standards and a comprehensive seniors strategy that includes a commitment to work on older adult care.

**MARG BRUINEMAN**

## When the pandemic descended with particularly tragic consequences on vulnerable seniors in long-term care homes, Gloria McKibbin thought it was time for action.

With a rich background in health care, the surviving spouse of a federal retiree jumped on the opportunity to become involved in the National Association for Federal Retirees as an advocacy program officer working with Ontario branches on initiatives for seniors.

"When I saw all the devastation in long-term care homes, I wanted to get involved again," says the senior from Southern Ontario, who coincidentally became the primary caregiver for her mother at just about the same time.

Federal Retirees' calls for new national standards for long-term and home care are becoming louder as the prospect of a federal election nears. And it is not a lone voice in the wilderness. Similar calls have come from the Council of Canadians, the National Institute on Ageing, the Canadian Health Coalition as well as the Canadian Association for Long Term Care, and aspects have been echoed by some federal politicians and the current government.

Federal Retirees is advocating for the federal government to implement a comprehensive national seniors strategy to allow for a co-ordinated national approach. That includes calls for a commitment from governments at all levels to work together to reform older adult care and implement new national standards for long-term and home care with dedicated funding and accountable goals.

The pandemic laid bare the blunt realities of the shortcomings in the system, resulting in the deaths of so many seniors in homes across the country and strengthening the calls for attention to the country's long-term and home-care systems, says Anthony Pizzino, the Association's chief executive

officer. He points to inconsistencies across the country, in private and public homes, as well as failures that revealed some very serious issues in long-term care.

"It's the condition that exists in the home and the care, or lack of care, that individuals are getting in some of the homes," exposing some of the shortcomings and inconsistencies, Pizzino says. "This is really why we're calling for not only a national strategy on long-term care, but one that is enforceable. There have to be standards — minimum standards to be met and a way for provinces to be able to have those standards enforced."

Some homes provide very good care, while others do not, says Pizzino, who believes that good or bad outcomes come down to the standards and conditions. The lack of enforced standards, he adds, results in inconsistency and uneven care.

Federal Retirees sees the approach beginning with a national review of long-term care, with a focus on implementing a national framework that ensures appropriate levels of funding. That funding would be tied to national criteria and care standards.

### A new approach

A national health workforce planning strategy would be established to ensure the right health-care workers are in the right place at the right time. It would also recognize and support informal caregivers who are crucial partners in delivering care to residents. Pizzino said the review must be public, independent, evidence-based and informed by older adults, informal caregivers and subject-matter experts.

There are suggestions that the new approach take cues from Canada's medicare system. In the creation of medicare, only physician and hospital care were included, says Samir Sinha, head of geriatrics at Mount Sinai and University Health Network hospitals in Toronto. Long-term care, meanwhile, became an "orphan area" that's grossly underfunded. While

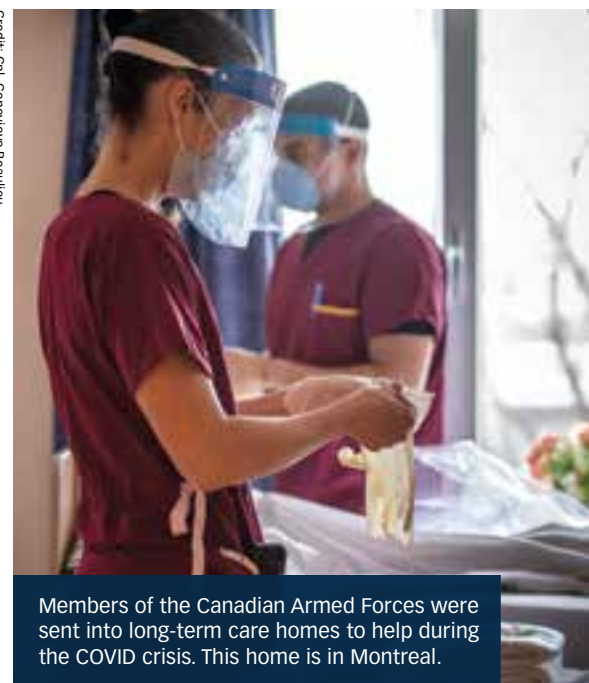
other countries included pharmacare and support for the provision of long-term care in their universal health-care programs, Canada didn't.

The result, says Sinha, also the director of health policy research for the National Institute on Ageing and a member of the technical committee developing the new national long-term care services standard, is people living in postal code lotteries where some places are much better organized than others.

"We currently spend between \$22 billion and \$24 billion... across Canada providing long-term care," he says. "Each of the provinces and territories have been left to their own devices to figure out how they may want to provide long-term care services. Funding levels vary significantly, coverage levels vary, the way it's organized varies, the terminology significantly varies. While you can say hospitals in one province are like hospitals in another, long-term care looks very different, not only across provinces and territories in Canada, but even within provinces and territories."

Canada spends 1.2 per cent of its GDP on long-term care, compared with the 1.7 per cent the average Organization for

Credit: Cpl. Genevieve Beaulieu



Members of the Canadian Armed Forces were sent into long-term care homes to help during the COVID crisis. This home is in Montreal.



Canadian Armed Forces member assists at a long-term care home in Verdun, Que.

Credit: Cpl. Genevieve Beaulieu

of national long-term care standards, confirmed in the government's speech from the throne last fall and followed by mandate letters to the ministers of seniors and health to oversee the development of these standards.

In the heat of the first wave of the pandemic, five Liberal MPs called on the government to implement enforceable national standards for the operation of Canada's long-term care homes. And earlier this year, NDP Leader Jagmeet Singh said for-profit long-term care homes should be phased out, calling on the government to transition for-profit homes to not-for-profit. That followed his earlier support for a national strategy, including the same principles as the Canada Health Act.

## Defining the federal role

Earlier this year, Conservative Leader Erin O'Toole rejected the notion of imposing national standards on long-term care homes. He suggested a partnering with the provinces, which deliver health and long-term care, instead of a top-down approach.

Steven Staples, the Canadian Health Coalition's national director of policy and advocacy, wants the government to not just have an agreement from the provinces, but to have it all codified through legislation, tying the funding to minimum standards.

"Very little has actually been accomplished on the file, despite the fact that it was originally discussed last summer and it became government policy or commitment in the throne speech last fall in October and it was also included in the mandate letter — the supplemental letter that came out in January," Staples says.

He fears the issue could easily fall from the public awareness as the economy ramps back up. But the groups are determined to ensure it remains top of mind during the next federal election and Staples warns: "Any political party that ignores this does so at its peril."

Retired for six years from a 28-year career in the health-care industry, including

long-term care homes, McKibbin now finds herself caring for her 93-year-old mother, navigating the current care system with some frustration.

Her mother was living independently when she broke her foot, sending her into the health, retirement and home-care systems just as the pandemic was taking hold on Canada.

When it came time for her mom, then 92, to return to her apartment, McKibbin hit a brick wall.

"Upon her discharge, we asked for a referral to home care. And they said that she doesn't qualify for home care. As long as she can make herself a sandwich, she's fine to live on her own," says McKibbin, who is quick to add that other aspects of the care system worked beautifully, such as the six weeks her mom spent in a retirement home rehabilitating from the injured foot.

Meanwhile, her mom, legally blind in one eye and partially sighted in the other, who uses a walker and has a hearing aid, had a series of mini strokes and was found to have early onset dementia. She eventually came to live with McKibbin, who was finally able to access home care twice a week through an urgent request from a gerontologist. After several attempts, she finally also got her mom on a two-year waiting list for a long-term care home.

McKibbin likes the Federal Retirees strategy and sees a promising future if it's adopted. But she's also interested in having her voice heard and hopes the process will include consultations and feedback from stakeholders along with those working within the current system.

"I have some really good ideas for when they start setting their standards," she adds, suggesting that if she's not somehow part of the process, she'd like to send in a submission. ■

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**Marg Bruineman** is an award-winning writer who lives in Barrie, Ont.

Economic Co-operation and Development (OECD) country spends, he adds. And Canada tends to spend most of that money — 87 per cent — on keeping many seniors in nursing homes rather than enabling them to stay in their own homes. The average OECD country spends two-thirds on institutional care.

Sinha points to data showing that more than 430,000 Canadians have unmet home-care needs with another 40,000 or more on nursing home wait lists, leaving many to languish in hospital. As a result, about 15 per cent of acute-care hospital beds are occupied by older people "being held hostage" because there aren't enough nursing home spaces or supports for them at home.

Meanwhile, the Canadian Institutes for Health Information reported last fall that one in 12 of the people going to nursing homes could be supported in the community.

What's missing at the core of the system, says Sinha, is a defined role for the federal government that already exists for medicare through the Canada Health Act.

Since the pandemic took such a horrible toll on seniors, the Liberal government has been discussing the implementation

# WHEN MARRIAGE GOES WRONG

In several provinces, marriage revokes a will and some looking to take advantage of vulnerable seniors have used that to their advantage.

MARG BRUINEMAN

Concern about the exploitation of an aging population vulnerable to predatory marriages has led to calls across the country for more protection under the law.

In all but four provinces, marriage revokes a will. In most provinces, a spouse has access to the other's estate simply through marriage unless a new will is drawn up. That leaves some people, particularly those with cognitive abilities that are eroding, exposed to the possibility of a predatory marriage.

British Columbia, Alberta and Saskatchewan have repealed that provision, and Ontario is expected to soon follow with Bill 245. Quebec never had it.

But even in those provinces where a pre-existing will can survive a marriage, there is concern that the test for the capacity to marry is so low in Canada that seniors and others with diminished capacity are easy targets for thieves and fraud artists who

have other ways they can access their new spouse's wealth through marriage.

That concern, lawyers say, is heightened with the pandemic's physical-distancing recommendations, leaving many to be apart from close family members for extended periods.

"The pandemic has created a situation of greater isolation, alienation, sequestering of older adults," says Toronto lawyer Kimberly A. Whaley, an outspoken advocate for change. "And so our adult community is suffering more as a result of this in all aspects, particularly for financial exploitation, which is much easier perpetrated now by predators. Nobody's looking. Everybody has a reason not to be on top of what an isolated older adult is doing.

"Predatory marriages are simply another type of financial exploitation.... I'm seeing financial exploitation in almost every case that comes through the door recently."

In addition to predatory marriages, Whaley sees other types of exploitive relationships, some of which were created for the sole

intention of gaining access to an older person's wealth through their will, through gifting, as well as through the transfer of assets and property. Typically, the target is someone who doesn't have the full capacity or ability to make the transactions they may be tricked into making.

Whaley and Albert Oosterhoff, counsel at Whaley Estate Litigation Partners, say Ontario's pending elimination of the rule, which revokes wills after marriage, is just the first step. The spouse continues to have other significant rights, which include making a claim for equalizing payment from the estate of the first person to die and claiming dependency support from the estate.

"There's lots more involved than just abolishing the revocation of marriage provision," Oosterhoff says. "The simple test for the capacity to marry is a big problem that could only be cured now by legislation."

Vancouver lawyer Emily Clough says in law, different actions require different levels of capacity. Judgment and cognitive ability



Credit: Donna Devore-Thompson

Donna Walker had been diagnosed with Alzheimer's disease when a man significantly younger than her convinced her to secretly wed and had her sign over her power of attorney to him. Walker, left, is shown with her niece and advocate, Donna Devore-Thompson.

are required to manage one's finances, for instance. But the test for the capacity to marry is considered the lowest of all capacity thresholds.

Even though marriage no longer revokes a will in B.C. and hasn't since 2013, Clough raised the issue of capacity before the B.C. Supreme Court. It is now held as an example across the country of the weakness of the test.

At the centre of the case was Donna Walker who, although she had been diagnosed with Alzheimer's, was able to continue to live independently in her condo through the support of her niece, Donna Devore-Thompson, who was also her power of attorney.

But what her niece didn't know was that a man significantly younger than her aunt had befriended her and took her to see a commissioner of marriage where they secretly wed. He also took her to a lawyer to be named as her power of attorney as well as heir to her condo, her biggest asset, in her will.

The case is unusual in that it went all the way to trial, forcing a decision and setting a precedent.

"The court did agree that Aunt Donna was incapable to enter into that marriage and she wasn't capable of entering into that

will," Clough says. "There was compelling evidence from Donna's treating geriatric psychiatrist... she said no matter what is the test for capacity to make a marriage, enter into a marriage, [Walker] was below that. She had very little memory left, she had very little cognitive functioning left."

Clough says about half her cases involve the issue of capacity and it's an issue she would like to see addressed so the capacity test for marriage is higher.

The current test is derived from old British law that no longer applies to today's society. Yet she sees it as critical.

"In my view, there is such an important change when people get married," including rights against each other's estate, they become the first to inherit upon intestacy or when there is no will, and they have the ability to ask a court to vary the will in places like B.C. where marriage doesn't revoke a will, she says. A spouse under family law also has standing in the division of property or spousal support and rights to certain pension division.

"It can be quite a significant bundle of interests that get triggered upon the act of getting married and I would say our current law... isn't reflective of what it really is. And perhaps there's an argument that people should be able to understand the actual

outcome of the act of getting married," she says.

That said, she points out that any law reform to protect people from being preyed upon needs to strike the right balance. Protecting the rights of those with cognitive disabilities who may want to get married is also important.

A proposal in Manitoba calls for abolishing the automatic revocation of a will by a subsequent marriage. And even though it is considered an issue of concern in Eastern Canada, there has been no significant movement to address it, says Sarah M. Almon, who practises estates and trust law in Halifax.

"It still is the case that marriage in general has the effect of revoking previous wills in all of the Atlantic Canadian provinces," she says, adding that each province has a slightly different approach in its legislation. "The concern about predatory marriages is certainly on the radar of practitioners in this area as it is in the rest of Canada with people living longer."

As an estates lawyer, Almon says she frequently tests an individual's capacity. But lawyers don't generally become involved when people marry, so the onus is on friends and family to keep an eye on those close to them, particularly seniors whose mental acuity may be slipping.

"Because of the difficulty in undoing the harm from a predatory marriage where it might not become apparent for years after the marriage takes place, we should all be alert because Canadians are living longer, because there are second, subsequent marriages. We need to be looking out for those who are most vulnerable in society — our seniors." ■

**Editor's note:** For an update on the marriage over 60 clause, which has been colloquially called the gold-diggers' clause, in the Canadian Forces Superannuation Act, see page 30.

**Marg Bruineman** is an award-winning writer who lives in Barrie, Ont.



# The sounds of **AUTUMN**

After months of isolation, hearing the world around us should become an even higher priority.



During the pandemic, there were often too few sounds. Locked in our homes, we failed to hear the spring sounds of robins returning, icicles melting, cheerful children screaming with glee as they ran through muddy puddles. Even summer sounds — the sound of a splash from a perfect dive into the pool, the haunting call of a loon on the lake, the melodious flow of jazz music moving its way through the park on the first night of a festival — were more muted than usual, as COVID protocols dictated what could happen and who could go where. Now, as the world is opening thanks to vaccination ramp-ups, autumn is upon us. So what better time to improve your ability to hear the birds chirping, your grandchildren jumping in piles of raked leaves and the screaming sounds of people enjoying the rides at fall fairs and exhibitions? Especially after all these months of lockdowns.

In short, life is worth hearing, so it's not a stretch to consider a device that allows you to participate more fully in the world around you, especially if it's one simple piece of technology.

There are many ways in which wearing a hearing aid can make life more exciting and appealing. Here are just a few.

- **Appreciating a joke:** Most people admire those who have a good sense of humour and a hearing aid allows you to show yours off. Laughing along with the room, responding with your own witty one-liners and hearing those inside jokes whispered quietly under the breath lets everyone know you're looped in and fully engaged. There's no longer a need to hide that quick wit.
- **Hearing your partner during intimate moments:** It's a bit of a buzzkill when we have to keep repeating our romantic words to our partners because they can't hear what we're saying.
- **Showing respect for others:** When you can't quite hear the TV, radio or other devices well enough, the temptation is to crank up the sound. Which is all well and good, unless you've turned the volume up to ear-piercing decibels that are bothering everyone around you. Being someone who respects the comfort of others is a quality most people find incredibly appealing.
- **Being reliable:** There's great comfort in knowing that your hearing can be relied upon — for you and those around you. Friends and family can trust that you've heard and understood what they've said, and if they should need assistance and call out to you, it's reassuring to know you'll hear them and be there.
- **Being confident:** People are drawn to those who carry themselves with confidence and being able to communicate effectively can give you back the kind of confidence you've always had, making you more "you."

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**HearingLife** is a preferred partner of the National Association of Federal Retirees.

# THE CASE FOR SENIORS ADVOCATES

Federal retirees is advocating for seniors advocates in provinces, rather than seniors ministers, because advocates are independent and hold governments to account.

JEAN-SÉBASTIEN CÔTÉ

Federal Retirees is currently advocating for an independent seniors advocate in Alberta, and last year, the Association supported a private member's bill in Ontario to introduce a seniors advocate to the province.

You might be wondering, "Why a seniors advocate, when both of these provinces have seniors ministers, as does the federal government?" It's a fair question, but there are important differences between seniors advocates and seniors ministers. The short story is that one is there to serve public interests, and one is there to serve policy and political interests.

Seniors ministers — elected representatives who hold a seniors portfolio and a seat at

the cabinet table — are akin to what used to be called ministers of state or junior ministers.

Traditionally, these ministers were not members of the cabinet, but held a role somewhere between that of a parliamentary secretary and a minister, and were focused on a specific file of importance for the government. A good example would be how in some jurisdictions, seniors ministers fall mainly

under the focus of the health minister (though of course, a seniors minister would be expected to have involvement in other areas.)

Recently, at the federal level, the "minister of state" or "junior minister" monikers have been dropped and these folks are simply called ministers. They have a place in cabinet, usually have a lower profile, do not have a budget or a specific department staffed by public servants, and,

**PHOTO** Isobel Mackenzie, the seniors advocate in British Columbia, has been an outspoken leader on several related issues. Credit: Adrian Lam

administratively speaking, the scope of what they cover (and much of the budget to cover it) is part of another ministry and mandate. At the federal level, the seniors minister is part of Economic and Social Development Canada.

For most governments, the seniors portfolio is largely focused on health for a specific population (and, to be pragmatic about it, it's a population that votes). In some cases, governments consider the seniors population as a big stakeholder group when it comes to health, and it's worth having a form of representation for this stakeholder group at the cabinet table. For other governments, the seniors portfolio is seen as a complex, multifaceted file that needs to be co-ordinated across many departments, such as health, finance, social development, transport, urban planning, infrastructure, housing and so on. It is thus necessary to have someone co-ordinating these cross-ministry efforts for government commitments and mandates to be delivered.

In either case, upgrading the seniors file to a full minister and a separate department would result in fracturing (splitting parts of the health ministry into a smaller body) and duplication or overlap given that seniors have an interest in health, but aren't the sole users. Besides, seniors' concerns are about more than health alone.

It's clear that having a minister to deliver on the "seniors file" makes sense for governments — whether federal, provincial or territorial — and it can make sense for Canadians, too, if the minister has the latitude, clear mandate and the tools to deliver on policy objectives. A minister's office can co-ordinate efforts across departments, prioritize policies for this group, push the agenda at cabinet, and, of course, communicate policy efforts to the public.

A seniors advocate is a different type of position. In Canada, over the last decade, four provinces — British Columbia, New Brunswick, Newfoundland and

Labrador, and until December 2019, Alberta — have established seniors advocates. These officials are typically appointed by the lieutenant governor or a minister, depending on the jurisdiction. Some seniors advocates are required by law to report to the assembly or the health minister on the advocates' mandate once a year. Others don't have mandatory reporting requirements, but may choose to do so anyway.

As with ministers, there are currently two basic models. One type of seniors advocate considers the seniors population as a vulnerable group with health issues. This model is best represented by the New Brunswick and former Alberta advocates.

The other model is represented best by the British Columbian model and to a lesser extent, the Newfoundland and Labrador model. These explicitly state that issues related to senior citizens have to be considered in terms of systemic intersectional issues and that these issues cannot be reduced only to health. In their respective legislation framing the position, they explicitly state that seniors are facing health issues, but also financial, transportation, personal care and housing issues.

Although only a few provinces have seniors advocates, there have been calls for the implementation of similar offices across the country, including in Saskatchewan and Ontario during 2020. A discussion about the necessity of having an independent

body from government that advocates and reports on the best interests of seniors has been up in the air.

The main difference between a seniors minister and a seniors advocate is independence from government and industries involved in seniors housing, care and so on. Among seniors advocates, there are degrees of independence — the seniors advocate who is appointed by a lieutenant governor has more independence than the one appointed by a minister.

In either scenario, though, their independence is enshrined and significant outrage would be raised if the media were to learn that the advocate had been subject to political pressure to make a specific decision.

Ministers and advocates are not interchangeable roles — and if each of them is permitted to be effective, they can both have an important part to play in ensuring seniors-focused public policy is prioritized, and that seniors' best interests and needs are being served by government and private industry. Ministers deliver policies, strategies and frameworks on seniors issues, while seniors' advocates monitor and assess policies and program delivery, receive complaints, hold the government and industry accountable, help individuals navigate the system, conduct investigations, produce research, conduct consultations and report and make recommendations to advise governments.



Newfoundland and Labrador seniors advocate Suzanne Brake.



New Brunswick's Norman Bossé serves as an advocate for children, youth and seniors.

## It's clear that having a minister to deliver on the "seniors file" makes sense for governments — whether federal, provincial or territorial — and it can make sense for Canadians

As the population ages, the role of seniors advocates will become more and more important. Governments at all levels will likely be reluctant to create offices of seniors' advocates.

Governments that like independent advocates or auditors monitoring their work, holding them accountable, shaming them when they fail and recommending changes are hard to find. The same could be said for health and social services industries related to seniors, such as private long-term care chains, employment agencies, food services and janitorial companies.

Chances are, the industries that need scrutiny can be expected to lead a strong lobby against the implementation of seniors advocates, especially if these advocates are given the power to summon testimony when investigating issues.

While having ministers for seniors on the federal and provincial level is desirable and signals commitment to dealing with the real issues facing older adults, programs and policies can be delivered without such ministers. And building a whole ministry for seniors doesn't make sense, given the nature of the file.

But with older adults making up almost 25 per cent of the population over the next 10 years, governments would be wise to ensure they're seen to be taking older adult policy seriously — and someone, namely seniors advocates, have to be there to hold governments and private business accountable.

Health issues and vulnerability do not define older adults. But if we've learned anything from COVID-19 and 18 months of lockdowns, it is that we cannot count on some private industries involved in older adult care — such as long-term care providers — to self-regulate, nor can we trust governments to make sure effective policies and programs designed for seniors are delivered with respect and high standards consistently from coast-to-coast-to-coast. ■

**Jean-Sébastien Côté** is the provincial-territorial government relations officer for the National Association of Federal Retirees.



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# THE BACKPACK THAT CAME BACK

Federal Retirees member Lise Saint-Laurent Fleury's father's backpack from the Second World War was found in a barn in Italy.



Lise Saint-Laurent Fleury, second from the left, holding the backpack surrounded by her siblings.

## PETER SIMPSON

*The Guns of August* is the title of an acclaimed book about the First World War. The coincidences of August could be the title of a remarkable story of the Second World War and a family in Quebec.

It was August 2018, when Germaine Charest, the mother of Lise Saint-Laurent Fleury and her four siblings, died. Fleury, who lives in Gatineau, Que., and is retired after 35 years with the Secretary of State, Parks Canada and the Department of Canadian Heritage, recalls that that's when unrelated events began to converge.

That same month of August happened to mark 25 years since their father, Paul-Étienne Saint-Laurent, had died, which, under federal regulations, meant the family could file a request for his military records. Lise's sister, Francine, did just that, and they waited.

Here, the story moves to another continent and into the realm of the extraordinary. Within days of the records request, an Italian military collector named Lorenzo Campus walked into a barn in the Apennine Mountains, and saw what he recognized as an Allied-issue backpack from the Second World War hanging on a wall. The farmer let Campus take it for his collection.

Upon inspection, Campus discovered the original owner of the bag had, apparently, written his name on it; PE Saint-Laurent, service number 47068. Campus's great-grandfather had fought with Italian Alpine troops during the war, so he decided to find Saint-Laurent's family.

"He could have kept it for himself, but he wanted to give it to us," Fleury says. "We were very pleased that he took all the effort to find us."

First, he had to find the family, and because the soldier's name was French, he began searching the war records of France and Belgium. No luck.

He realized that Francophone soldiers had come from Quebec, so after months of searching, in what had been a last-ditch effort, he called CBC in Montreal. CBC, intrigued, contacted National Archives, and "because my sister had put in the request," Fleury says, "they had the name of my sister, the phone number." On July 25, 2019, Francine got a call the family had never expected.

"When my sister phoned me about the backpack, I couldn't believe it," Fleury says. "I didn't believe her at all — come on, 70 years after?"

Campus shipped the backpack to the family and the first night after it arrived

"my sister slept with the bag," Fleury says, smiling at the memory. "We all spent some nice moments sharing with our dad and memories with my brothers and sisters. Everybody touched it and opened it, and held it. We were so touched that my father, who was a very silent person about the war, finally, in a way, was not anonymous anymore."

Paul-Étienne Saint-Laurent spent 48 months overseas, the last seven with the Royal 22nd Regiment, fighting German forces in Italy. When he returned to Canada, he met Charest, they moved to Ottawa and he worked for 35 years for Statistics Canada.

Though military backpacks are common artifacts, the 22nd Royal Regiment Museum at the Citadelle, Que., was interested in this one. It's unusual to have a soldier's name on a backpack, so the owner could be identified and a story attached to the bag.

"My father was a good writer, he had a great *écriture*," Fleury says. "In the war, colleagues were asking him to write letters for them." Saint-Laurent hadn't told his children much about the war, but he had recalled how he would write a letter and "often a few days later, the soldier would be killed."

"It was easy for us to decide that the best place for the bag was in the museum."

The museum had a ceremony to install the backpack in an exhibit. Fleury and her siblings attended, though the pandemic prevented Campus from joining them. The siblings hope one day to visit Italy and meet Campus. "As a family, we want to go; he will show us where he (found) it." ■

Peter Simpson, a P.E.I. native, is a long-time journalist who lives in Ottawa.

# Federal Election 2021

The National Association of Federal Retirees is, and always has been, a non-partisan organization. We advocate strongly on behalf of our members and all Canadian seniors. We do not endorse voting for one candidate or one party over another. We support good policy, regardless of the source, and we push those with weak policy to do better by asking tough questions and building grassroots support for our priorities. For this reason, it is vital that we work to inform all members of Parliament (MPs) and candidates of all political stripes of our members' needs, as they could ultimately be the decision-makers overseeing the policies and programs that impact our members' well-being.

Federal Retirees has a proud 58-year history of strong, smart advocacy campaigns that seek to protect against adverse changes to our members' hard-earned pensions and benefits, and of supporting good policy that improves the lives of all Canadians in their retirement. As we look to a federal election, this campaign will be no different — in fact, we expect it to be our best yet. Nothing impacts MPs and candidates more than hearing from their own constituents. And this is where you — our members — come in. We are counting on members like you to join our efforts and build momentum behind our campaign.

Check out this campaign booklet for more information. As always, please contact [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca) with any questions or to find out how to get more involved.

## ARE YOU IN?

This toolkit includes the items you need to engage in this election:

- Background on four key issues
- Questions to ask your local candidates
- Invitation to join the Reach 338 team

Simply tear out this centrespread, and you're all set!

Have questions? Email us at [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca)



National Association  
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# #WhatsYourPriority?

Seniors represent the fastest-growing demographic in the country and the government has an important role to play in adapting public policies and systems to the needs of today's growing seniors population, and in future-proofing our policies and systems for tomorrow's seniors. The National Association of Federal Retirees has launched a campaign to ensure these issues are front and centre on the political agenda.

The Association has four key priorities: a national seniors strategy with a focus on principles and standards for long-term care, retirement income security, support for veterans and their families and pharmacare.



## A NATIONAL SENIORS STRATEGY

Canada needs a national seniors strategy that optimizes health, financial security and social inclusion so all Canadians can age with dignity. This strategy must include enforced principles and national standards for long-term care, developed in collaboration with provincial and territorial governments.

## OUR PRIORITIES: A CLOSER LOOK



### IMPLEMENT A NATIONAL SENIORS STRATEGY, WHICH INCLUDES NATIONAL STANDARDS FOR LONG-TERM CARE

By 2030, adults aged 65 or older will number 9.5 million and make up 23 per cent of Canada's population. Older adults represent the fastest-growing segment of the population, but gaps in Canada's health care and social policies are putting barriers in the way of their independence and undermining their role in maintaining vibrant, healthy communities and economies.

A co-ordinated national seniors strategy, with dedicated funding and accountability goals, will meet the evolving needs of older Canadians. Federal Retirees has long called for a national seniors strategy focused on enhancing older Canadians' quality of life through income security, access to affordable and appropriate housing and transportation, age-friendly communities and quality health care, including improved long-term, home and community care.

Enforced principles and national standards for long-term care, developed in collaboration with provincial and territorial governments are crucial components of a national seniors strategy. Long-term care standards must specify conditions and criteria the provinces and territories must meet to receive federal health and social transfer payments, with repercussions for failing to meet the outlined conditions and criteria. This will ensure a standard level of quality care, the availability of equitable and consistent services across the country, and adequate levels of funding for these types of care. It will also ensure greater public accountability of government delivery of long-term and home care.

The COVID-19 pandemic has exposed the unacceptable conditions in many long-term care homes across the country, an issue that experts and advocacy organizations — Federal Retirees included —

have been raising for years. People with serious health conditions have been required to live in deplorable conditions for decades and governments at all levels have done little to address this. Home care can improve health outcomes and reduce costs, but continuously fails to be recognized and properly funded. Canada can no longer ignore the need for a new approach to older adult care.

### Questions for candidates

- How will your party implement a national seniors strategy that addresses health-care infrastructure, caregiver support, home care, long-term care and age-friendly communities?
- How will your party ensure that quality, safe and adequately funded home, community and long-term care options are available to meet the needs of our aging population?
- What will your party do to establish enforced national standards of care for long-term and home care, developed in collaboration with provincial and territorial governments?
- Do you support national standards and funding that is dependent on meeting those standards for long-term and home care?  
**If yes**, what are you/your government/your party doing to push for their implementation?  
**If no, why not?** What is your solution for the issues we know exist with long-term and home care?
- How will your party recognize and support unpaid caregivers who play a vital role in our health-care systems?
- How will your party support health care and personal support professionals to better meet the growing need for geriatric expertise in Canada?





## RETIREMENT INCOME SECURITY

Canadians deserve a secure and dignified retirement. The government must prioritize retirement income security by developing strong policies that support and protect pensions and retirement benefits.



## VETERANS' WELL-BEING

Veterans have served Canada and were willing to risk their lives to do so. Now it's Canada's turn to support veterans of the Canadian Armed Forces and the Royal Canadian Mounted Police and ensure that they and their families have the well-being, care and benefits they deserve.



## PHARMACARE

All Canadians should have access to the medications they need. A universal, public, comprehensive, accessible and portable national pharmacare program would cut costs and lead to a healthier population. It would also allow for better monitoring of medications and reduce the burden on other parts of the health-care system.



### MAKE RETIREMENT INCOME MORE SECURE

More than two million seniors qualify for the Guaranteed Income Supplement, meaning their annual income is less than \$19,000 a year. Pension plan coverage has declined, with only about 37.1 per cent — or 6.3 million Canadians — covered by any kind of registered retirement plan in 2018. Defined benefit plan coverage has decreased significantly in the private sector, moving from 21.9 per cent in 1997 to 9.2 per cent in 2017. Household savings rates are the lowest they have been in modern memory, and household debt continues to soar. Canadians are increasingly relying on the Canada Pension Plan and Old Age Security to support their retirement.

#### Questions for candidates

- What is your party's retirement income security plan for seniors now and for future generations?
- How will you ensure employees and retirees with defined benefit pensions are protected if their employer goes bankrupt?
- How will your party support defined benefit pension plans?
- How will you ensure that pensions will not be adversely affected by future austerity measures?



### ENABLE BETTER WELL-BEING FOR VETERANS AND THEIR FAMILIES

Transition to civilian life can be especially challenging for those dealing with illness, injury or trauma. The move into the civilian medical system is often marked by difficulty finding family doctors, long waits and incomplete or missing medical records. These challenges can mean that ill or injured veterans are unable to access financial, health and other benefits and services from Veterans Affairs Canada.

As more women enter the military, they continue to suffer injuries and illnesses, and resultant medical releases, at higher than expected rates, making women a growing segment of Veterans Affairs Canada's clients.

#### Questions for candidates

- What is your party's plan to ensure that veterans and their loved ones receive the care, tools and support they need at every step of their journey in serving Canada?
- How will your party ensure ill and injured veterans and their caregivers can achieve financial, physical, emotional and social well-being?
- How will your party reach out to some of the most vulnerable veterans, such as those who have lost trust in government?
- How will your party ensure Canada addresses the unique needs of military women and female veterans, and that all veterans have a chance at equitable outcomes?
- The presence of many veterans groups speaks to longstanding difficulties that many veterans have faced in accessing support. How does your party plan to address this history to improve the future, and to help veterans move forward?

## OUR PRIORITIES: A CLOSER LOOK



### PRIORITIZE PHARMACARE

Canada is the only country in the world with a universal health-care system that does not also provide universal prescription drug coverage. As a result, Canadians consistently pay among the highest prices for prescription drugs and 20 per cent of Canadians don't have adequate coverage to meet their needs.

All Canadians should have access to the medications they need, given the important role medication plays in preventing and treating illnesses. A universal public pharmacare program would help Canadians better manage their health, decrease medication costs and improve monitoring of the effectiveness and safety of medications. It would reduce the burden on other parts of the system at a time when it is overloaded, and save the system an estimated \$4 billion to \$11 billion annually.

#### Questions for candidates

- How will your party implement a universal, public, comprehensive, accessible and portable pharmacare program?
- What timeline does your party propose for the implementation of a universal, public pharmacare program?
- How will your party ensure that federal and provincial governments work together effectively to implement universal, public pharmacare?
- How will your party ensure a comprehensive, quality, evidence-based formulary, so that Canadians can access the medications they need to maintain and improve their health?



## JOIN OUR REACH 338 TEAM

**Federal Retirees is building a nationwide network of advocates to advance our mission — to significantly improve the quality and security of retirement for our members and all Canadians. We're calling this network Reach 338 — and our goal is to ensure that our advocacy work reaches all 338 federal ridings.**

Together we can raise awareness about these four priorities and ensure candidates — and MPs — in our communities understand and address them in an election.

And this team will be critical in putting our best foot forward with our next federal government.

**Visit [federalretirees.ca/joinReach338](https://federalretirees.ca/joinReach338) to join the team!**



National Association  
of Federal Retirees    Association nationale  
des retraités fédéraux

# HEALTH CHECK

Governments need to do more to address social isolation among seniors.

## JESSICA SEARSON

Social isolation and its impacts on health and well-being and our communities have been the focus of governments, academics, and advocates, including Federal Retirees. Social isolation can happen at any age, but it's an increasingly pressing issue for older adults in Canada.

The COVID-19 pandemic has been an exceptionally lonely and isolating time. Older Canadians have been disproportionately impacted as a vulnerable population was advised to follow public health measures such as social distancing and isolation to reduce the risk of transmission and severe illness, hospitalization and death.

Media stories and conversations with Association members tell us that this period of isolation has not been easy, and people have struggled.

How we support older Canadians and communities, particularly vulnerable and socially isolated seniors, deserves attention and policy response now more than ever.

## What is social isolation?

Social isolation among older adults was recognized as a public health issue prior to the pandemic that has only heightened as a result of COVID lockdowns.

In research, there are several definitions of social isolation. The National Seniors Council of Canada defines social isolation as "a low quantity and quality of contact with others."

While not the same as loneliness, most agree social isolation and loneliness are related.

## Social isolation among older Canadians

In 2020, Statistics Canada released a study about social isolation and mortality among Canadian seniors. Looking at responses from the 2008/2009 Canadian Community Health Survey-Healthy Aging, the researchers found an estimated 525,000 people, or 12 per cent of those aged 65 and older, felt socially isolated.

Social isolation was measured by examining low community participation as well as feelings of loneliness and a weak sense of community belonging. More than one million respondents (24 per cent) reported having participated in community activities less than once a week.

Estimates of low participation between women and men were not significantly different, but women were more likely than men to report feelings of social isolation.

A report by the National Seniors Council in 2014 notes that there are several factors that make older adults more at risk of social isolation, such as living alone, compromised health status, lack of contact with family, living with low income and limited access to transportation, among others.

The report also identified specific groups as being at greater risk of social isolation such as Indigenous seniors, low-income seniors, immigrant seniors, seniors who are caregivers, older adults with physical and mental health issues, and lesbian, gay, bisexual or transgendered seniors.

Experiences of social isolation vary, and not all socially isolated seniors experience negative effects. However, social isolation is linked with significant health consequences. Socially isolated older adults are more at risk of negative health behaviours, mental health issues and a low sense of well-being. They are at higher risk of falls, elder

abuse and hospitalization. Social isolation is also associated with an increased risk of premature death.

Older adults provide immeasurable contributions to our communities through civic participation, volunteerism, caregiving and more. Communities also suffer because of social isolation.

## COVID-19 and social isolation

For some, the necessary and important public health measures to keep people safe from COVID-19 infection, serious illness and death have resulted in feelings of social isolation.

In May, Federal Retirees conducted a survey to better understand aspects of members' experiences during the pandemic, specifically their feelings of social isolation. More than 8,100 members responded. Almost 75 per cent of respondents experienced feelings of social isolation frequently, somewhat frequently and



occasionally during the pandemic. Roughly 20 per cent said feelings of social isolation increased significantly during the pandemic, 45 per cent said these feelings somewhat increased, and 32 per cent said they stayed the same.

## Time for action

From a public policy perspective, there are several areas that require attention. There is a need to identify socially isolated older Canadians and ensure proper health care and social supports are in place as we emerge from the pandemic.

This includes a focus on the needs of vulnerable populations and actions to address the structural inequities in our society that lead specific groups to be more at risk.

Social isolation is also linked to ageism, which prevents people from accessing community activities and programs.

While the idea of age-friendly environments and communities is not new, and many municipalities have made efforts to ensure their spaces are designed for people of all ages, more municipalities need to make this a priority.

Age-friendly communities include an aging perspective in community planning, outdoor spaces, communication and civic life, among others. This also requires affordable housing, retirement income security and accessible public transit.

The pandemic has shown us the merits of technology to connect people, as social activities, volunteer group meetings and appointments took place in a virtual space. There is a place for technology to supplement, not replace, social contact. Internet connectivity is not equal in all parts of the country and computer literacy (and ability to access sometimes costly devices and services) is not the same for everyone.

We look forward to a safe return to some kind of normalcy, which for many includes reconnecting with people and rejoining activities and community life. But the ageist attitudes, structural barriers and physical and mental health consequences of social isolation remain, and have, in some cases, intensified.

Our post-COVID recovery presents an opportunity and a public health need to ensure this is done in a way that means community participation is more accessible and inclusive and reduces the social isolation of older adults in this country.

If you are looking for health or social support in your community, contact your local public health office or regional health authority. ■

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[Jessica Searson](#) is an advocacy and policy officer at Federal Retirees.



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# A TURNAROUND IN PENSION PLANS

## PATRICK IMBEAU

The first quarter of 2020 was awful for pension plans. During the pandemic, markets crashed and dragged down returns. Annual reports from top-performing plans in Canada showed returns were much lower than anticipated. For 2019-2020, PSP Investments (the investment manager for the public service pension plan since 2000) reported a negative return of 0.6 per cent. The CPP Investment Board (CPPIB) had a slightly better return at 3.1 per cent, though that was still its worst performance since the 2008 financial crisis. The CPPIB's returns had reached 12.6 per cent for 2019, before the pandemic.

"I wasn't in the investment world for Black Monday in 1987, but I saw the dot-com crash, how SARS affected the markets in Asia," said former CPPIB CEO Mark Machin at the time. "But I'd have to have been born 100 years ago to have seen something like this."

Things were not looking good, but it's amazing what can change in a year. Throughout 2020 and early 2021, plans recovered most of their losses, and turned in record-breaking returns. Of the largest Canadian pension plans, only OMERS reported a loss of 2.7 per cent.

On May 20, 2021, the CPPIB released its annual report for the fiscal year ending on March 31, 2021. It finished the fiscal year with net assets totalling \$497.2 billion, compared to \$409.6 billion at the end of fiscal 2020. This represented a 20.4-per-cent return net of all costs (compared to 3.1 per cent in 2020,) the highest return since the CPPIB's inception. This increased the 10-year annualized return to 10.8 per cent and the five-year return to 11 per

Despite the negative returns experienced in the first quarter of 2020... pension plans improved significantly, hitting their highest levels in 20 years.

cent. The Public Sector Pension Investment Board's (PSP Investments) annual report was also positive, with net assets of \$204.5 billion (compared to \$169.8 billion at the end of 2020.) This was an 18.4-per-cent return net of all costs (compared to a decline of 0.6 per cent in 2020.)

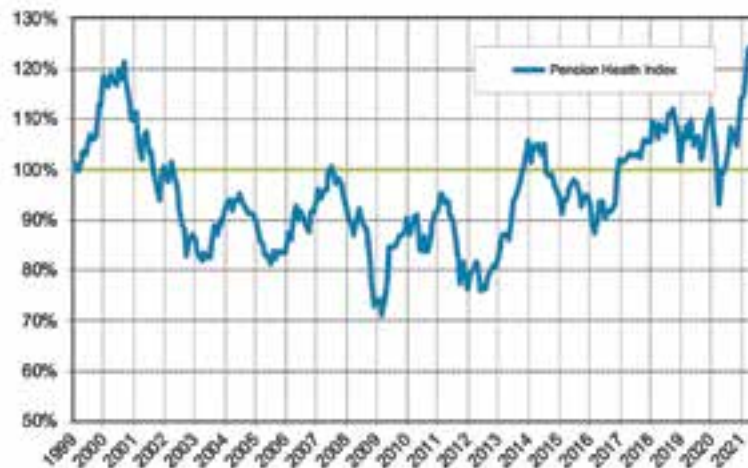
According to Mercer Canada Ltd., despite the negative returns in the first quarter of 2020, the funded positions of defined benefit pension plans improved significantly, hitting their highest levels in 20 years. The first quarter of 2021 was

remarkable. Mercer's Pension Health Index, which represents the solvency ratio of a hypothetical defined benefit plan, increased from 114 per cent at the end of 2020 to 124 per cent at the end of March 2021. Britain's Aon, meanwhile, found that the aggregate funded ratio for Canadian pension plans in the S&P/TSX Composite Index increased from 89.4 per cent to 94.8 per cent in the first quarter of 2021.

There are a few reasons for this. For one thing, equity markets performed exceptionally well throughout the last quarter of 2020 and the first quarter of 2021 and there was a sharp increase in bond yields (the 30-year bond yield reached its highest level of the past two years), which decreased liabilities.

As vaccination rates climb and travel and commerce ramp up, there continues to be optimism on the horizon. ■

Patrick Imbeau is an advocacy and policy officer at Federal Retirees.



The Mercer Pension Health Index shows the ratio of assets to liabilities for a model pension plan.

# VETERANS' CORNER

In 2015, the Liberals vowed to eliminate the marriage over 60 clause, but haven't done so yet.

## JENNIFER CAMPBELL AND MARG BRUINEMAN

Eliminating the "marriage over 60" clause in the Canadian Forces Superannuation Act was an election promise in 2015, yet if you follow the money, you end up at a dead end.

The clause, which has often been colloquially termed the "gold-digger clause," says people who marry a veteran who is 60 or older at the time of marriage do not automatically receive a survivor pension, which is worth half of the veteran's pension benefits, if the veteran dies first. If they had married when the veteran was 59, however, the new spouse would qualify. Veterans groups have been lobbying for the elimination of the clause for decades.

The medical and dental benefits a spouse would enjoy are also not applicable once

the veteran dies, if the marriage happened after the age of 60. That was unwelcome news to Ardith Bennett, who married her second husband, Dan, after he was 60. For paperwork simplicity, she gave up her dental hygienist's health plan and signed on with his. When Dan died 15 years later, she discovered she no longer had health benefits.

"I had no idea his coverage ended," she says. "I can't tell you the number of people I called [at Veterans Affairs] and they couldn't believe it either."

There's a provision that allows veterans who married over the age of 60 to defer some of their pensions to provide for a spouse, but those who married before 60 don't have to do that.

Many advocates thought this law, enacted in the early 1900s to prevent women from marrying veterans on their deathbeds in order to collect their pensions, would be addressed in 2015 after a Liberal Party election promise. Eliminating the clause was in the mandate letters of several Veterans Affairs ministers, but it wasn't until 2019 that the budget vowed to give Veterans Affairs \$150 million over five years for a Veterans' Survivors Fund that would "work with the community" to identify impacted survivors and ensure they have the support they need. That was supposed to start in 2019 or 2020, but so far, nothing has happened.

"For the last 25 years, we've gotten very close to a solution, and then the government changes," says Brian Forbes, chairman of the National Council of Veterans and chairman of the executive council of The War Amps. "It's hard to believe we have such a program in Canada. The only conclusion I can reach is that the bean counters don't want to get into it. But it all comes down to fairness."

Forbes thinks the Veterans Survivor Fund is "just a shot in the dark" to address the issue.

"There's no detail, no information, no qualification," Forbes says. "They threw the money at it, but we didn't ask for this."

Joe Blanchard, national chairman of the Armed Forces Pensioners and Annuity Association of Canada, also wants answers.

"[I will] write another letter to the minister of National Defence and Veterans Affairs, highlighting the inaction and the opportunity to do what they were supposed to do with the fund," Blanchard says. "No one has done anything."

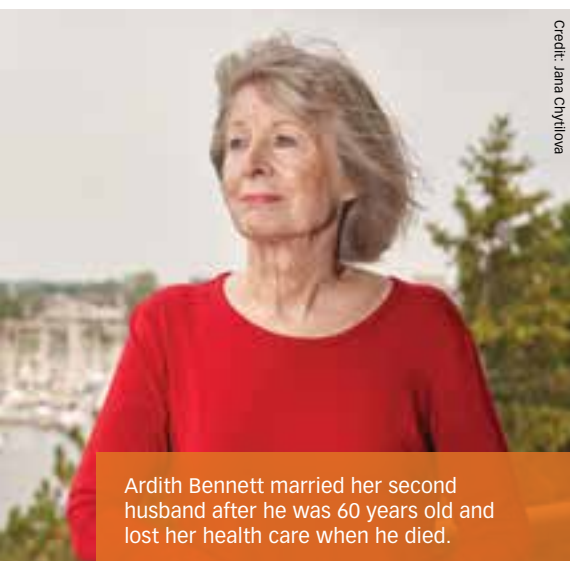
Federal Retirees has been lobbying for change, too.

"This is really a missing checkmark on the promises this government made to veterans when we all went to the polls in 2015 and 2019," says Association president Jean-Guy Soulière. "It's an issue that also impacts the federal public service and the RCMP. This inequity still exists across all of the federal public sector plans. It's 2021 and it's time for pension plans to better reflect the nature of older adult relationships."

In an emailed response, Veterans Affairs Canada indicated it has contracted the Canadian Institute for Military and Veteran Health Research to consult with survivors to better understand the financial support they need. It expects to use the results to inform next steps over the "coming months."

Meanwhile, the Canadian Armed Forces indicated any changes to the act must be made by Parliament. ■

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**Jennifer Campbell** is the editor of *Sage* magazine; **Marg Bruineman** is a frequent contributor.



Credit: Jana Chytlova

Ardith Bennett married her second husband after he was 60 years old and lost her health care when he died.

# THE GREAT CANADIAN SHIFT

Canadians may have been locked down, but that didn't stop them from buying new homes.

The Canadian real estate market continued to moderate in June, for a third month in a row (national home sales declined by 8.4 per cent on a month-over-month basis that month and new home listings also edged back by 0.7 per cent). The Canadian Real Estate Association (CREA) showed other notable statistics in July, including:

- The MLS® Home Price Index (MLS® HPI) was up 24.4 per cent year-over-year;
- The actual national average sale price posted a 25.9-per-cent year-over-year gain in June; and
- Home sales activity hit an all-time record back in March 2021.

"Things have calmed down in recent months," says Cliff Stevenson, chairman of CREA. "Supply shortages remain, but at least there isn't the same level of competition we were seeing a few months ago."

Prior to COVID-19, available listings were already at a 14-year low. The national number of months of inventory prior to lockdowns had fallen to below four months, a sellers' market indicator. So COVID-19 supercharged existing trends. It increased first-time home-buying activity due to low mortgage rates and existing owners chose the opportunity as an exit strategy to retire. This drove prices sharply higher while supply fell further to reach all-time lows.

This was evident in Moncton, Halifax and Saint John, where housing activity has been driven primarily by out-of-province buyers and move-up buyers who have expedited retirement plans or are working from home and no longer need to be in an office. In

2019, Nova Scotia experienced its fastest population growth in nearly half a century with many new buyers choosing to move from Ontario.

"For a lot of the people moving here, it's not that they have a lot of money, but they're using it as an exit strategy to retire," says John Pasalis, president of Realosophy Realty. "You can sell your house for \$900,000 in Ontario and get something nicer here for \$250,000. Many were planning this. The pandemic just accelerated it." And the trend continues in New Brunswick and Prince Edward Island, with many suburban markets heavily impacted by out-of-town and out-of-province buyers lured by the savings.

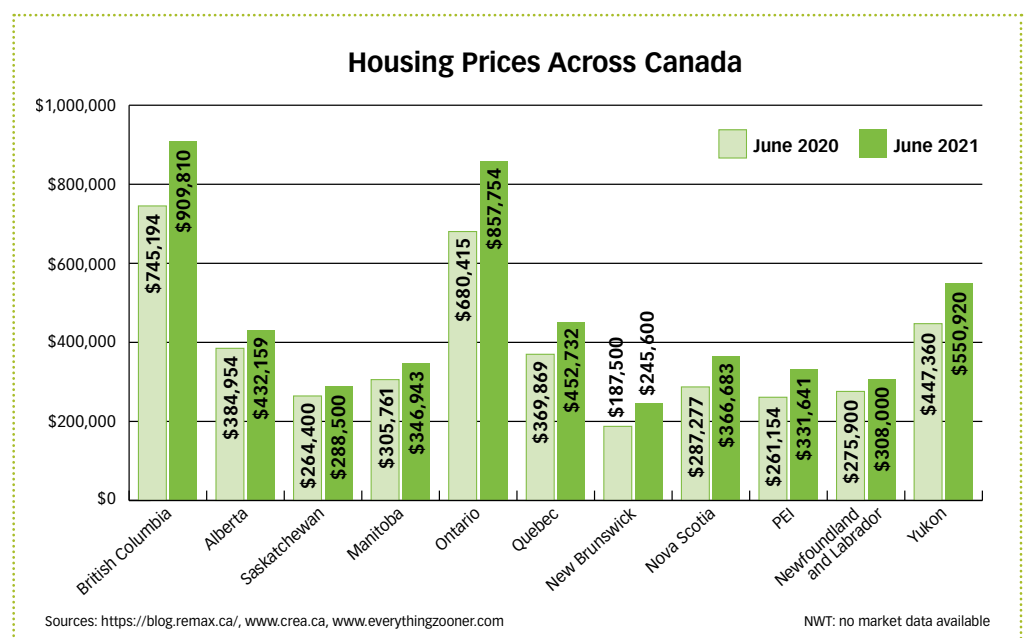
According to a 2021 RE/MAX relocation survey, a full 40 per cent of homeowners realized their need for home renovations, boosting the industry's rebound to \$80 billion this year.

A full 29 per cent decided they needed more space, which caused a resurgence in urban luxury homes and condominium sales. When it comes to where Canadians would prefer to live — urban, suburban or

rural — they are evenly split, with roughly three in 10 preferring to live in each area.

Looking across the country, year-over-year price growth is averaging approximately 20 per cent in B.C., though it is lower in Vancouver and higher in other parts of the province. Alberta and Saskatchewan saw year-over-year price gains in the 10-per-cent range, while Manitoba's were closer to 15 per cent. Ontario posted an average rate of price growth near 30 per cent, however, as with B.C., gains are notably lower in the larger cities and considerably higher elsewhere in the province. The opposite is true in Quebec, where Montreal saw 25-per-cent gains and Quebec City was in the 15-per-cent range. Price growth is running a little above 30 per cent in New Brunswick, while Newfoundland and Labrador is in the 10-per-cent range.

To discuss your real estate and moving needs, contact the Federal Retirees' approved and recommended relocation service by email at [info@relocationservicesgroup.com](mailto:info@relocationservicesgroup.com) or call 1-866-865-5504. ■



# YOUR DESTINATION AWAITS... BUT FIRST, READ THIS

## A new policy year means some changes to your MEDOC® Travel Insurance

This past year and a half has been challenging, to say the least, as the world has been dealing with the COVID-19 pandemic. Fortunately, things are turning around. As borders reopen and life gets back to normal, those long-awaited vacation plans and family reunions are starting to become a reality.

While the prospect of travelling again is an exciting one, you'll want to make sure you're well prepared if your plans take an unexpected detour, whether it's lost luggage, flight delays or a medical emergency. That's where a good travel insurance policy comes in handy.

Here at Johnson, we want you to have the best travel experience possible. That's why we're pleased to provide you with the same great coverage that you've come to know and trust. Our MEDOC® Travel Insurance keeps things simple with a comprehensive plan at a great rate, so you can feel confident you'll be looked after, wherever and whenever you go.

With new enhancements added to the 2021/2022 policy year (at a premium increase of only 2.5 per cent on average for Federal Retirees members insured under the Public Service Health Care Plan), here are a few things you need to know:

### Events related to COVID-19

Excited about the thought of packing your bags and heading to the airport, but concerned about how COVID-19 may affect your plans? You can rest easy knowing that Emergency Medical Insurance benefits will



continue to provide coverage for eligible emergencies related to COVID-19, even while a Canadian COVID-related travel advisory is in effect.

Keep in mind that trip cancellation, interruption and delay benefits, which are available as before, will still not apply if a claim is directly or indirectly related to COVID-19. This exclusion applies whether or not travel advisories for COVID-19 are in effect.

### Changes for the 2021/2022 policy year

With a new policy year comes some important changes. Here are some things to

consider as you plan your trip and eventual return back home:

- In previous policy years, you would have to return home from a trip for 24 hours in order for a new trip to begin under your policy. For the 2021/2022 policy year, there is no longer a minimum length of time that you need to return to your home province before taking another trip.
- Try as you might to plan the perfect getaway, unexpected events can arise at any time. If you or your travelling companion are deemed unfit to travel due to a medical emergency, simply contact the MEDOC® Claims Assistance Centre to receive an automatic extension of coverage. The extension will remain in



force while you're unfit to travel, plus an additional 72 hours once deemed stable to travel by a physician or common carrier.

- Did you have a change in health after making a deposit or payment towards your trip? A new covered event is added for a trip cancellation caused by a change in your medical condition after you make a deposit or payment towards your trip, but before your departure, which causes that medical condition to no longer be stable in the 90 days before your scheduled departure.\* This applies only if you are insured under the Standard Health Option for the Supplemental Plan and does not apply to COVID-19 or any other medical condition that is excluded for trip cancellation benefits.
- Have you ever had your travel documents lost or stolen while on holiday? It can happen to anyone. The document replacement benefit now includes replacement of other government-issued documents required for travel, such as NEXUS cards or enhanced driver's licences (in addition to passports, driver's licences, birth certificates and travel visas) if lost, stolen or damaged. In addition, your policy covers a trip interruption or delay caused by the loss or theft of the same travel documents.

Along with your medications, travel documents and sunscreen, a good travel insurance policy will help ensure a safe, fun and enjoyable trip. You've been waiting a long time. If you're planning a getaway and looking for peace of mind, consider MEDOC® Travel Insurance. Give us a call at **1-866-606-3362** or visit **Johnson.ca** to find out more. ■

*Article courtesy of Johnson Insurance. 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. Valid provincial or territorial health plan coverage required. The eligibility requirements, terms, conditions, limitations and exclusions that apply to the described coverage are as set out in the policy. Policy wordings prevail. Described coverage and benefits applicable to Public Service Health Care Plan (PSHCP) members. \*Coverage for Trip Cancellation begins the day of booking your trip provided your insurance is in effect. If a trip is booked prior to Trip Cancellation insurance being in effect, coverage for that trip will begin the day that the insurance premium is paid and the policy is issued. Trip Cancellation, Interruption & Delay Insurance benefits apply only to travel arrangements booked prior to departure. RSA and JI share common ownership. For more information about JI, go to [www.johnson.ca](http://www.johnson.ca) (Quebec residents please visit: [www.johnson.ca/quebec](http://www.johnson.ca/quebec)).*

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## REMINDER FOR current policyholders:

- Your 2021/2022 MEDOC® Travel Insurance policy year will return to its usual time frame, starting on Sept. 1, 2021, and ending on Aug. 31, 2022.
- Do you qualify for the Preferred or Optimum Health Option and intend to purchase the Supplemental Plan (for trips over 40 days)? Don't forget to submit your Health Option Questionnaire by **Oct. 5, 2021**. If you qualify for the Standard Health Option or only intend to purchase the Base Plan for the policy year (with an unlimited number of trips of no longer than 40 consecutive days outside of Canada), you don't need to complete this questionnaire.

# **WANTED!**

# **NATIONAL**

# **BOARD**

# **MEMBERS**



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

We're on our annual search for dynamic individuals with the motivation, knowledge and drive to volunteer as leaders.

Use your experience to make a difference in the lives of close to 170,000 Association members across Canada.

Serving on the national board of directors is an extraordinary opportunity for anyone who is keen to join the leadership team of an important dynamic national organization.

The national board champions the advocacy work of the organization, including retirement security, a national seniors strategy, veterans' issues and national pharmacare.

Board members are active ambassadors for the Association and are fully engaged in the advancement of its mission.

The Association is committed to building a culturally diverse board and strongly encourages applications from women, former civil servants from all staffing levels, visible minorities, Aboriginal Peoples and individuals with disabilities. Spousal members are also welcome to apply.

### What you bring to the role

- Strong teamwork skills
- Ability to learn and adapt
- Strategic planning concepts
- Financial management principles

### What you'll do

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

- Attending five in-person board meetings per year, as well as additional teleconference and web meetings as necessary;
- Preparing for meetings in advance to allow for positive participation in discussions;
- Serving on one or more board committees and participating actively in committee work;
- Overseeing the Association's finances and helping the board to fulfil its fiduciary responsibilities; and
- Representing the Association as required and supporting its advocacy and policy positions.

### Application process

In 2022, the following three-year positions will be open for election: president, and directors from British Columbia and Yukon, Ontario, Quebec and Atlantic districts. Nominations for these positions will open in the fall of 2021.

If you're interested in joining the National Association of Federal Retirees' board of directors and lending your voice to speak for the security of retirement for our members and all Canadians, or if you would like more information, please email [elections@federalretirees.ca](mailto:elections@federalretirees.ca) to contact the nominating committee.

The nominations process closes in March 2022.



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

**If you want to make a difference to national retirement security, veterans' rights and health-care policy for older Canadians, we want to hear from you.**

For more information, please email [elections@federalretirees.ca](mailto:elections@federalretirees.ca) to contact the nominating committee.

# VOLUNTEERING: 'IT'S JUST THE RIGHT THING TO DO'



Three exemplary members and one busy branch receive volunteering awards for 2021.



Credit: Brian Winnis

Shirley Pierce, of Charlottetown, P.E.I., received the Association's Claude Edwards leadership award for volunteering.

## JENNIFER CAMPBELL

### Willing to do the hard work

Shirley Pierce says volunteering is “just the right thing to do.” The recipient of this year’s Claude Edwards leadership award has been volunteering for years, making significant contributions to her community and her country.

And the kind of work Pierce has done — such as serving on Federal Retirees’ national board as well as the board of her own Charlottetown, P.E.I., branch and rewriting organizational bylaws — might sound more like a job than volunteer work to most. But to her, it’s important work that she enjoys.

Since 2013, one of her roles with the Association has been as an advocacy program officer. She also represents Federal Retirees on the P.E.I. Seniors Secretariat, which gives policy guidance to the government. She also spent a year chairing the national advocacy committee. In her current role, she works with the Charlottetown and Summerside branches in Canada’s smallest province. Making sure the branch executives are reaching their politicians and making Federal Retirees’ priorities known is one of the more rewarding parts of the job, she says.

“We’re expecting an election this fall, and we want to be ready,” Pierce says. “We’re not just concerned about our members, but all Canadians. I really enjoy getting the politicians in, getting their parties’ commitments and learning what they think of our priorities.”

Looking back, she remembers a particularly busy few months in 2019 when there was a provincial election in April and a federal election in October.

“We were heading to Montreal and Portugal for three weeks [vacation] on March 6. While I was [in Europe,] they called the P.E.I. election and I knew the branch was having its annual meeting in April. But I was over there and the politicians were here, so I contacted the president and told her it would be great to get those politicians and bring them in to the annual meeting for a panel discussion. They did. In Summerside, they were able to set up a meeting [later on] and when I came back from Portugal, I was able to go to their panel discussion. Then, in the federal election, we had 19 candidates in four different constituencies. I contacted them all and gave them all our priorities. That was a lot of work.”

As a member of the national advocacy committee, she has worked on the Reach 338 initiative, which challenges branches to reach out to all of their local members of Parliament and communicate the association’s priorities. For her, in a province with just 157,000 residents, that’s not as daunting as it sounds.

“I know all the MPs, so when they ask us to organize a meeting, I can just call them up,” she says. “Two of them were MPs when I was working, so I knew them from back then.”

She says she learned a lot in that role as it was her first with a pan-Canadian scope.

“I learned a lot and was able to use it not only with Federal Retirees, but with other organizations as well,” she says, noting her work with the Catholic Women’s League.

In addition, she helped organize a large-scale event — the first townhall held in Canada on retirement income and health — on behalf of the Charlottetown Branch. The event drew representatives from the federal, provincial and municipal levels. She also organized another large townhall event on the health accord, and she has provided guidance on scaling down a large national



Jacynthe Trudel, of Shawinigan, Que., received the Association’s collaboration award for volunteering.

advocacy strategy document to synthesize the information in a more concise format to share among advocacy program officers.

Deprescribing has been a cause close to Pierce’s heart as well.

“I attended Canadian Deprescribing Network symposiums in Montreal and Moncton,” Pierce says, adding that a colleague is hoping to have one in Summerside in the near future. “I have arranged to have professionals speak on deprescribing at several meetings.”

Last February, just before COVID hit, she organized a meeting of health professionals, professors, Seniors Secretariat members and other seniors groups to bring deprescribing information to P.E.I.

If that’s not enough, Pierce, who ended her career as director of communications for Service Canada, also works with the Seniors College, which is associated with the University of Prince Edward Island. Anyone over 50 years old can pay \$160 and take as many courses as they like.

The courses take many forms, including one-day workshops and the subjects are

broad — from bridge and art history to Samba and Aboriginal culture.

### A doer and problem-solver

Jacynthe Trudel joined Federal Retirees in 2014 and started volunteering immediately. This year, for her hard work, she receives the collaboration award from the Association. She’s currently the membership director of her branch and to recruit and retain members, she takes a no-nonsense approach, something that’s helped a lot as memberships have declined during COVID.

“When I see we have a member who hasn’t renewed, I just give them a call,” Trudel says. “I usually ask if there’s been a communication issue — maybe they didn’t receive renewal information — and then I just ask how they feel about the association and how things are going.”

Trudel developed her plan to deal with lapsed members in co-operation with Alex Charette, e-communications officer with the national office. As a result, several members renewed their membership and many changed their payment method to have their dues deducted directly.

Trudel acknowledges that her Shawinigan branch is a particularly active one, with many organized activities that had to be cancelled because of COVID-19 lockdowns.

"We often go to restaurants," she says. "But with COVID, we haven't been able to."

In addition to co-ordinating information sessions for future retirees, she has hosted numerous information sessions for members, enhancing the value of their membership.

As director of membership, Trudel also identified an email problem that meant Association communications were being sent to members' spam folders. Trudel notified head office and it turned out the problem was widespread throughout the Quebec branches. The problem is now being addressed.

Asked why she volunteers, Trudel says she was inspired by Carole Lemoine, another Federal Retiree who has worked tirelessly for the Shawinigan branch.

"Carole has done a lot for our branch."

## A straight-shooter

Tim Hoban is the kind of guy you want on your side. A retired Mountie, he has been passionate about volunteering his entire life, and he's worked tirelessly — spending as much time volunteering as one would working a full-time job. Maybe more. So it's no surprise that he's this year's recipient of the Association's volunteerism award.

He started his volunteering by coaching sports, something he also used in his job.

"I played baseball and in every community I worked in, I got involved with youth and helping form [sporting] associations in those communities," he says, adding that he also coached hockey. "I found that if youth were active and into sports, they weren't getting into trouble. Playing sports in a community, you get to know the people. When you work as a policeman, you're not always involved."

But he was passionate about those in whom he saw potential and he showed particular leadership in working with Indigenous veterans as well as troubled young people.

Hoban was a member and executive — as a district governor and regional chairman for New Brunswick, P.E.I., and part of Maine — of Lions Clubs International for more than 45 years and received the Melvin Jones Fellowship, the highest award the Lions Club offers.

He was also past-president and governor of the RCMP Veterans' Association. Three different times, he served as president of the Boys and Girls Club and, when he was working in Bouctouche, N.B., he established a club for the children there.

"I'm a straight-shooter," Hoban says. "I call a spade a spade."

Growing up in Cape Breton, he was involved in scouting, as well as the 29th Sydney Air Cadets Squadron. And today, he has a long list of awards for all his hard work, including the distinguished Queen Elizabeth II Golden and Diamond Jubilee Medals, the New Brunswick Solicitor General Award for work with youth and the Veterans' Ombudsman Award for assisting veterans.

His volunteerism award from the Association is just the latest on that long list.

## A busy branch

The Quebec Branch of the Association won the advocacy award this year thanks to its interactions with senior public service officials in the province, its correspondence with the 17 MPs in its territory after their election and its decisive action in the Reach 338 campaign.

At meetings with several key government officials, the branch addressed Bill C-27 and its challenges.

It also raised discriminatory approaches by Veterans Affairs regarding slow processing of female and francophone veterans' files. ■

**Jennifer Campbell** is the editor of *Sage* and after writing this story, she vows to volunteer more.



Tim Hoban, a retired RCMP officer from Miramichi City, N.B., received the Association's volunteerism award.

Credit: Jordan Pinder



# THE LATEST NEWS

## Phoenix damages settlement payments update

During a July meeting with Treasury Board President Jean-Yves Duclos, Jean-Guy Soulière, president of the National Association of Federal Retirees, and CEO Anthony Pizzino secured a commitment to resolve the issue of damages to federal retirees affected by the Phoenix pay system by early autumn.

This commitment finally came after the Association asked the government to address the issue, which affects an estimated 30,000 individuals who were formerly represented by the Public Service Alliance of Canada (PSAC). The settlement for PSAC members is a maximum of \$2,500 for each employee and former employee affected by Phoenix between the fiscal years of 2016 and 2020.

In early 2021, PSAC employees began receiving their compensation payments. This was done automatically, without an application. But since the agreement was signed, no retirees have received their settlements, nor had the Treasury Board provided a claim process or a timeline for when settlements can be expected. It had only stated that “former employees [would] be able to submit a claim for the lump sum payment. More information on the launch of this claims process [would] be available at a later date.”

In response to this announcement, Soulière sent a letter to Duclos on behalf of Association members, demanding that members and those affected be properly compensated just as their former colleagues had been.

Duclos responded by offering the July meeting, at which he suggested the issue may not be resolved until December. Soulière impressed upon the minister the importance of getting this issue resolved as soon as

possible. That’s when the minister promised an autumn resolution.

The Association would prefer a more rapid solution, but it was encouraging to finally receive a timeline and commitment from Duclos. The Association’s representatives will continue to keep communication with the Treasury Board open and expect updates in the months to follow.



Adam Houston

## Happy 100<sup>th</sup> birthday to Adam Houston

Congratulations to long-time member Adam Houston of Burlington, Ont., who turned 100 on May 22, 2021. After retiring from Canada Post, Houston joined the Association in 1986 and served as membership secretary at the Hamilton and area branch for many years. A signaller in the Royal Corps of Signals of the 80th Anti-Tank Regiment RA during

the Second World War, Houston is the last surviving prisoner of war from Kinkaseki Camp, a Japanese PoW camp located in Jinguashi, Taiwan. We owe you a debt of gratitude, Adam Houston. Thank you for your service and your sacrifice.

## We’re fully vaccinated and back

Federal Retirees returned to holding in-person events and meetings on Sept. 1, 2021, after gathering in the digital world via Zoom when the coronavirus pandemic took hold in March 2020.

In addition to abiding by local health-care guidelines, attendees and volunteers are required to fill in a screening form prior to entering the venue. We also suggest that participants wear masks and practise physical distancing. Until the COVID-19 pandemic is eradicated, Federal Retirees is committed to adhering to all local public health guidelines and providing the safest possible environment for our members and volunteers as we carefully resume in-person meetings and events.

## UBC Aging in Place survey

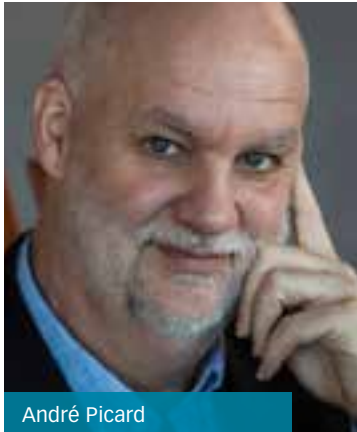
The Aging in Place research group at the University of British Columbia Okanagan is inviting adults aged 60-plus to participate in a short online survey (10 minutes) followed by an optional online event. We hope you will share your perspectives on what aging in place means to you and how to support you in gaining health and science information. This will inform research and outreach initiatives toward our goal of supporting older adults across Canada to age in place.

Please contact [aging.inplace@ubc.ca](mailto:aging.inplace@ubc.ca) to participate. For more information about their research group, please visit [www.aginginplace.ok.ubc.ca](http://www.aginginplace.ok.ubc.ca)



## Vibrant voices online seminars

The Retired Teachers Association of Ontario (RTO/ERO) is holding a series of advocacy seminars this fall, showcasing this exceptional lineup of panelists:



André Picard

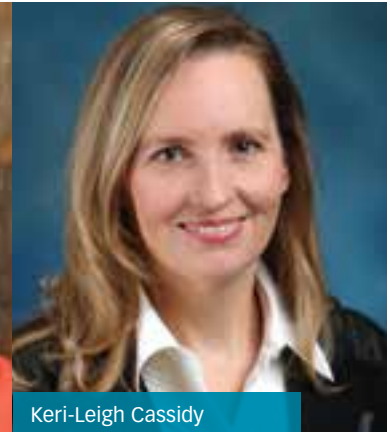


Diana Beresford-Kroeger

Credit: Jeff McKay



Isobel Mackenzie



Keri-Leigh Cassidy

- Building an elder-care system that actually cares**  
 Sept. 15, 2021  
 1 p.m. to 2:15 p.m. ET  
**André Picard**,  
*Globe and Mail* health reporter and columnist
- Save the forest... saving us**  
 Oct. 13, 2021  
 1 p.m. to 2:15 p.m. ET  
**Diana Beresford-Kroeger**,  
 world-recognized author, medical biochemist and botanist
- Paths to wellness for older persons: body, mind, spirit**  
 Nov. 3, 2021 – 1 p.m. to 2:15 p.m. ET  
**Isobel Mackenzie**, British Columbia’s seniors advocate, and  
**Dr. Keri-Leigh Cassidy**, professor of geriatric psychiatry at Dalhousie University and founder of the Fountain of Health initiative for optimal aging

Admission is free and open to all. Visit [vibrantvoices.ca](http://vibrantvoices.ca) to register.

## Military class-action claims

The claims submitted for the sexual misconduct class-action settlement against the Canadian Armed Forces have been filed at a remarkable rate. By late July, more than 7,800 claims had been filed since the \$900-million class-action, which was settled in 2019. It became open to claims in May 2020. The claims process deadline is Nov. 24, 2021. Visit [www.caf-dndsexualmisconductclassaction.ca](http://www.caf-dndsexualmisconductclassaction.ca) for more information.

## Call for email addresses

Communication by email is critical when adapting to life during the coronavirus pandemic. Federal Retirees continues to ensure its members receive accurate information about matters that are most

important to them. There are two easy ways you can join our email list:

- Visit [federalretirees.ca/email-capture](http://federalretirees.ca/email-capture) and type in your membership number (printed on the cover of your *Sage* magazine), your phone number and your email address; or,
- Call 1-866-490-8532, provide your membership number, confirm your phone number and provide your email address.

## 2021 Sage Readership Survey

In celebration of its successful run as the voice of Federal Retirees since 2015, *Sage* magazine is going to get a long-anticipated refresh. In order to do so, we are gathering input from a cross-section of our membership, including those who do not have access to computers or email. If you would

like to receive a printed copy of our reader survey, please contact our membership services team at 613-745-2559, ext. 300, or 1-855-304-4700 (toll-free), ext. 300.

## Thank you from the GCWCC

The Government of Canada Workplace Charitable Campaign (GCWCC) officially launched its 2021 campaign on Sept. 8. The support of federal retirees is essential for its success, and we’d like to thank you for your continued dedication to the campaign throughout the years. In 2020, retirees donated more than \$3.75 million through the GCWCC. Your continued support is needed, now more than ever, as donations will support communities from coast-to-coast to-coast. Make your donation by visiting [canada.ca/gcwcc-retirees](http://canada.ca/gcwcc-retirees) ■





# YOUR BRANCH IN BRIEF

Federal Retirees has continually monitored the status of planned events during the novel coronavirus pandemic. The Federal Retirees national board of directors has decided that all in-person branch events can now resume as of Sept. 1, 2021, as long as requirements established by local public health authorities are followed. Because of deadline requirements, not all branch events planned to take place from September to the end of November will be listed here. For the latest updates, 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)  
[centralfraservalley@federalretirees.ca](mailto:centralfraservalley@federalretirees.ca)

### BC02 CHILLIWACK

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

### BC03 DUNCAN AND DISTRICT

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

### BC05 NANAIMO AND AREA

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

### BC06 NORTH ISLAND JOHN FINN

P.O. Box 1420  
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.ca/centralokanagan](https://federalretirees.ca/centralokanagan)  
[kelownanافر@gmail.com](mailto:kelownanافر@gmail.com)

### BC08 VANCOUVER

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

**Volunteers wanted:** contact branch for more info

### 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

206-3808 35 Ave.  
Vernon, B.C. V1T 2T9  
(250) 542-2268  
[fsna11@telus.net](mailto:fsna11@telus.net)

**Christmas party:** Dec. 12, Vernon  
Elks Lodge, details TBD

### 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

396 Wardner-Fort Steele Rd.  
Fort Steele, B.C. V0B 1N0  
(250) 919-9348  
[fsvnabc13@gmail.com](mailto:fsvnabc13@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/princegeorge](https://federalretirees.ca/princegeorge)  
[nافر@shaw.ca](mailto:nافر@shaw.ca)

**General meeting:** Sept. 13, 1 p.m.

**Christmas luncheon:**  
Dec. 13, 1 p.m.

## ALBERTA

### AB16 CALGARY AND DISTRICT

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

### AB17 EDMONTON

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

As the COVID-19 pandemic continues to disrupt our day-to-day lives, communicating by email has become more important than ever. To add your email to your member profile, contact our membership services team at [service@federalretirees.ca](mailto:service@federalretirees.ca), toll-free at 1-855-304-4700 or in Ottawa at 613-745-2559.

**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

**AGM:** details TBD

**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. 51A  
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

**General members meeting:**  
October, details TBD

**Volunteers wanted:** treasurer,  
membership chair, phone  
committee chair

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

161 Riverbend Cres.  
Battleford, Sask. S0M 0E0  
(306) 441-1819  
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  
nafr@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) 763-7973  
(306) 314-5644 (event info)  
gents@sasktel.net

**AGM:** Oct. 21, noon, Travelodge  
Hotel, 3551 2 Ave. W., \$10 – 🍴

**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

**Volunteers wanted:** contact  
branch for more info

**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) 584-3242 (president)  
(613) 584-3943  
fsnaalgonquinvalley.com  
kmcdonal@sympatico.ca  
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  
federalretirees.ca/huronia  
on35.info@gmail.com

**Fall AGM (Zoom):** Oct. 6, 11 a.m.

**ON36 BLUEWATER**

P.O. Box 263 STN Main  
Sarnia, Ont. N7T 7H9  
(519) 330-1492  
federalretirees.ca/bluewater  
bluewaterbranch@federalretirees.ca

**Volunteers wanted:** contact  
branch for more info

**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/kingston  
nafrkingston@gmail.com

**ON39 KITCHENER-WATERLOO AND DISTRICT**

110 Manitou Dr.  
Kitchener, Ont. N2C 1L3  
(519) 742-9031  
federalretirees.ca/kitchenerwaterloo  
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  
nafrsecretaryniabbranch41@outlook.com

**ON43 OTTAWA AND INTERNATIONAL**

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

**ON44 PETERBOROUGH AND AREA**

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

**Volunteers wanted:**  
secretary, communications chair,  
membership chair, vice-president

**ON45 QUINTE**

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

As the COVID-19 pandemic continues to disrupt our day-to-day lives, communicating by email has become more important than ever. To add your email to your member profile, contact our membership services team at [service@federalretirees.ca](mailto:service@federalretirees.ca), toll-free at 1-855-304-4700 or in Ottawa at 613-745-2559.

**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 (RSVP)  
fsna@on.aibn.com (RSVP)

**General meeting (Zoom):**

Oct. 18, 10 a.m. – ☎

**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

**General meeting (Zoom):**

Oct. 21, 1 p.m., see branch report for details

**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  
(343) 341-2687  
federalretirees.ca/ottawavalley  
ottawavalley@federalretirees.ca

**ON54 CORNWALL AND DISTRICT**

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

**Annual meeting:** Oct. 14,  
10 a.m., Royal Canadian Legion,  
415 Second St. W., Cornwall

**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/huron  
huronnorth56@gmail.com

**QUEBEC****QC57 QUEBEC**

162-660 57<sup>e</sup> rue O.  
Quebec, Que. G1H 7L8  
1-866-661-4896  
(418) 661-4896  
anrf-sq.org  
facebook.com/retraitesfederauxquebec

**General information meeting**

**(Zoom):** Oct. 22, 9:30 a.m.,  
details TBD

**QC58 MONTREAL**

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

**Free conferences:** Fall 2021,  
details TBD by email, see branch  
website for info

**Christmas lunch:** Dec. 8, noon,  
Le Rizz, 6630 Jarry E., Montreal,  
40\$/70\$ – 🍴☎

**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  
federalretirees.ca/mauricie  
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  
federalretirees.ca/fredericton  
facebook.com/branchnb62  
nafrfred.nb62@gmail.com

**NB63 MIRAMICHI**

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

**NB64 SOUTH-EAST NB**

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

**NB65 FUNDY SHORES**

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

**NB67 UPPER VALLEY**

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

**NB68 CHALEUR REGION**

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

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

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

**NS75 WESTERN NOVA SCOTIA**

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

**LEGEND**

For detailed information, contact your branch.



– Food will be served.



– RSVP is required. Telephone the noted number(s).



**NS77 CAPE BRETON**

P.O. Box 785  
 Sydney, N.S. B1P 6J1  
 (902) 562-6541  
 (902) 539-4465 (RSVP)  
 ve1ars@eastlink.ca

**AGM:** Oct. 29, 2 p.m., Seniors and Pensioners Hall, 5\$  
**RSVP:** Oct. 20 – 🍴📞

**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  
 tandrcross@outlook.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**

194 Spruce Way  
 O'Leary, P.E.I. C0B 1V0  
 (902) 214-0475  
 summersidepe83@gmail.com

**NEWFOUNDLAND AND LABRADOR**

**NL85 WESTERN NEWFOUNDLAND AND LABRADOR**

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

**Annual meeting of members:**

Oct. 6, 12:30 p.m., Jennifer's on Broadway, Corner Brook – 🍴

**NL86 CENTRAL NEWFOUNDLAND**

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

**LEGEND**

For detailed information, contact your branch.



– Food will be served.



– RSVP is required. Telephone the noted number(s).



**Exclusive Discount for Federal Retiree Members**

The crackling of fire, the laughter from children playing in the leaves, the blow of the autumn wind – hear the sounds of the fall 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.

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**Book your FREE Hearing Consultation today!** Call **1-888-985-6398** or book online at **HearingLife.ca/NAFR25** Use Promo Code: **MAG-WLOP-FEDR**. This offer expires on December 31st 2021.

\*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. This promotion is valid for select hearing aid models and cannot be combined with more than 1 promotion or discount unless stated otherwise. The extra 10% will be applied to the remaining balance on hearing aids and accessories after all other discounts (if applicable). Offer not valid in Quebec. Please allow 45 days for Miles to be posted to your Collector Account. Offer expires 12/31/2021. Offer applies to private and ADP/AADL sales of select hearing aids and discount is applied after the grant has been deducted. Some conditions apply, see clinic for details. AIR MILES available only at participating locations. ®™



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# 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

John Byrne  
Helen Dalton  
Barbara Fisk  
Edward Fontaine  
Gary Goodfellow  
Victor Kindratsky  
Dawn Strathy  
Nancy Walker

## BC02 CHILLIWACK

Jane Bleakney  
Stefan Czeck  
Marion Trebilcock

## BC03 DUNCAN AND DISTRICT

Piers C. C. Burnham  
K. E. Marshall  
Ian A. Martin  
Alan Nixon  
Kenneth J. Paisley  
Gale Robinson  
Irene Sutton  
James W. Wright  
Marvin Young

## BC04 FRASER VALLEY WEST

Kenneth Eugene Hollas

## BC07 CENTRAL OKANAGAN

Gerald Dexter  
Neil Fraser  
Marlene Gross  
J. G. Lavigne

Linda Mackay  
Edith Moffatt  
Eileen Olenick  
Joel Young  
June Wilson

## BC08 VANCOUVER

Donald Clarke  
Bernice Dick  
Azmina Hirji  
Catherine Howe  
David Johnston  
David Long  
Marian Pocock  
Camilia Nason  
Marilyn Peters  
Ian Waddell

## BC09 VICTORIA-FRED WHITEHOUSE

Marjory Brimblecombe  
Thomas Chard  
Alice Maria Holland  
Arthur Jones  
Ron Kilcup  
Helen Langlois  
Mary Leask  
Helen MacBeth  
Olive Malcolm  
Jenny McGowan  
Jeanette McKendry  
Gary Olmstead  
Orval Oppertshauser  
J. Richot  
H. J. Schweitzman  
Roger Spidell  
Colleen Shepard  
Elaine Turner

## BC11 OKANAGAN NORTH

Lloyd R. Cosens  
Edward Kew

## BC14 SIDNEY AND DISTRICT

LRuth Archer  
Donald Ball  
Fred Homer Greenard  
Orest Hryhoryshen  
Michael McKerrow  
Vivian Richardson  
Garth Train  
Douglas Walton

## AB20 MEDICINE HAT AND DISTRICT

Arnold Hansen  
Harold J. Hickson  
Charles Letcher  
Richard W. Lillo  
Ed Moore  
Charlotte Pearl  
Kenneth Willerton

## SK25 SASKATOON AND AREA

Alice Rose Hanson  
John Laurie Nerland  
David Tupper Spurr  
Kerry Veld

## MB31 WINNIPEG AND DISTRICT

Indulis Baltkalns  
Nola Camplin  
E. H. Decaux  
G. Howard English

Bernhardt Friesen  
Anthony Keck  
William Bell Kemplay  
Daniel Kirkpatrick  
Uwe Kromer  
Gladys Kuzyk  
Mark LeMaistre  
Dennis Lidgett  
Donald Mackey  
Claude Marchand  
Gerald Mead  
Linda Vipond  
Arthur Walter  
Robert Woodrow  
John Zacharias  
Helena Zinc

## MB91 EASTERN MANITOBA

Bruce W. Andrews  
William F. Joyce  
J. Lemire  
David McCalder  
Lawrence Ramsay  
Nick Smerechynski  
Garry Stokes

## ON33 ALGONQUIN VALLEY

Conrad Burchart  
Joyce Buske  
Raymond Butterworth  
Violet Cliche  
David Croft  
James Dellaire  
Ah-Yin Eng  
Margaret Fougere  
Paul Jay  
Clayton Kelly  
Barry Machin  
Margo MacIntyre  
Agnes Mask  
Elizabeth Mitchel  
Donald Morrison  
Marjorie Ranger  
Warren Richter  
Jeff Scoberg  
Michael Sibley  
Michael Stephens  
Bruce Smith  
Renice Smith  
Patrick Thivierge  
Bruce Westgarth  
Michael Wright

## ON37 HAMILTON AND AREA

Alan Butler  
Val Franks

Margaret Mans  
Gary Tanner

## ON38 KINGSTON AND DISTRICT

Elizabeth A. Constantineau  
Robert Climie  
PW Johnson  
Helen Mason  
F. Sturges  
Maureen Williams

## ON43 OTTAWA

Sylvie Cécire Goulet  
Frank T. Jackman  
Jolan Kiss  
Jean Rivier

## ON45 QUINTE

Patricia Beddoe  
Gladys Cameron  
Dianna Haight  
Joyce Parks  
David Roberts

## ON47 TORONTO AND AREA

Marcel Brochu  
Allan Cousins  
James H. Dempsey  
Rashmikant Desal  
Morton Hersh  
Lenore Juhasz  
Sylvia Ostiguy  
Maurice L. Rawlins  
Clayton Shillingford  
Margaret Stark  
Donald E. Westerfall

## ON56 HURON NORTH

Robert Joly

## QC57 QUEBEC

Suzette Bilodeau  
Maurice Bisson  
Diane Caron  
Estelle Côté

## QC58 MONTREAL

Irving Aaron  
G. Camille J. Baillargeon  
R. Baker  
Marie-Marthe Bertrand  
Roger Brodeur  
Claude Corbeil  
Hélène Crête  
Bernice Gallant  
Gordon R. Haward

Claude Laberge  
Rita Lalande Simard  
Gilles Leduc  
J.-C. Levesque  
Fernand Marcoux  
Noelline Pelletier-Simard  
Maurice J.-A. Pilotte  
Jean Marc M. Rossignol  
Jean-Claude Sauvé  
Claudette Surprenant  
Marthe Tremblay

## QC61 MAURICIE

Jacques Joinville  
Jean-Noël Lampron  
J-R. Loranger  
Cyriac Plante  
Berthe Santerre  
Danny Sawyer

## NB64 SOUTH-EAST NEW BRUNSWICK

Alleyne Huggard  
John Douglas Hickmott  
Anna Marie O'Pray

## NB67 UPPER VALLEY

Marie-Marthe Ouellette

## NS72 COLCHESTER EAST-HANTS

George Douglas Pye

## NS80 NORTH NOVA

Anne Dorrington

## PE82 CHARLOTTETOWN

L. Jean Burch  
Terrence G. Connors  
Burton H. Foster  
John R. Higginbotham  
Bryan J. Langille  
Gerald R. MacDonald  
Wilfred L. Nicholson  
A. Shirley Pineau

Edward L. Prebinski  
Johanna G. Verhulp

## PE83 SUMMERSIDE

James Bryant



## Mega Recruitment Drive is back



### Spreading the word has its perks.

Autumn is almost here, which means the Mega Recruitment Drive (MRD) is now live. From Sept. 1 to Dec. 31, members will again be rewarded for promoting the benefits of a Federal Retirees membership. Each successful word-of-mouth referral will get you a \$5 gift card and a ballot for our fantastic slate of prizes, including our \$10,000 cash grand prize, courtesy of Johnson Insurance. There are 14 prizes in total, including

an early bird worth \$500, courtesy of SimplyConnect, to be drawn at the end of October. There is no limit to the number of gift cards and ballots you can acquire, so start recruiting early and often.

The MRD is not just a fun way to recognize the recruitment efforts of our members. Statistics reveal that word-of-mouth referrals are the most successful way for new and former members to discover and rediscover the Association. Therefore, the tremendous work our members do during the MRD actually represents a significant source of our annual recruitment intake. Not surprisingly, you — our loyal members — are the best recruitment tools we have. As with our advocacy work, our true strength and success lies in you.

Thank you in advance for supporting Federal Retirees again this year.

## Back by popular demand: It's time to switch and save

It's back! For a limited time only, any member who makes the switch to the direct deduction from source (DDS) payment method will receive three free months of membership. Here's why it's by far the best way to maintain your membership with federal retirees:

- It's quick, easy, and can be done online or over the phone when renewing;
- With no more renewal notices, the Association economizes by saving paper and postage fees;
- There's no connection to the Phoenix pay system, so there are no associated complications;
- Fees are just \$4.28 deducted monthly for single memberships and \$5.55 for a double;
- You can cancel easily any time.

For questions or assistance in making the switch, contact our recruitment and member services team at [service@federalretirees.ca](mailto:service@federalretirees.ca) or 1-855-304-4700 (toll-free). They will be pleased to serve you.



## Renew your membership

1. Your membership is automatically renewed when you have your dues deducted from your monthly pension cheque (DDS).
2. We send members who pay by credit card or cheque a letter advising them that it's time to renew.

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.



# MORE CHANCES TO WIN BIG

**EARLY-BIRD DRAW**  
 Oct. 30, 2021  
 Win a \$500 pre-paid credit card  
 courtesy of SimplyConnect

**PLUS RECEIVE A \$5 GIFT CARD**  
 for every successful referral\*

Refer a member to Federal Retirees for a chance to win



**\$500** Top recruiter | **\$250** Most referrals | **\$250** Lucky draw prize for new members | courtesy of Arbor Memorial

\*Visit [federalretirees.ca/MRD](http://federalretirees.ca/MRD) for new prizing details

**HOW TO ENTER** | Fill out a digital referral card at [federalretirees.ca/mrd](http://federalretirees.ca/mrd) or contact Federal Retirees national office at 1-855-304-4700, ext. 300, or [service@federalretirees.ca](mailto:service@federalretirees.ca)

**NEW MEMBERS** | Save 25% with DDS payment option. Details at [federalretirees.ca](http://federalretirees.ca)

For full contest rules and other important details, visit [federalretirees.ca/mrd](http://federalretirees.ca/mrd)

NO PURCHASE NECESSARY. Contest open Sept. 1, 2021, to Dec. 31, 2021, to Canadian residents who are current members of the National Association of Federal Retirees in good standing. Odds of winning depend on number of eligible entries received. Math skill-testing question required. There are no limits to the number of ballots you can receive, so refer early and often! Please review the full contest rules at [federalretirees.ca/mrd](http://federalretirees.ca/mrd) before you begin recruiting.

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

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



National Association of Federal Retirees  
 Association nationale des retraités fédéraux



# Travel insurance that's ready to go.



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of Federal Retirees  
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## Get the protection you need.

The past year has been tough. We've all had to put our travel plans on hold as we wait for borders to open and vaccines to arrive. Now as the world slowly begins to re-open, we have additional benefits for MEDOC® Travel Insurance Customers. So what's changed? COVID-19 medical coverage has been added to the MEDOC® program and now covers you during your trip for:

- COVID-19 related medical costs for up to \$10 million\* for Federal Retirees
- Medical coverage for reactions to the vaccine

As always, for often less than the cost of purchasing single trip insurance<sup>1</sup>, you can enjoy an unlimited number of trips<sup>2</sup> during the policy year, plus many benefits exclusive to members of the National Association of Federal Retirees.

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Contact Johnson for a quote and you'll be entered to win 1 of 5 travel gift certificates valued at \$5,000 each. Current MEDOC® customers are automatically entered.

**1.866.606.3362**  
[johnson.ca/travel-insurance](https://johnson.ca/travel-insurance)

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. 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. \*Described coverage and benefits applicable to Public Service Health Care Plan (PSHCP) members. 1Based on a comparison of MEDOC's 40-day Base Plan against single trip plans with similar benefits. 240 consecutive day maximum duration applicable to each trip outside of Canada. JI, and RSA share common ownership. Eligibility requirements, limitations, exclusions or additional costs may apply and/or may vary by province or territory. †No purchase necessary. Contest is open from July 30, 2021 at 7:30 a.m. ET and closes on November 1, 2021 at 10 p.m. ET. Five \$5,000 travel gift certificates available to be won. Skill testing question required. Prizes will decrease as awarded. Odds of winning depend on the number of eligible entries received before contest closing date. Limit 1 entry / prize per person. Some conditions apply. Full contest rules and entry details at: [pages.johnson.ca/MEDOC5000](https://pages.johnson.ca/MEDOC5000). Call 1.855.733.6815 for details.