



National Association
of Federal Retirees
Association nationale
des retraités fédéraux

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Have vaccine, will travel
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PANDEMIC PETS

Many retirees decided to adopt
or buy a pet in the pandemic
and continue to enjoy their
furry companionship.

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LOOKING TO THE FUTURE

JEAN-GUY SOULIÈRE

As many of you know, this is my last year as the Association's national president.

In accordance with our bylaws, a member of the board cannot have more than two consecutive terms of three years. So, at the conclusion of the 2022 annual meeting of members (AMM), which hopefully will be in person in June 2022, I will have completed my six years as president.

Usually, when one "retires," the tendency is to look at one's past and accomplishments. What I have decided to do, however, is to look to the future and what the Association could be. This is consistent with my objective when I first chose to stand and was elected as president. This article, and the two remaining ones (Spring and Summer 2022) will "crystal-ball gaze" into the future. I (we) cannot change what has happened in the past, but we can certainly influence what will happen in the future.

The Association has a very solid foundation and a clear mission: the protection and enhancement of our benefits as retirees. We should never change these two elements because they are the sources of the success of the Association. Looking forward, we have to continue building on our strong foundation and, whatever advocacy issues in which we get involved, and there are many, they must be consistent with, and never move away from, our core mission. The danger of getting involved with issues that are not consistent with our mission is that

we create an expectation that the Association will try to be everything to everyone and, in my view, that would lead to weakening or changing our foundation.

In 2019, I wrote a document, "Moving Forward," which was reviewed and studied by delegates at that year's AMM and led to the development of our five-year strategic plan, which was approved unanimously at the AMM. This was followed by another document, "NAFR 2030," which basically went into more details. Our strategic plan deals with the present and the future. To refresh your memory, the strategic plan has three overall goals:

- 1) to advocate in the best interest of our members to be recognized as a respected national voice supporting secure, healthy and dignified retirement for federal retirees and all Canadians;
- 2) to promote membership retention and growth;
- 3) to pursue organizational excellence at all levels of the Association.



National Association of Federal Retirees president Jean-Guy Soulière.

Based on this strategic plan, we developed a yearly operational plan that describes specific directions to reach each goal. It is also a "living document," which means that it is flexible and able to effectively deal with emerging and unforeseen issues. An excellent example of this is how well the Association adapted to the pandemic and continues, in a seamless and effective fashion, to provide services and advocate for our priorities.

"What I have decided to do...is to look to the future and what the Association could be."

I look forward to discussing with you, in my next article, what Federal Retirees could be in 2030. Enjoy the winter season and hopefully we will all be able to celebrate the holidays with family and friends. Stay safe, stay healthy and continue to be an active member. ■



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SAGE

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DEAR SAGE

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

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Note that letters have been edited for grammar and length.

Dear Sage readers,

Have you noticed anything different about this edition of Sage? The width of this one measures a half inch smaller, but still packs the same punch. In light of your very positive responses on the subject from our reader survey (97 per cent of those surveyed supported this change), we decided to print Sage at this size to mitigate the challenges all printers are experiencing with securing paper. This new size is an industry standard and will also help offset the increased production costs we're experiencing as a result of the paper shortage.

Andrew McGillivray
Sage publisher

Dear Sage,

Kudos to Marg Bruineman for her article "Rebooting Long-term Care" in Sage's fall 2021 issue. A new approach is definitely needed, one that must include a culture change that will enrich the quality of life for residents, families and staff.

Many innovative models that embrace culture change have been successfully implemented in other countries with a few already in Canada. I hope the federal government makes culture change one of its priorities when developing new standards for long-term care homes.

With recent data showing more than 430,000 Canadians have unmet home-care needs with another 40,000 or more on nursing home waitlists, immediate action must be taken.

Sincerely,
Lawrence Belzac

Dear Sage,

As I read Sage's articles leading up to the federal election, I am concerned with our focus and the potential to be pigeon-holed as a self-interest group by both government and agencies.

I understand and agree with the four priorities in your Federal Election 2021 section of the latest issue. My concern is that we may lose sight of also fighting for other seniors' needs. One example is the creation of job titles and qualifications to facilitate the early hiring, training and education of personal support workers, etc. We also need new facilities and to be realistic about the skillsets that will be required (governments are telling us all nurses will need a degree to work.)

So, which comes first, the chicken or egg? Can hospitals function without cleaning staff, kitchen staff, etc? No. Do they require higher education to do those jobs? No. Should they be paid well for their work? Yes, it's critical.

Second, do we fully understand when we will reach our peak requirement and how do we propose to repurpose the people and facilities after that? We know we have a problem, but what is the solution?

All I ask is that in some future article(s) you advise us of how Federal Retirees is articulating our support and proposals for changes and improvements to the overall health-care system and how that should improve the future for ourselves and those who follow.

Thank you,
Brian Clements

Dear Sage,

I enjoy reading Sage magazine, but when

I read the article about the marriage over 60 clause in the "Veterans' Corner" of the fall 2021 issue, I noticed a major error.

Jean-Guy Soulière states, "it's an issue that also impacts the federal public service and the RCMP." This is incorrect. There is no such provision in the Federal Public Service Superannuation Act and I feel this erroneous information could cause significant confusion. I trust you will confirm this with the Public Service Pension Centre and print a correction in your next issue.

Respectfully,
John Hunter

Dear John, Thanks for flagging this. What Jean-Guy Soulière meant to note was the similar but slightly different restriction that exists in the federal public service pension plan. While Canadian Armed Forces and RCMP pension plan members have the marriage after 60 clause, federal public servants have a similar restriction for marriages that occur after their retirement date. This outdated restriction affects all of our members, but, as you have noted, in slightly different ways. Thanks for giving us the opportunity to clarify this.

Dear Sage,

Yesterday, I received the fall issue of Sage. As usual, I read it with my breakfast the following two days.

After thoroughly reading, I realized that in all of the content (except for "In Memoriam") there was not a single mention of any person, place or thing west of Manitoba. I found this very isolating.

I understand that the preponderance of population is in eastern Canada and, as Ottawa is the seat of the federal government, that many more public servants would reside in that area. But surely, Jennifer, can you not scrape up something from the west?

Brian Burrill
(NAFR member since 1999)

A man and a woman are standing in a wooded area, both wearing green CFL jerseys. The man on the left is holding a white and tan dog, and the woman on the right is holding a black and tan dachshund. They are both smiling and looking towards the camera. The background consists of bare trees and a clear sky.

PANDEMIC PETS

A number of retirees decided to adopt or buy a pet in the pandemic and continue to enjoy their furry companionship.

HOLLY LAKE

Sheryl and Larry Busser were down to one dog — Gainer, the Jack Russell terrier in Larry's arms — from their previous three when the pandemic hit. They wanted a companion to perk up 13-year-old Gainer, so they adopted Greta, the one-year-old dachshund in Sheryl's arms.

Credit: Liam Richards

Sheryl Busser proudly admits that her life has gone to the dogs.

Over the years, her fur babies have travelled with her and her husband from Vancouver Island to Newfoundland to the Yukon and Alaska, as well as throughout the United States, including the Vegas Strip. Since wrapping up her career at Corrections Canada, where she worked as an administrative assistant, more than one person has asked her why she would want to be tied down with dogs in retirement. But Busser and her husband, Larry, who joined the National Association of Federal Retirees in 2014, hardly feel like they're on a short leash. They frankly can't imagine a life without their faithful travel companions.

Four years ago, their pack shrunk when they lost their beloved dachshund, Dora, then Lacy, their Jack Russell, two years later. That left them with Gainer, a Jack Russell who is now 13.

With fewer four-leggeds running around, the Busser's home in Prince Albert, Sask., felt empty, and Gainer started to act like an old dog. In the summer of 2020, while spending more time at home and camping, Busser's husband suggested it might be a good time to grow their numbers to help perk up Gainer.

“We were at home so much with the pandemic, constantly at first. Our neighbour across the street got a new dog. Then our daughter... One thing led to another, and I got swept along.”

Busser had reservations, wondering if she had time to juggle a puppy and grandchildren.

“I was just thinking we're back at square one with potty training, chewing and going outside in the middle of the night,” she says. “It's like when the kids turn five and you decide to have another one.”

She was also concerned about how Gainer might respond.

“Jack Russells are smart, particular little dogs. I thought he might be annoyed by a puppy, as he's been the top dog for some time. That was my biggest worry,” Busser says, but eventually she went for it, and brought home Greta, a one-year-old dachshund.

“His nose was a bit out of joint at first, but now Gainer loves Greta. They play together, sleep together. They've developed a great friendship. Greta is mischievous and has really picked Gainer up. It's like having a new kid in the house.”

In Miramichi, N.B., Ann Rendell's husband was also the impetus behind their furry addition, despite years of vowing to never have another dog after losing their Lab-shepherd mix, Chase.

“That went on until this year when we decided it wasn't working,” Rendell says. “We were at home so much with the pandemic, constantly at first. Our neighbour across the street got a new dog. Then our daughter, who lives in Ireland, got a dog. One thing led to another, and I got swept along.”

This past July 1 weekend, Trixie, their third Shetland sheepdog (sheltie), came to live with them. But she was no puppy. Rather, she had finished breeding and was happy to put motherhood and its responsibilities behind her.

“She is retired like us,” says Rendell, a Federal Retirees member who spent 25 years working as an interviewer for Statistics Canada and retired at 73. “We ended up deciding to look for an older dog as, being in our 70s, we weren't

sure we were up to raising an energetic puppy. We'd much rather have someone more in tune with our own energy levels, and that's her. She suits our lifestyle."

Trixie is happiest curled up next to her humans or puttering with them on their property on the Miramichi River. She has her quirks, however. She's afraid of machines and barks at them to let them know. The normally gentle house cat, Bella, also sends Trixie running scared in the opposite direction.

"She's like someone who lived in the convent for 20 years and they just let her out," Rendell laughs. "Trixie just stands and stares at the big wide world. She doesn't know how to play. If you throw a ball, she stands there and looks at you as if to say, 'that was stupid.'"

But with some patience, understanding and socializing, Trixie has fit right in.

"It turned out to be a real blessing," Rendell says. "She's a very gentle, lovely dog. She makes us quite happy. We gave

a little girl a home that needed one. It was kind of a marriage that happened by accident and worked out really well. She has really brought life to a very quiet house."

During the pandemic, François Taisne has only left his Montreal apartment for the essentials. A retired lawyer, he lives alone in his large apartment, with his cat for company. "I need somebody to live with me," he says.

For 20 years, that somebody was his beloved Pepe. An ever-present furry shadow who slept on Taisne's desk as he worked and curled up beside him in bed, it was perhaps always going to be that Taisne would be near when Pepe died. That sad moment came late this past summer as Taisne sat on his couch, watching television. One moment, Pepe was purring in his arms; a breath later, he was gone.

"I was in shock when he died," Taisne says.

A few weeks later, at the urging of his kids, he found himself at the Montreal SPCA, and quickly wrapped around the paw of a little lass he's named Luna.

"She's just beautiful. I think she was looking for somebody as well."

Luna has picked up where Pepe left off. No surprise, she's the boss. "I'm retired, so the only thing I have to do is take care of her," Taisne says.

In turn, she takes care of him. When, he had minor heart surgery recently, she never left his side as he recovered. For him, a constant companion when he has to keep his distance from so many in his life is furry perfection.

"She brings me joy," Taisne says. "I am really lucky. She's the best cat I could have."

Forced apart from family and friends during the pandemic, people have sought the companionship of animals in record numbers. Given the increased risk COVID-19 posed to seniors, they were



Credit: Jordan Pinder

Ann Rendell and her husband, Bruce, decided they wanted a dog during the pandemic, but not a puppy, so they adopted Trixie, a seven-year-old retired breeding mother.

According to the Ontario SPCA, nearly three in 10 Canadians adopted a pet during the pandemic.

disproportionately distanced from their social circles, so the company of a pet has been most welcome, particularly for those who live alone.

According to the Ontario SPCA, nearly three in 10 Canadians adopted a pet during the pandemic. In many areas, shelters and rescues have been overwhelmed by the increased demand.

In Dartmouth, N.S., Cynthia Hodgins spent months this year scouring shelter and rescue websites. She had held off on getting another dog when she retired from nursing two years ago, as she was keen to travel. For the first year of the pandemic, she and her husband thought things would soon blow over and that they'd be back on the move before long. But when it became clear they wouldn't get to visit family in Labrador and Ontario anytime soon, it seemed like the right time to add a four-paw to the mix.

She soon realized everyone had the same idea. Her two previous dogs were rescues, and while she initially intended to rescue another, the sparse supply led her to contact breeders.

By September, she had Sam, a mini Australian Labradoodle who has become her regular walking companion in a neighbourhood full of furies. Through him, Hodgins says she's come to know people who would previously only say hello as they passed by. Now, everyone stops to chat.

"It really is more social when you have a dog. Of course, we know all the dogs' names, but don't remember their owners' names," she says.

Credit: Yaelim Daniel



François Taisne, a retired lawyer who lives by himself and lost his 20-year-old cat, Pepe, last summer, realized he needed a companion and adopted Luna, shown here.

Neither she nor her husband have family in town, and as the pandemic dragged on, that separation and disconnect started to wear on them. Sam has worked wonders to fill some of that void, providing the endless entertainment only a puppy can.

"A dog is someone to talk to. It's not so lonely when you have someone to care for," Hodgins says. "And it gets you outside, rain or snow. But the companionship is what matters the most. You just don't get that out of a cat."

Her husband, James Rogers, who had only owned cats in his life, might have initially begged to differ. But he is quickly becoming a dog person and says Sam has given him a new "leash" on life.

"I'm finding it's a good thing for me because I get out more to get the walks in with him. I have a new outlook as far as getting up and getting out," he says.

"Sam brings a lot of joy and that's something I haven't said in a long time."

As a couple who have their own interests, don't have kids and married later in life, Sam is also a common interest to share.

For Association member Sheila Nixon of Calgary, pets have been an ever-present part of her life. Her beloved German shepherd, Asia, died a year before she retired from her accounting position with the Canada Revenue Agency. But with plans to travel in retirement, she and her husband thought a pet probably wasn't the best idea.

And yet Nixon couldn't imagine living without a pet in the house. So, she turned to fostering and has since fostered nearly everywhere she's travelled in North America, taking upwards of 50 animals into her homes away from home.



Sheila Nixon, left, walks some foster dogs with Socrates Figueroa, a volunteer with Mazatlan Animal Rescue in Mexico.

When the pandemic was declared in March of 2020, Nixon and her husband were in Mexico, fostering a lovely bully named Brownie for Mazatlan Animal

Rescue. They'd committed to helping Brownie get used to house-training, walking on a leash and being part of a household to increase her odds of

adoption, so they hunkered down with the dog as the world closed up. They didn't return to Canada until the end of April 2020.

Back home in Calgary, restricted social contact made for a summer without card games, potlucks or the Stampede. Skyrocketing dog adoptions meant there were none to foster. That's when Nixon started fostering cats from ARTS Senior Animal Rescue.

"Animals are such an important part of our life," she says. "Whether I have them for two days or two months, I can't imagine a life without them. When things are going wrong in your life and you snuggle with your pet, they just make life better. They're just such a comfort. They give more than they get. They bring something to life that humans can't." ■

Holly Lake is a Dartmouth-based freelance writer who lives by the sea with her senior shih tzu, Ernie.

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HAVE VACCINE, WILL TRAVEL

As COVID-19 lockdown measures ease, governments of all kinds are implementing vaccine passports for travel.

MARG BRUINEMAN

Loretta Pollard is getting set to make what is becoming an annual trip to Arizona. She'll have her passport, of course, and she'll have confirmation of a negative COVID-19 viral test she'll take a couple of days before departure. Then there's her new Alberta QR code for proof of vaccination, along with a printout, and, when the federal government develops its COVID-19 passport for international travel, she'll have that, too.

After all, she reasoned recently on the Federal Retirees Facebook page, identification is routinely required to access health services, board an airplane and even to go shopping at Costco, so for her, it's par for the course.

The retired member of the Canadian Armed Forces, who joined the National Association of Federal Retirees in 2011, says she's not concerned about complications and seems pretty relaxed about travelling and getting a chance to play pickleball again in Arizona's dry heat. But she's done a lot of research and has even picked up a trick or two.

"I'm not really worried about it," says Pollard, a resident of Medicine Hat, although she admits, "you do have to do your homework."

Pollard sees the ever-changing rules as part and parcel of visiting another country in the era of COVID-19, but clearly there's no longer room for spontaneity when it comes to travelling, even within our own boundaries as each province introduces restrictions and/or requirements to show proof of vaccine.

London, Ont.-based travel health specialist Chris Gall says the varied requirements imposed upon travellers by different

countries are an indication that a lot of work still needs to be done to ensure smooth movement across borders.

"We all have vaccine records — there is already a known certificate of vaccination or prophylaxis that we use all the time. It's not a new thing," Gall, a medical doctor, says, pointing to prevention against meningitis, yellow fever and previously for polio and cholera. "It's very natural to transition that to COVID.

"In my eyes, the problem is we need to have international co-operation about what we're going to be accepting

country to country,” he says. “We certainly don’t have that. The United States is one example, even from state to state.”

Gall runs travel health clinics, which are privately operated and designed to ensure Canadians remain healthy, no matter what their medical condition, when travelling abroad. Often when visiting exotic locales, travellers may require medication or vaccination against specific health risks such as high altitude or infections, including malaria, yellow fever, typhoid, hepatitis, encephalitis and even rabies and preparation for the food and water specific to certain destinations.

Right now, there’s a mishmash of requirements that changes from one country to another. There is hope that when the federal government lifts its recommendation to avoid non-essential travel outside Canada there is more

consistency. Gall is hoping international consensus on requirements will soon develop.

Earlier, there was a discrepancy between the vaccinations Canadians received and what is required to travel to the many destinations stateside, for instance.

As of early November, the United States required all adult foreign nationals travelling to the United States by air to demonstrate proof of full vaccination against COVID-19 prior to boarding a U.S.-bound international flight. Travellers must also show proof of a negative COVID-19 test taken within three days of departure. U.S. Homeland Security later announced travellers crossing land borders will also be allowed to travel to the U.S. for non-essential purposes if they are fully vaccinated.

A U.S. Embassy official indicated the country will accept all vaccines endorsed by the World Health Organization from

international travellers. The latest information will be posted on its website, with information also available at travel.state.gov.

Cuba is keen to get its lucrative tourism industry back into full swing, especially with its largest market — Canadians. Lessner Gomez Molina, a Toronto-based Cuban tourist board director, said the number of flights to Cuba is picking up again and the protocol for Canadian vacationers is being kept simple.

As of October, Cuba required no confirmation of a negative COVID-19 test. Instead, rapid tests are conducted upon arrival at the hotels for free. A positive test will be followed by a second and if that too is positive, the visitor is assigned to a designated hotel clinic. For the return trip home, Molina said Canadians can access the necessary COVID-19 viral test for about \$37. Cuba also expected more than 90 per cent of its population would be fully vaccinated by Nov. 15 and tourists would be allowed to resume normal activity.

As provinces and countries each roll out their protocols for proof of vaccination, Nazeem Muhajarine sees the need for interoperability, allowing the systems across provinces to talk to each other and eventually the world, similar to the systems used to regulate passports.

Muhajarine, a professor of community health and epidemiology at the University of Saskatchewan who also leads part of the Coronavirus Variant Rapid Response Network, believes the key could lie in the universal adoption of QR code technology. He sees it as being secure and having potential to be admissible anywhere across the country and beyond.

“The challenge is to get every country, particularly the countries [to which] Canadians would typically travel, to co-operate with us, the Canadian government, and accept the type of vaccines that are given to Canadians” as well as the mixed combinations, he says.



Credit: Mike Streater

Once Jaro Franta received his proof-of-double-vaccination QR code, the Montreal-based member of Federal Retirees had it printed on a couple of T-shirts, one of which he wears here.

Muhajarine is hoping for more Frantas of the world — retirees who are loud and proud to declare they've received the jab.

"I think this requires some international and global diplomacy and discussions and arrangements."

Muhajarine sees the need for accelerated conversations culminating in a vaccine passport that is applicable and admissible anywhere in the world.

Raywat Deonandan, associate professor at the University of Ottawa, is onside with that approach.

"There's all kinds of magical things you can do," he says. "The meat of it is centralized data that doesn't require the printing out of complicated stuff and doesn't require sharing your personal information with a stranger," he says.

He provides the example of being asked for identification at a bar for age verification. A bouncer looking at a driver's licence sees not just the

individual's name and age, but also the address. A QR code would provide nothing more than the name and confirmation of COVID-19 vaccinations. (A separate document, such as a driver's licence, then provides proof of identification.) And because the QR code technology and data are managed from a central location, any updates are easily added, requiring no input from the user. The code remains the same.

Given that the world is inching toward digital identification, he believes the digital approach will become a necessity. He points to Denmark, which combined its proof-of-vaccine passport with a new digital identification system. He sees an individual's driver's licence, health card, social insurance card all combined on one application that can be presented through the individual's phone.

"There is going to be some pushback obviously. But as the generation rolls on, this is going to become more and more common," he said.

"It will take some time to work out the kinks here," Deonandan says. "We have a history of showing proof of vaccination status for international travel. The only difference here is it's for domestic use as well and, we're in the digital realm. We're not producing your yellow [immunization] card anymore."

Jaro Franta fully anticipates widespread adoption of QR codes. In fact, once the Montreal-based member of Federal Retirees got his Quebec QR code, he had it printed on a couple of T-shirts. He hasn't had them scanned yet, but the point is more about the statement it makes.

"I wanted to have something that reassures people," he says. "The other reason is, too, that I figured that maybe when I'm going to be going overseas again... for sure I'm going to be wearing it through all the airports in case maybe I lose that piece of paper or something happens to my smartphone."

While some continue to struggle with the idea of being vaccinated, Muhajarine is hoping for more Frantas of the world — retirees who are loud and proud to declare they've received the jab. "Getting a vaccine should not be a secret," the Saskatchewan professor says. "Seniors have status in society, they should lead the conversation," he says. ■

Travel guidance from the federal government is available at <https://travel.gc.ca/>.

Marg Bruineman is a double-vaccinated award-winning journalist based in Barrie, Ont.

Notice to all Federal Retirees Members:

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A LASTING LEGACY

Federal Retirees president Jean-Guy Soulière will retire in June, after serving the association for nearly three decades, and that's after working in public service for 30 years.

JENNIFER CAMPBELL



Jean-Guy Soulière retired in 1994. Sort of.

The president of the National Association of Federal Retirees (Federal Retirees) left the public service after a 30-year career when his department was amalgamated and he determined it was an “unhealthy environment.” He opted to take the generous buyout package that was being offered, but after he retired, he almost immediately started another job, this one as executive director of the National Association of Federal Retirees, the current-day CEO position.

He didn't “retire” again until 2007, after 13 years at the operational helm. And what did he do then? He took two years off and then joined the board of Federal Retirees as vice-president. In 2015, he became president of the board — elected the first time and acclaimed the second. It's a position he'll leave this June, taking with him virtual volumes of corporate memory.

“I've been associated in one way or another with the organization for almost 30 years,” Soulière says. “There's not one file that I didn't start or know something about.”

When he became executive director, the association only had about 60,000 members (it's nearly tripled since then) and 10 or 11 employees at the national office. He remembers seeing the job ad and thinking it sounded great, but it didn't specify the salary.

“I thought, I'll be retired receiving a pension, so I can accept less in terms of salary, but when they offered the salary, it was like starting at zero again,” he recalls with a laugh. “I refused the job, saying I couldn't work for that amount. They said they couldn't offer more. The association was poor and renting rooms at the Public Service Alliance of Canada's offices. They thought and thought and then said ‘If you take your pension and add the salary, it comes to about the same amount you were making in the

public service.’ That's how they sold me — true story.”

But his real motivation in ultimately accepting the job was that it “fit me like a glove. My main strength when I took all [kinds of skills-related] tests was manager and the second one was missionary,” Soulière says. “Advocacy is close to being a missionary so it fit what I could bring to an organization.”

Asked about how he dealt with the CEO once he became president, having spent 13 years on the other side, he said it wasn't difficult.

“I had the experience of working with two presidents who wanted to be the top manager as well as being president,” he says. “I had to tell them, ‘Stay away from operations — that's my job.’ So when I became president, the only time I would get involved in operations is if the CEO wanted me involved, and even then, it was only as an adviser. The CEO is paid for operations.”

Jean-Guy Soulière was the executive director of Federal Retirees for 13 years, after which he joined the board of directors and has been president since 2015. His term ends this June. Credit: Dave Chan

Asked about his proudest moments during his time as president, the first was having been elected as president.

“And when I was acclaimed for a second term, with a long, long standing ovation, I had tears in my eyes,” he says. “I cried on stage like a baby — it meant so much to me. I don’t know if I’m proud of that, but it was a moment.”

Second, he named the selection of CEOs under his presidential terms. “We did it right — we selected good CEOs.”

As for his third proudest moment? It hasn’t happened yet, but it will be when he finishes his term because he set priorities that he’s met — getting the Association on solid financial ground, creating harmony in the relationships between the board, branches and national office staff, and, growing the membership.

“Especially in volunteer work, there aren’t too many people who achieve what they set out to do.”

Looking back on 30 years, he recalls one funny incident when he was about to leave his job as executive director at the association. The government had approached him to serve as the first chairman of the National Seniors Council, which had just been established.

“They approached me as I was leaving for a holiday in Cancun,” he says. “I didn’t know it was for the chair, but I said I was interested. So then, I got a call on the beach in Cancun. They said, ‘We would like to have you as chair, but first, we have to do a security check.’ So I did my security check with a beer on the beach in Cancun.”

He says that was a proud moment because he was recognized for his work on behalf of seniors. He was chairman for two terms.

Excellence in advocacy

Sage spoke with several colleagues and associates about working with Jean-Guy Soulière over his many years as a seniors’ advocate. Here’s what they had to say:

Anthony Pizzino, CEO of Federal Retirees: “My history with Jean-Guy is very short, but I can say that I liked him from the first time I met him and knew I could work with him because he seemed to be extremely professional.” That first time was at Pizzino’s interview for his current job. “He was very engaging. He answered my questions very directly, no hesitation.” Pizzino says he soon learned that Soulière likes to operate by consensus and make sure people have their say and support the board’s ultimate decision. “It says a lot about a person — looking for ways for people to work together. He was part of the reason I said yes [to this job,] knowing I would have to report through him to the board.”

Deb Schulte, outgoing minister of seniors: “I have been deeply grateful for Jean-Guy’s dedicated, constructive and effective leadership. It built on his decades of public service and work with the National Seniors Council and Public Service Pension Advisory Committee. My team and I will not forget his strong advocacy for the interconnected aspects that ensure a healthy and happy retirement for Canadians, or the decency with which he made the case. Best wishes on his retirement and I am sure that whatever he does in the next chapter of his life, seniors’ issues will never be far from his heart.”

Chris Aylward, president of the Public Service Alliance of Canada: “Jean-Guy always brought the issues to the table, he always defended retired employees and he did it

with a tremendous amount of grace and professionalism. If he does get frustrated, he doesn’t show it. He never allows his emotions to be forward-showing. That’s something that I’ve noticed about him. It’s because of that that his message gets delivered very effectively.”

Francis Bowkett, former member of the board and former executive director of the association: “We collaborated for quite a few years. I think one of his major achievements is the effective liaison or relationships that he initiated and husbanded over the years. He kept the association linked in to Treasury Board, PSHCP (Public Service Health Care Plan) and PDSP (Pensioners Dental Services Plan.) The executive director was an *ad hoc* member of the board and you had to be careful how you spoke to certain matters and be as neutral as you could be. He did an excellent job of that. I’ve been in both shoes, as a member of the board and executive director. It was easier for me [to do that job] because he’d taken that stance.”

Dennis Jackson, former president of the national association: “[Jean-Guy has been] a truly excellent national president who has carried out his position with exceptional ability. Over the past two years during COVID, he steered the Association masterfully. His ability to run the Association and co-ordinate annual general meetings and other events using Zoom was exceptional, especially when the national office was essentially closed. Jean-Guy will be difficult to replace, but I know that he will always be there to assist when required.”

Jean-Claude Bouchard, former chairman of the PSHCP board: “I’ve known Jean-Guy since the ‘80s. He’s a people person, he has empathy, he’s extremely devoted to whatever he does.”



Jean-Guy Soulière talks to then-seniors minister Deb Schulte, who graced the cover of *Sage* in March 2020.

“It was just two or three days a month, but I travelled the country and it was an incredible experience,” Soulière says.

The secret to his success was to try not to be everything to everyone.

“Our association is so varied in terms of its membership that everyone wants to get involved with everything,” he says.

“We get involved with policy issues that relate to seniors specifically, and we never lose sight of our principal mission of protecting our pensions and benefits. But there’s a lot of pressure from [other corners]. For example, environmental issues are very much in the limelight. We don’t take them on because they would be too huge for us to deal with.”

During his tenure as president, Soulière says he has been successful in keeping the Association’s advocacy focused on its primary mission.

“And that, to me, will be a key to the success of the organization in the future,” he says.

In addition to all of those years of volunteering, Soulière was the pensioners’ representative on the Public Service Pension Advisory Committee for six years and was appointed to represent all retirees on the Public Service Health Care Plan Partners Committee with Treasury Board and the bargaining agents.

He is a lifetime member of the Association and was awarded the Queen Elizabeth II Diamond Jubilee Medal in 2013. ■

Jennifer Campbell is the editor of *Sage* and has enjoyed working with Jean-Guy Soulière.

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WEIGHING THE FAIRNESS OF **PENSION INCOME SPLITTING**

Pension income splitting began in Canada in 2007; some single retirees argue it's an unfair advantage for married couples.

LAURA NEILSON BONIKOWSKY



Pension income splitting allows married and common-law people to split up to 50 per cent of their eligible pension income with their spouse or partner with less income, thereby reducing their taxable income. Some single seniors say it's unfair.

In 1966, the report of the Royal Commission on Taxation appointed by prime minister John Diefenbaker declared that fairness should be the primary objective of the taxation system. The tax system has changed since 1966; fairness seems to be a matter of interpretation.

Federal retirees Rosemary Campbell and Jake Jacobson, both members of the National Association of Federal Retirees, have differing interpretations of the fairness of pension income splitting. Campbell sees it as privileging men because it's premised on the traditional single-income *household* in which the wife was unemployed. Jacobson feels pension splitting is a fair benefit that acknowledges the family as a single unit and that, overall, benefits only couples with disparity in their pension incomes.

Pension income splitting allows individuals who are married or have a common-law partner to split up to 50 per cent of their eligible pension income with their spouse or partner with less income, thereby reducing their taxable income. The transferred portion is taxed at a lower rate because of the lower spousal income or because the higher pension recipient moves to a lower tax bracket thanks to the split. To qualify for income splitting, a couple must live in Canada together at the end of the year. If they live apart, it must be for reasons of work, school or medical necessity. If a couple lives apart due to a breakdown in the relationship, they cannot split pension income.

Single people — those who never married or are widowed or divorced — cannot split their pension income with another person, even if they are in a cohabiting arrangement such as living with a sibling to reduce costs.

Arguments regarding pension income splitting generally centre around fairness or equity. Constance Smith, professor emeritus of economics at the University of Alberta, whose research interests include pensions, notes the rationale for pension income splitting comes from our progressive income tax system in which higher income earners pay a higher tax rate. For example, with a progressive income tax, if one member of a couple has pension income of \$60,000 while the other has none, all else being equal, that couple would pay more tax than a couple receiving pensions of \$30,000 each.

A related issue, Smith says, is “whether the tax system should aim to ensure equal treatment across households, or across individuals.” In some ways, Canada’s tax system focuses on individuals — we complete an individual, not a household, tax form. Income splitting could be used to justify equal treatment across households.

The Institute for Research on Public Policy argues that it is unfair to allow senior couples to split their pension income while prohibiting other couples from splitting general income, such as splitting taxable income to recognize the contribution of the at-home spouse or partner raising young children in a single-income household or applying taxes evenly within two-earner couples whose earnings are different. The same argument of unfairness applies to single retirees.

Laura Tamblyn Watts, an advocate for the elderly as president and CEO of CanAge and a fellow at the University of Toronto, says tax discrimination against single seniors is not on the government policy radar, in part because retirement programs are still based on the shorter lifespans of years ago. As well, society focuses on families and couples, not the elderly, especially women. Given women’s longer average lifespans, the majority of single retirees are women, so gender equity is part of the argument. Watts asserts that income splitting gives

an advantage to couples over singles, with gender a significant consideration, but the CRA does not take gender inequity into account. Watts advocates for greater “equity and pension splitting reforms to help overcome these inequities against singles.” An equivalent-to-married tax credit or deduction for single retirees would help.

Watts points out that it’s cheaper individually to live as a couple. Daily life costs a single person 40 per cent more

Eligible pension income includes:

- The taxable part of pension payments from a superannuation or pension fund/plan
- Payments resulting from the death of a spouse/partner, or if the transferring spouse/partner is 65 or older on Dec. 31:
 - annuity and registered retirement income fund (RRIF) or life income fund
 - registered retirement savings plan (RRSP) annuity
 - qualifying amounts from a retirement compensation arrangement

Ineligible pension income includes:

- Old Age Security/Guaranteed Income Supplement (OAS/GIS)
- Canada Pension Plan, Quebec Pension Plan (CPP, QPP)
- Foreign-source pension income tax-free in Canada because of a tax treaty that allows a deduction
- Income from a U.S. individual retirement account (IRA)
- Amounts from a RRIF transferred to an RRSP, another RRIF or an annuity

Daily life costs a single person 40 per cent more than it does each of the individuals who make up a couple.

than it does each of the individuals who make up a couple. Rosemary Campbell, who is single and lives in Ottawa, worked for the federal public service for 35 years, much of it with Statistics Canada. She agrees with Watts, pointing to the general struggles of being single and taking care of every aspect of life on one's own, whereas married couples can share the load. She questions equity in pension splitting policy and suggests it is "a sexist slap [that discriminates] against senior women" and favours men who typically "have higher incomes and pensions than women." A single woman pays the full tax rate on her pension

income, but men with the same income, married to women with lower incomes, can share part of their pension income to gain tax advantages despite their total income exceeding the single woman's by several thousand.

Jake Jacobson, who spent 22 years as a Royal Canadian Air Force officer and 12 as a civilian member of the RCMP, is retired on Vancouver Island and has been married for more than 40 years. He suggests pension income splitting is a tax benefit, rather than a tax break, that recognizes the contributions of the at-home spouse rearing children who "had no pensionable income for her [or his] work performed in support of the marriage." Such work is very important, but goes financially unrecognized in our society. A married couple with children has greater costs during the child-rearing years than an individual.

Additionally, says Jacobson, in retirement, a couple's combined health-care costs may be significantly higher than a single person's, while retirement

health care insurance often covers less than it does while we're working. Since the tax benefit of pension splitting depends on the pension amount of both spouses, from zero to an equal contribution, pension splitting levels the playing field for couples over a lifetime. He notes that "tax fairness is a complicated issue and one that can never be totally achieved."

Echoing Jacobson, Cheryl Nichols, a single veteran in Alberta, who served 17 years in the Canadian Armed Forces, says she doesn't believe true tax fairness can happen, but it's not restricted to pension income splitting. She cites the unfairness of clawing back OAS after a military member, throughout their entire career serving their country, paid the federal taxes that provide that general pension. ■

Laura Neilson Bonikowsky is an Alberta writer and former member of the federal public service.

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100 YEARS OF FORTITUDE

Adam Houston survived three-and-a-half years in a Japanese POW camp in the Second World War and celebrated his 100th birthday in May 2021.

PETER SIMPSON

Adam Houston was beaten with a pick handle by a guard known as Golden Fang in a Japanese prisoner of war camp during the Second World War. Credit: Scott Gardner

As Adam Houston laid on the ground in a Japanese prisoner of war camp, with a guard known as “Golden Fang” beating him with a pick handle, kicking him and leaving him writhing in the dirt for hours, he was not thinking that he would live to be 100.

“Oh God, no,” Houston says from his retirement residence in Burlington, Ont. “That just crept up on me, one year at a time.”

It’s been almost eight decades since that brutal beating, and Houston is smiling and even chuckling as he recalls the moment — and a century of moments — during a video interview via Zoom. Not even a choppy Wi-Fi signal can throw him off. This is a man who long ago learned to literally roll with the punches — and with the kicks, bullets, missiles, bombs and diseases that nearly killed him as a young man.

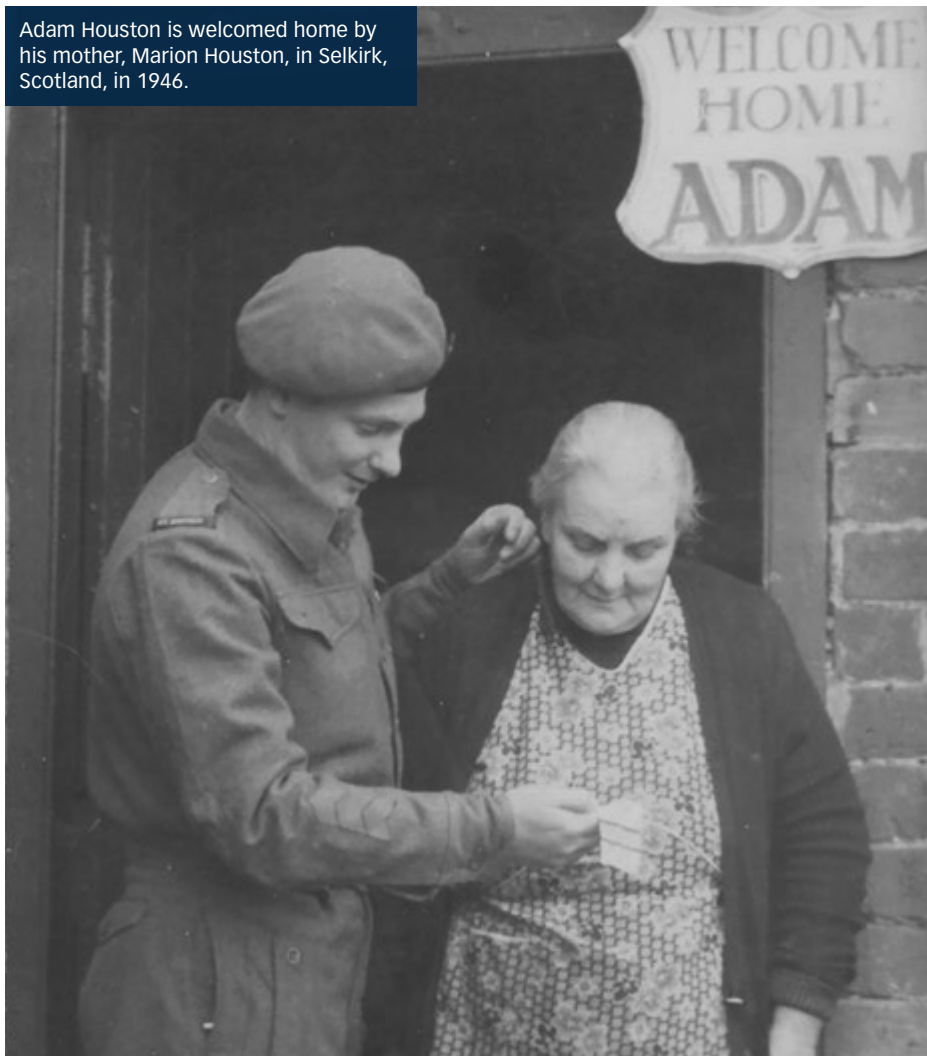
He survived and returned to Scotland, emigrated to Canada, got a job with the post office and was the second member of the Hamilton branch of the National Association of Federal Retirees, then known as the Federal Superannuates National Association.

Houston was born on May 22, 1921, in Selkirk, Scotland. He started work at age 14 and spent four years “tweeding in a tweed mill,” perhaps the most Scottish job a Scot could have. He went to school to study textiles, in a demonstration of what he would later describe in his war diary as a “keenness to learn.”

At 18, he joined the Territorial Army.

“You worked all day and your soldiering was evenings, weekends and holidays. It didn’t last too long because in September, of course, the war started,” he recalls, leaning into the computer screen to better hear the questions.

Adam Houston is welcomed home by his mother, Marion Houston, in Selkirk, Scotland, in 1946.



“A few days before [British prime minister Neville] Chamberlain declared war, I was called to full-time service, in the King’s Own Scottish Borderers.”

He trained as a signalman, responsible for radio equipment and communications. Soon he was sent to Malaya (now Malaysia) and assigned to an anti-tank unit. They were in Singapore, and it was a grand adventure — until it wasn’t.

“When war came, it came without warning,” he wrote in his diary. “We were told that a convoy of Japanese ships had been sighted and that we must get north to take up our positions on the [Thai] border.”

On Oct. 2, 1942, he received a radio message: “There must be no thought

of sparing the troops or civil population and no mercy must be shown to any weakness in any shape or form. Commanders and senior officers must lead their troops and, if necessary, (die) with them,” ordered Gen. Archibald Wavell.

Despite the general’s bluster, the Japanese had military superiority and within a month, the British and allied forces capitulated. Houston was quietly ordered to “fix” his radio so the approaching Japanese army couldn’t use it. “After I had been busy with a pair of pliers for five minutes,” he wrote, “it was extremely doubtful if the set would ever be successfully operated again.”

The prisoners camped in Changi after a forced march, during which they

saw Malaysian prisoners slaughtered by Japanese soldiers. Soon, dysentery attacked. "I was one of the first unfortunates." After two weeks in hospital, despite being many pounds lighter and still feeling poorly, a bed-shortage led to his discharge.

"I pinched a much-needed blanket and a mosquito net from the hospital and prepared myself to rejoin the lads," he wrote, his jocular intact. "The Japanese sergeant in charge could speak a little English, which had apparently been picked up from the cinema. He was much distressed when we told him that Deanna Durbin [the Winnipeg-born star of movie musicals] was dead."

After another forced march, they were crammed onto a Japanese "Hell ship," an old steamer that had been refurbished for prisoner transport. "Each deck on this ship was divided in half, so we were packed in like on shelves," Houston says. Each space was "about 50 inches high," he thinks, and the voyage was a couple of weeks. "You just had about enough space to lie down," he says. In his diary



Adam Houston joined the Territorial Army in Scotland in 1939 and trained as a signalman.

he wrote, "Into these holes, men were packed like old boots in a cupboard."

On Nov. 14, they arrived in Taiwan (then Formosa), and after another forced march over a mountain they arrived at the Kinkaseki PoW camp near Taipei, and were set to work in a copper mine.

Houston wasn't fully recovered from dysentery, but the Japanese foreman, or "honcho," who was known as Golden Fang because of a prominent gold tooth, didn't care.

"I wasn't working hard enough, so on the lunch break, as the others were going back to work, he grabbed me and beat me with a pick handle. He left me on the floor and kicked me a few times. At the end of the shift, the other prisoners carried me up over the mountain and back into the camp." Showing a knack for understatement, he adds, "It was quite a thing."

He never saw the copper mine again. He was so sick and weak that he spent months in a coma in hospital and remained in medical care until after the war ended.

Houston spent 3 ½ years in the PoW camps, but by 1946 was home in Selkirk. He had a series of jobs — insurance agent, machinist, organizer for the Scottish Liberal party and more time in a tweed mill. Then he saw "an ad in the local papers, requesting people to come to Ontario." So he got a plane ticket — he remembers the airline (KLM) and the cost (65 pounds) — and crossed another ocean. It was 1956. His wife, Agnes Cockburn Dunse, and their only child, Marion Elizabeth, joined him a year later.

"Her name was Dunse because her great-grandfather was a foundling," Houston says. "He was found as a baby on the steps of the town hall in the town of Dunse." He hastens to add that Agnes "was Scottish through and through."

They'd met in 1946 at a fancy-dress ball hosted by her employer.

"I was telling this girl, 'Nobody's asked me to go to this ball' and she said, 'I'll find somebody to take you.' And the person she found turned out to be my wife. After the ball, I took Agnes home. She says, 'You can kiss me if you like, but it doesn't mean anything.'" However, it must have meant something, because a couple of years later we got married."

In Toronto, he got a job at the post office, working as a sorter. He worked up to supervisor while he studied three years for a public service certificate, and another three years in human resources, at what was then called Ryerson Polytechnical. When he retired in 1981, he was "a postal line manager level 5" at South Central in Toronto, he says, and he became vice-president of the Hamilton branch of Federal Retirees.

"We were just trying to get off the ground in those days. We used to try to make sure people got a lecture to join before they retired, because until we got the deduction from the pension cheques, we had to go around and collect the fees," he says, and laughs heartily.

Agnes died six years ago, but not before she accompanied him back to Taiwan in 2005 for the opening of a "park of remembrance" where the copper mine used to be.

"They were very good to us," he recalls. "That was quite a nice ceremony. What was a rotten camp, they made it into quite a nice park." He's now the last of the four survivors who were alive to make the return visit.

"We were well looked after, and the president of Taiwan insisted that the prisoners talk to him personally, so we got to meet him," he says. "Then he paid for our lunch at the Grand Hotel. That was nice." ■

.....
Peter Simpson is an Ottawa writer who loves to listen to and retell the stories of veterans.

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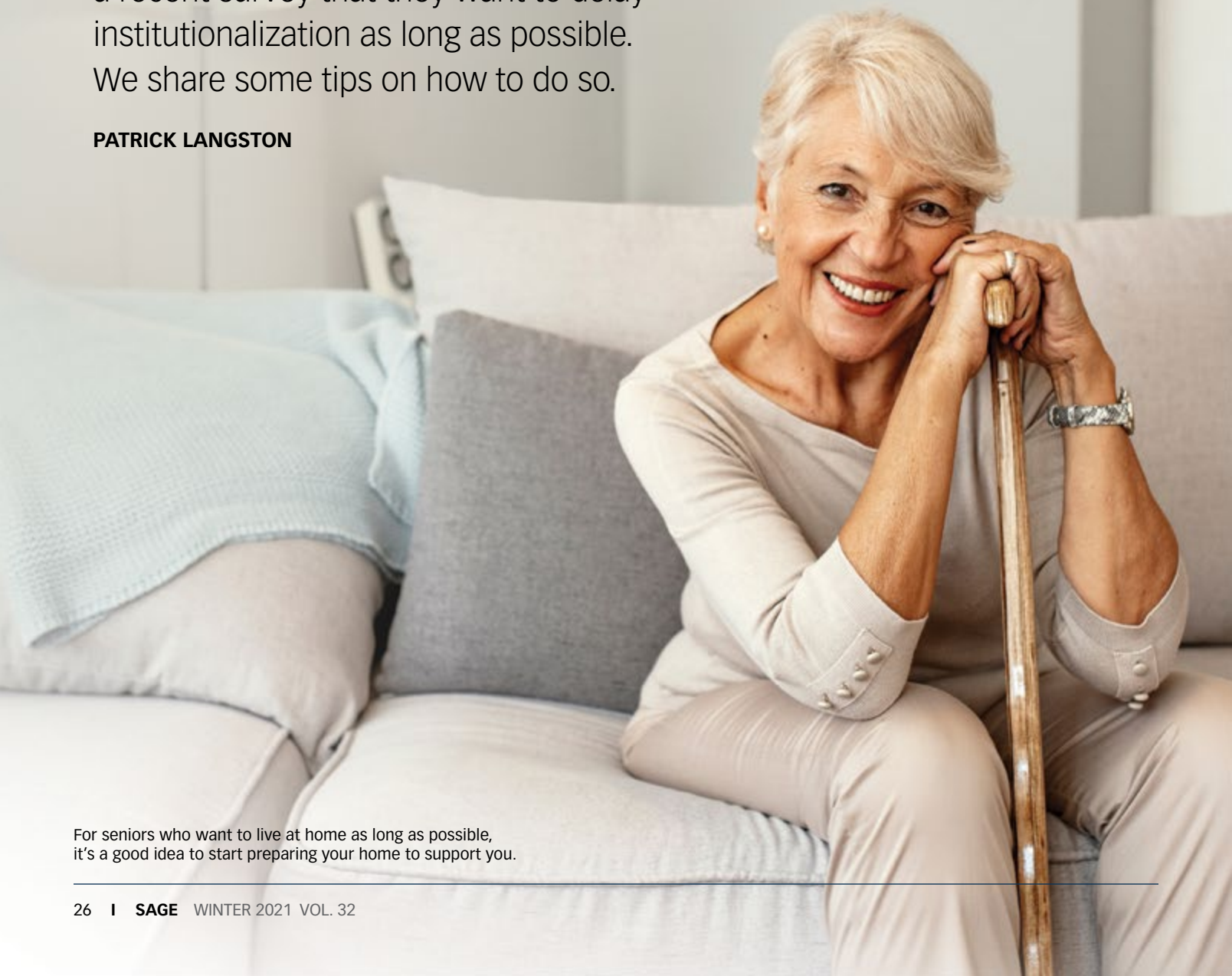
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AGING IN PLACE PERFECTLY

A full 81 per cent of seniors reported in a recent survey that they want to delay institutionalization as long as possible. We share some tips on how to do so.

PATRICK LANGSTON



For seniors who want to live at home as long as possible, it's a good idea to start preparing your home to support you.

Start now. That's the takeaway when it comes to safely and comfortably aging in place, which simply means remaining in your own home for as long as you can.

It's certainly what a lot of us desire. A survey commissioned by March of Dimes earlier this year found 78 per cent of Canadians and 81 per cent of seniors want to age in place. COVID-19 deaths in long-term care facilities have doubtless heightened our desire to delay institutionalization as long as possible.

Problem is, while we may have financial plans to see us through retirement, we put off preparing our homes to support us, sometimes until it's too late. A homeowner with diminishing eyesight trips on a scatter rug, breaks a hip, lands in hospital and, instead of going back to her beloved but unsafe home, lives out the rest of her days in long-term care.

"We all feel younger than we are and although we know we're aging, we typically don't change our behaviours until we have to," says Marnie Courage, CEO of Winnipeg's Enabling Access and a registered occupational therapist specializing in aging in place. "If your



Marnie Courage, CEO of Winnipeg's Enabling Access

needs change, your environment has to change."

In your home, that can mean anything from better lighting to a more accessible bathroom with a walk-in shower to simply ditching your hazardous scatter rugs.

Courage helps identify appropriate changes through a detailed assessment of the homeowner, including cognitive and mobility challenges, the client's home and the activities they do in their home. An assessment by her company typically costs \$400 to \$500 and gives the homeowner the information needed to make informed decisions about where they live.

Aging safely in place brings important benefits, says Courage. For example, life-sustaining relationships — with neighbours, nearby family, even pets — can remain intact, which may not happen if we have to move to a distant condo or get shunted off to a nursing home.

Courage points out that modifying a home for aging in place can also benefit others. For example, re-landscaping a front yard so there are no steps to mount — a good example of "barrier-free design" — could also be a boon to a young parent with a stroller or a middle-aged person with disabilities.

No matter the modification, adapting a home for aging in place starts with a reality check, according to Roger P. Gervais, an Ottawa-based certified aging-in-place specialist (CAPS). That check includes recognizing that our homes aren't always our allies and that decisions made in haste — piecemeal renovations after a nasty accident, for example — tend not to be good ones and can be costly because they're rushed.

"The second your abilities and needs change, your home becomes a liability, health- and safety-wise — and financially," says Gervais.

Making provisions now to age in place means you can formulate staggered renovation plans. Perhaps you first make your main bathroom accessible with a walk-in shower, a floating vanity for wheelchair use, a raised toilet and grab bars for safety. Then, down the road you revamp the kitchen with pull-down upper cabinetry, more clearance space for a walker or wheelchair and slip-resistant floors.

Tips for aging in place

- Accessible bathrooms are an aging-in-place must. Grab bars, a curb-less shower and a raised toilet or a toilet-seat extender are smart investments.
- In the kitchen, a microwave at or just below counter height makes lifting cookware easier.
- A kitchen countertop with contrasting colour around the edge warns older eyes about where the counter ends, decreasing the chance of spills.
- Doorway openings should be 32 inches or wider for walkers and wheelchairs.
- Dump the throw rugs, which are tripping hazards because we don't lift our feet as high when we age and often don't see as well. Installing non-glare, non-slip flooring is also a smart idea.
- Light switch covers are more clearly visible if the colour contrasts with the wall.
- Stairs need to be brightly lit with handrails on both sides.
- Ensure indoor walking areas, especially around furniture, are well-lit and free of clutter.
- Install lever-style handles on doors and bathroom taps.

“Fortunately, some renovation companies are doing beautiful (aging in place) designs,” says Gervais. “You can have a high-end bathroom that is friendly versus looking institutional.”

Staging your modifications also means you can space out renovation costs according to your needs and budget.

Those costs depend on everything from the nature of the project to the type of home and material costs, which have been fluctuating crazily because the pandemic has interrupted supply chains.



Jack Parsons, the CAPS co-founder of K & P Contracting Ltd. in St. John’s.

For example, a stair lift for homeowners with mobility issues and a straight staircase can run \$2,500 to \$5,000, while a full-blown kitchen reno might easily top \$50,000.

Government programs can help some seniors with the cost of home renovations for aging in place. For instance, Alberta’s seniors home adaptation and repair program (SHARP) offers an equity-based low-interest loan of up to \$40,000 for homeowners with an annual income of \$75,000 or less. Other provinces, including British Columbia and Ontario, have tax credit schemes. Some may also be eligible for programs to assist with property taxes, caregiving and other expenses when aging in place.

When spending money on renovations to age in place, don’t forget the potential impact on your estate, cautions Jack Parsons, the CAPS co-founder of K & P Contracting Ltd. in St. John’s, N.L.

“If (something) is going to cost five dollars, but in terms of equity you’re only going to get a dollar back, well, that’s a problem.”

Parsons says bathrooms can be the trickiest to renovate for aging in place



Roger P. Gervais, Ottawa-based certified aging-in-place specialist (CAPS)

because there is often little room in which to work and wheelchairs or walkers demand space for manoeuvring. He says older bathrooms that have a bathtub with a built-in shower are especially dangerous because of the risk of slipping and should be swapped for a walk-in shower.

When hiring a renovator for aging in place, you need someone with a track record in this specialized area. They also need to provide references and show proof of liability insurance. If you’ve had an occupational therapist do an assessment, they should be able to suggest a reliable renovator.

Parsons also says to do what you’d do when hiring any renovator. Check their Better Business Bureau record. Find out how long the company has been in business. And “sit down and have a good conversation. Make sure the contractor talks about equity, talks about budget (so you can say), ‘Yup, he knows what he’s talking about.’” ■

.....
An Ottawa-area writer, **Patrick Langston** knows his 117-year-old farmhouse is not conducive to aging in place. He’s working on the necessary upgrades.

Aging-in-place resources

Thinking about your future? Plan now to Age in Place — A checklist (Government of Canada)

<https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/aging-checklist.html>

Aging in place (Canada Mortgage and Housing Corporation — CMHC)

<https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/accessible-adaptable-housing/aging-in-place>

Aging in place safely and independently (CMHC)

<https://www.cmhc-schl.gc.ca/en/consumers/owning-a-home/aging-in-place>

Aging in Place (Canadian Association of Occupational Therapists)

<https://caot.ca/site/adv/aginginplace?nav=sidebar>

Aging in Place Toolkit (United Way British Columbia & the Aga Khan Council of Canada)

<https://aginginplaceplan.ca>



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iii HealthPartners PartenaireSanté

\$20 per month

lets one person with arthritis attend a workshop to help manage their pain.

\$100 per month

provides practical and emotional support to women being treated for breast cancer.



United Way Centraide

\$10 per month

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\$75 per month

provides 20 at-risk school children with school supplies.

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PROMISES, PROMISES

Which seniors' priorities will make their way into the House of Commons during the current Parliamentary session depends not on the Liberals, but on the opposition parties.

JENNIFER CAMPBELL



As Parliament resumes and Prime Minister Justin Trudeau and his MPs embark on their third mandate, what will really determine what ends up on their legislative agenda are the vagaries of their minority position.

"When you have a minority government, electoral promises are less likely to be fulfilled than when you have a majority government," says Daniel Béland, director of the McGill Institute for the Study of Canada and James McGill professor in the department of political science at McGill University.

Béland has looked at the 2015 Liberal promises to see if they were fulfilled by 2019 and discovered that they had fulfilled or partially fulfilled "a large

majority of their promises," though he says people tend to remember the few they broke, such as the one on electoral reform. Between 2019 and 2021, the pandemic hijacked the agenda and, given that there was also a minority government, fewer promises were met in those two years.

He notes that the Liberals were proactive on seniors issues, including reversing the plan to raise the age of eligibility for Old Age Security, for example. They also expanded the Canada Pension Plan, which was part of their platform, although there are gaps and loopholes in the CPP expansion so far.

Of the issues Federal Retirees raised in its advocacy during the election, namely, long-term care, veterans' issues, pharmacare and pensions, pharmacare is the most neglected of the bunch, meriting just two mentions in the platform.

"I think pharmacare is the poor cousin here, or the neglected child," Béland says.

Another challenge for the Liberals will be the intergovernmental relationships with the provinces, which are implicated in many of these policy issues. It's not just for the House of Commons to deal with, it's also how this government will be focused on working with provincial partners on these things, making the intergovernmental file incredibly important.

Long-term care

There's no question that the pandemic has made long-term care an issue no Canadian, and therefore no politician, can or will ignore any longer. The question is, where does it fit in the overall agenda?

Susan Braedley, associate professor of social work at Carleton University, says

Justin Trudeau appears to be in a hurry to meet some of his campaign promises, knowing that he has a minority government that is likely only safe for 18 months. Credit: THE CANADIAN PRESS/Paul Chiasson

national standards for long-term care are coming.

“We know it’s under way, but it’s very difficult and controversial work, where there are a lot of tensions between dealing with health-care safety issues that have come up in COVID and providing environments that are warm and welcoming places to live and work,” Braedley says. “Addressing those tensions is what’s going on [now], but I do believe we will have national standards developed by the federal government and hopefully there will be some good ones.”

Braedley says there are several expert panels working on this and she’s seen drafts of some of the recommendations.

“They seem to be working quickly,” she says. “When [we’ll have them], I couldn’t say, but I know the work is well under way and proceeding with some urgency. I’ve been encouraged by what I’ve seen. I’ve spent hundreds of days in long-term care homes across Canada and in Europe and the U.S. and I’ve worked with a large international team so we’ve had a lot of time to compare and think through [what] these standards should be.”

Braedley points to the Canadian Centre for Policy Alternatives’ series of booklets about “promising practices” in long-term care, on which she has worked. Most

of the ideas in the booklets fall under provincial jurisdiction, but the federal government could develop a long-term care act. She thinks having a long-term care act makes sense at the federal level as a guarantee, and that the national standards could be tucked into that act to ensure a decent standard of long-term care is provided to people across the country.

Federal Retirees has been requesting “enforceable” standards, but Braedley points out that the enforceable standards the provinces had didn’t do much good.

“I’m not hearing that [a long-term care act] is going to happen, but things have been talked about,” she says.

On home care, the Liberals have said they want to support older people to age in their own homes.

“They want to double the home accessibility credit to make staying at home more [feasible],” Béland says. Of course benefiting from that requires one to own a home, and to have the means to spend on considerable renovations to qualify. “They also started a discussion about an aging-at-home benefit. There’s talk about studies, developing a long-term care act, developing an aging-at-home benefit, but again it’s a bit vague.”

One issue with the Liberals’ funding commitments on home care, however, is how much accountability there will be for how this money gets spent when it makes it to the provinces.

Pensions

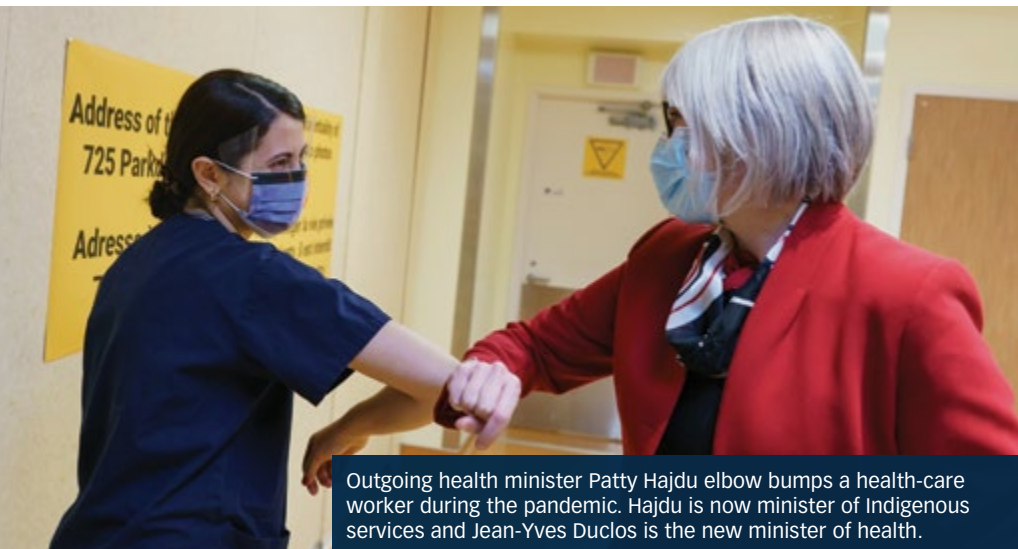
The OAS increase for people aged 75 and older took place, and was kicked off in the weeks before the writ dropped with a one-time payment of \$500 for seniors who will be 75 and over as of June 30, 2022. In July 2022, the Old Age Security (OAS) pension will increase by 10 per cent for seniors 75 and over. The Liberals also restored the age of eligibility for OAS and the guaranteed income supplement (GIS) from 67 to 65 and increased the Guaranteed Income Supplement (GIS) by 10 per cent for seniors.

When the Liberals announced the OAS increase would be for those aged 75 and over, opposition parties complained they were creating two tiers of seniors, so now seniors will see an increase in GIS of \$500 for singles and \$750 for couples, starting at age 65. It’s a position Federal Retirees also supported. The Liberals also promised to increase the Canada Pension Plan (CPP) survivors benefit by 25 per cent and expand the Canada Caregiver Credit into a refundable tax-free benefit, allowing caregivers to receive up to \$1,250 a year.

“We’ll see if the Bloc can pressure the Liberals to maybe expand the permanent increase in OAS to people aged 65 and over,” Béland says.

When it comes to looming debt repayment and whether that might affect federal retirees’ pensions, University of Toronto economics professor Michael Smart says the short answer is no.

“It’s natural for people to worry about, but my main message is that we don’t have to worry about the debt,” he said. “The government did what was



Outgoing health minister Patty Hajdu elbow bumps a health-care worker during the pandemic. Hajdu is now minister of Indigenous services and Jean-Yves Duclos is the new minister of health.

Credit: Patty Hajdu/Twitter

necessary to insulate workers from this terrible shock and the lockdowns, and we went into the pandemic with a very good balance sheet federally. We're going to come out with a lot more debt on that balance sheet, but federal finances are still in a sustainable position."

While some say federal retirees might not have to worry about their pensions from an economic perspective, there are also the ideological and political perspectives to consider. Federal public sector compensation, pensions and benefits are the targets of deficit hawks who regularly call for the lowest common denominator for all Canadians, especially when it comes to pensions and retirement security. While the debt may be economically sustainable, whether government spending on compensation is politically sustainable is the real question.

Pharmacare

After the Hoskins Report on pharmacare was released, a national drug care plan had some momentum, but the pandemic soon took over as a health priority.

When *Maclean's* asked Trudeau about pharmacare on the campaign trail, he said, "We continue to be committed to national universal pharmacare [but] over the past year-and-a-half, as we've been working on various challenges and priorities, the pandemic ended up taking a lot of time and space."

Marc-André Gagnon, an associate professor of public policy at Carleton University and an expert on the file, says the Liberals can also sit back and profess to have done their part. They did present a proposal to the provinces, yet only Prince Edward Island responded that it was interested. Other provinces, Gagnon says, have complained about the federal government encroaching on their jurisdictions. The federal government has also said it won't force provinces to enrol.

"What they are offering is very interesting [in that it's] recommendations from the Hoskins report — universal drug coverage for all Canadians," Gagnon says.

"The thing is, when it was put forward, we thought there would be significant money being offered," he says. "But the proposal is on the table and there's no real money to back up this plan and there's no one championing it [provincially]."

Veterans issues

Béland notes that the Liberal platform had much to say on veterans in relation to housing and homelessness.

"The pandemic is making these issues even more important," Béland says. "There was a motion adopted a while back about ending veteran homelessness by 2025, but this will require a lot of investments."

Other issues touched upon in the platform include employment strategies for veterans and reducing wait times.

"There's quite a lot about veterans in the platform, but will they be a priority in the legislative process? That's another question," Béland says. "It will depend not just on the Liberals, but the opposition parties."

Maya Eichler, an associate professor in political and Canadian studies and women's studies at Mount Saint Vincent University, agrees that homelessness is one veteran-related issue that's on people's minds.

Homelessness, she says, goes hand and hand with military sexual trauma and women's lack of family support — many are single or are in dual-service families and they often have less family support than their male peers have.

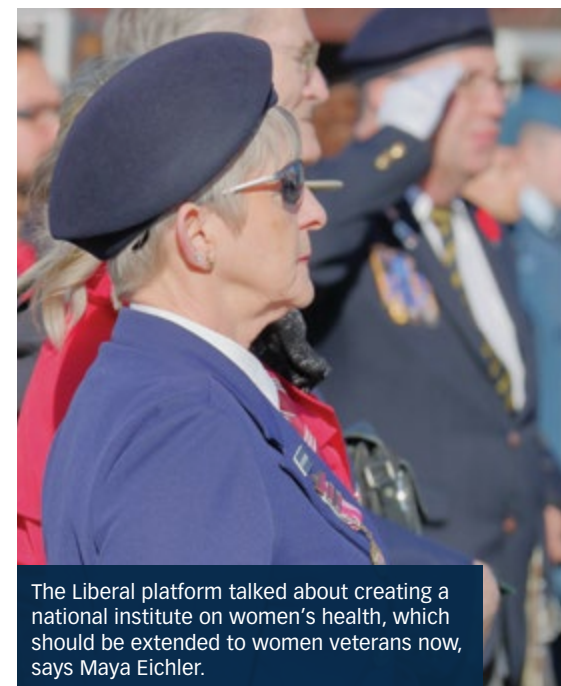
"I think it's something to pay attention to," Eichler says. "Women are the fastest growing subgroup of homeless veterans."

Eichler notes that the Liberals have promised a national veterans' employment strategy, another positive step as women veterans face a steeper decline in income after they leave the forces. But she says these programs are often created with an image of a particular veteran in mind — usually a male combat veteran.

The Liberal promise to reduce wait times also has inequities that haven't been resolved, Eichler says. "But those files are more complex and more complicated to adjudicate," she says. "They don't fit the typical mould, so adjudicators aren't as well trained in them. Some of that is getting better with the [incidence of] military sexual trauma."

And on the issue of military sexual trauma, in addition to the Arbour investigation into military sexual misconduct, a nationally funded fully bilingual peer-to-peer support program was expected by now.

Finally, the platform talked about creating a national institute on women's health, specifically to address clinical, occupational and deployment needs.



The Liberal platform talked about creating a national institute on women's health, which should be extended to women veterans now, says Maya Eichler.

“One of the focus areas will be the health of military women, which will have a lot of impact, but it should be extended to veterans now,” she says. “Historically, we haven’t had enough research on women veterans’ health. That one I was quite excited about.”

Environment

The environment is a growing issue of concern for Canadians and, as Sage heard during the campaign, it’s a big issue for federal retirees. Caroline Brouillette, Climate Action Network Canada’s national policy manager, reports that in a recent Polaris poll, 66 per cent of Canadians said they would like their government to implement climate policy promises that were in the Liberal platform, or stronger ones.

Merran Smith, executive director at Clean Energy Canada, says the Liberals made three big policy commitments during the election. The first was to reduce emissions from vehicles through a zero-emission mandate or standard. The plan is for 50 per cent of all vehicle sales to be zero-emission by 2030 and that number would jump to 100 per cent in 2035.

The second was to cap oil and gas emissions with five-year targets starting in 2025, with milestones every five years. The third was to create a 100 per cent zero-emission electricity grid by 2025.

Smith says transportation is responsible for 25 per cent of Canada’s emissions and passenger vehicles account for half of that, so the zero-emission transportation mandate is a very important tool.

The oil and gas sector is also responsible for 25 per cent of Canada’s emissions.

“That’s why it was critically important for them to cut emissions from the oil and gas sector, to cap it where it is right now and then regulate that there will be a decline,” Smith says. “We’ve heard them all committing they’d get to net-zero by

The appointment of environmentalist Steven Guilbeault as environment minister signals the Liberals mean business on the file. Shown here are the contentious oil sands of Alberta.



2050, so this should be in line with what they were planning to do anyway, but often we’re seeing delays and Canada’s emissions haven’t gone down. If you look around the world, Canada is in the top 10 of emitters and we’re amongst the top in terms of emissions per capita.”

Of course this move will not be popular with Alberta, which will again necessitate careful negotiating between the federal and provincial governments.

The Liberals have also committed to eliminating fossil fuel subsidies.

On the promise for a zero-emission grid by 2035, Smith says Canada’s electricity grid is already 85 per cent zero-emission.

“It’s a huge opportunity as we shift to electrify transportation and our home heating and cooling, we’re going to need more, two to three times the amount of electricity in Canada than we have now.”

Smith thinks all three of these policies should go through in this parliamentary session. The Liberals, NDP and Conservatives committed to moving forward on zero-emission vehicles and there was alignment on using more of Canada’s clean electricity grid. And when it comes to a cap on oil and gas, the Liberals should be able to count on the NDP and Green Party.

“The world economy is moving to a clean energy-fuelled economy,” she says. “We have 136 countries that represent 70 per cent of the world’s GDP who have committed to being net-zero by 2050 and that means they’ll be looking for clean energies, green hydrogen and low-carbon goods. Canada will be at an economic disadvantage if we don’t move quickly.”

Retirees’ votes matter

Béland says it will be interesting to follow the next session of Parliament and assures seniors that their issues matter.

“Aging-related issues are always important to government, in part because older people, on average, vote more than younger people,” he says. “Pharmacare has moved to the backburner for the Liberals and there are a limited number of priorities you can pursue all at once. Long-term care is certainly on the front burner, but I’m not sure how much will be done to really address the problem.” ■

Jennifer Campbell is the editor of Sage. She interviewed outgoing Green Party leader Annamie Paul as part of Federal Retirees’ election coverage.

GUIDED TRAVEL'S MANY PERKS

Travellers can eliminate the hassle of booking hotels, transportation and even restaurants by choosing a guided tour.

Planning your travel can sometimes feel like a daunting task. You don't want to get bogged down in the logistics of arranging transportation, accommodations, food and sightseeing. You'd rather focus on the incredible times ahead, the sights you're going to see, the food you're going to try and the cultures you're going to encounter. How do you get around the workload of planning travel and get right to the exciting parts? Guided tours are the best way to do that — hands down.

Guided tours can make organizing and going on your trip hassle- and worry-free. The only thing you should be planning on is enjoying yourself, so a guided tour company that takes care of transportation and logistics during your tour is ideal.

Guided tours get you from place to place, most often by coach. You can stake in the sights as your coach cruises you to your next hotel stay. Your hotels, too, have been booked for you ahead of time, so there's nothing to worry about with accommodations either.

Where you're going and how you get there has already been taken care of. Most companies will even get you from your house to the airport and back again, so you don't have to worry about traffic, navigating the airport or paying huge amounts to park.

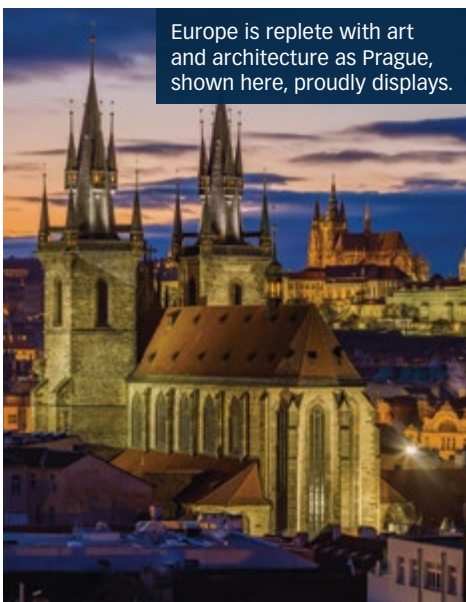
They're not just planning out your coach routes and hotel stays on a guided tour, though. Your accommodations are arranged ahead of time and they're often centrally located hotels that give you access to the hearts of cities. If they're off the beaten path, that's usually

because of incredible views or unique amenities that give travellers something extra.

We also know we travel with our stomachs as much as our eyes, so guided tours often try to include delicious meals, along with culinary experiences designed to delight your palate. This is all included in handcrafted tours planned by industry experts. The best guided-tour itineraries are perfectly balanced between must-sees, cultural experiences and plenty of free time.

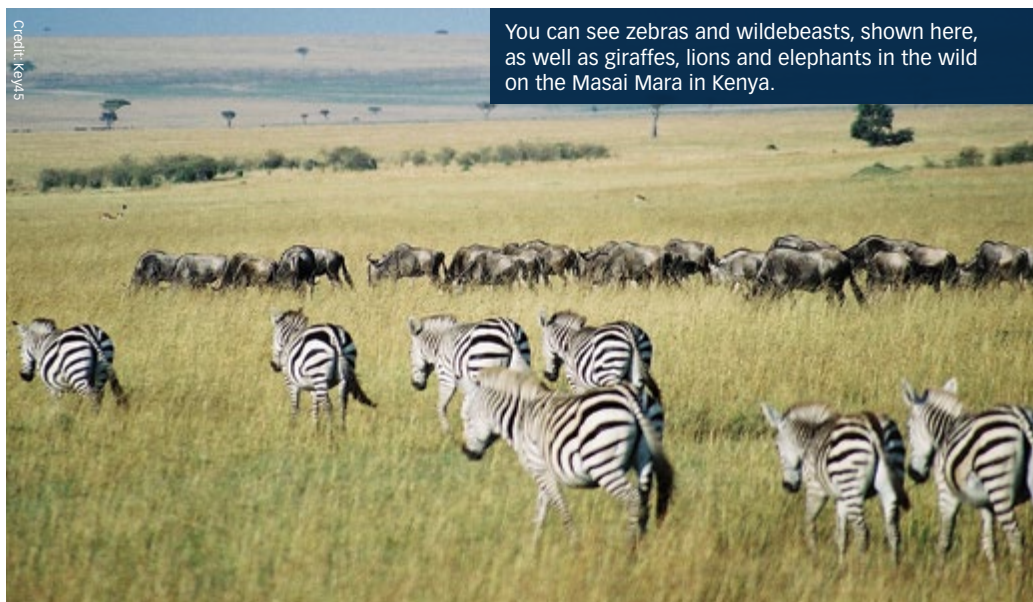
Guided travel experiences can go anywhere in the world. From the plains of Africa, where you can see some of the most exotic animals on Earth, to Europe, where thousands of years of rich history have created a vast tapestry of art and architecture. You can even take one to the planet's last frontier: Antarctica. With options to travel to all seven continents and itineraries that focus on different countries or themes, everyone can find a guided tour that appeals to them.

Credit: Juguang Wang



Europe is replete with art and architecture as Prague, shown here, proudly displays.

Credit: Kayla



You can see zebras and wildebeests, shown here, as well as giraffes, lions and elephants in the wild on the Masai Mara in Kenya.

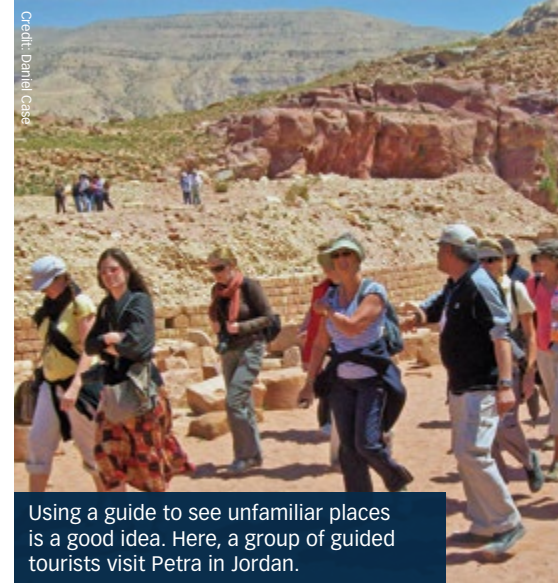
Often on a guided tour, you have resources available to you while on tour, but also back at home. Your tour manager will be a wealth of knowledge, able to point out the great things about your destination you might miss on your own. They'll be a go-to resource for any down time you have scheduled and they know their destinations intimately. Restaurant suggestions, museum recommendations — they'll have it all. At home, you should also be able to rely on the tour company's resources and its customer support should be supporting you even while you're on tour.

Guided travel is perfect for solo travellers as well. What might seem like a daunting trip to a place with which you're not familiar suddenly becomes less so when you're surrounded by friendly faces from the start. There's no better way to forge new and lasting friendships than by joining a group of people who all love to travel and experiencing a new destination together. Plus, you'll feel

the security of a group and a planned itinerary, so you can boldly travel to the far corners of the globe without thinking twice.

The benefits of choosing a guided travel experience are countless, but they all add up to making your time in your destination the best possible. Your logistics are handled, your transportation and accommodations are booked, your itinerary is mapped out for you to hit all the must-see sights plus the hidden attractions you might miss on your own. You're with a group of travellers just waiting to become friends, plus you have a tour manager by your side and a team of customer support experts just a phone call away. It might be time to look into guided travel for your next trip.

Of course, travel these days does come with some anxiety due to the continued presence of the COVID-19 virus. Many guided travel companies have plans that financially protect you if you need to cancel or reschedule your trip; travellers



Using a guide to see unfamiliar places is a good idea. Here, a group of guided tourists visit Petra in Jordan.

complete a wellness declaration form before joining their tour and flights will feature masked flight attendants, fully sanitized surfaces and physical distancing. ■

This article is courtesy of Collette, a Preferred Partner of the National Association of Federal Retirees. Visit collette.com/nafr for more

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NATIONAL

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MEMBERS



National Association
of Federal Retirees

Association nationale
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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



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 to contact the nominating committee.

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 five 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 are now open.

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 to contact the nominating committee.

The nominations process closes in March 2022.

THINKING ABOUT TRAVEL AGAIN?

Make sure to read these safety tips before you go.

As snow starts falling, you're probably dreaming about warmer places. And while the pandemic limited travel for more than 20 months, snowbirds are starting to make plans as things crawl back to normal.



So how can you travel as safely as possible? Here are some common questions to help you plan.

Q: Is it safe to fly in a pandemic?

A: The pandemic is likely to linger for a while. But is there a way you can safely fly to that longed-for getaway? The short answer is to take precautions.

First, some good news. The air on a plane is filtered well. Many airlines use HEPA filters that can remove more than 99 per cent of dust, pollen, mould, bacteria and other airborne particles that are at least 0.3 microns in size.

But you can play a part in ensuring your safety, too. Keep as much distance as you can between you and your fellow flyers on planes and in airports, always wear a mask and wash your hands with soap, wipes or sanitizer several times an hour.

Consider choosing a destination with a shorter flight time and opt for direct flights whenever possible to reduce your risk of exposure. If you're still unsure about flying, consider a road trip, but follow the same safety protocols in public places such as gas stations and hotels.

Q: What questions should I be asking before I leave?

A: While the pandemic has put us in a state of flux, you can do some research to ensure you understand what's happening at your destination leading up to your departure. Look into things such as infection rates; what precautions, travel restrictions, entry requirements and quarantine rules are in place; and, if you do get sick, will you have good access to health care and what will it cost?

Regularly check the federal government's travel and tourism website (travel.gc.ca) to keep up to date with current information, including what requirements you'll need to meet upon your return.

It's possible you might have to extend your stay, so make sure you have a backup plan. And sign up with the Registration of Canadians Abroad to stay connected in case of an emergency.

Q: What should I be looking for in travel insurance?

A: Before you go, ask your provider what kind of insurance you have and if you're covered for COVID-19-related medical expenses, other emergency-related expenses and trip interruption. Also, ask if

your insurance covers your entire trip, as well as extended stays outside Canada, and the costs associated with quarantine should you contract COVID-19.

With Johnson's MEDOC® Travel Insurance, travellers have peace of mind, knowing that Emergency Medical Insurance benefits will continue to provide coverage for eligible emergencies related to COVID-19, even while a Canadian travel advisory related to COVID-19 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. ■

***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.*

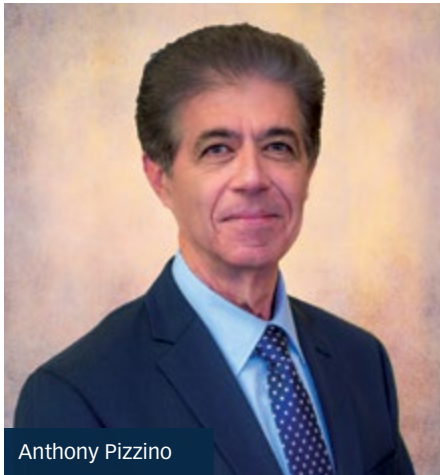
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Nothing in this article alters the terms or conditions of any insurance policy. Read your policy for a complete description of coverage and contact your insurance provider or intermediary for coverage and policy details.

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THE LATEST NEWS



Anthony Pizzino

Association employees join CAAT

Federal Retirees employees can now reap the rewards of a defined-benefit pension plan after president Jean-Guy Soulière and CEO Anthony Pizzino signed an agreement with CAAT that took effect in late October.

“It is only fitting that the employees of the National Association of Federal Retirees who work so diligently to protect the defined-benefit pension plans of all our members should benefit themselves from the lifetime security of a defined-benefit pension plan,” said Soulière.

The idea to join CAAT started with former CEO Simon Coakeley, who left the Association in February 2021. When Pizzino took the reins, he and his team worked diligently to bring Coakeley’s plan to fruition.

“Our employees are delighted to join (CAAT’s) DBplus and to benefit from the security of such a well-run pension plan. It’s certainly a legacy contribution from my predecessor that I am only too happy to complete on behalf of our deserving staff,” Pizzino said.

Previously, employees had a defined-contribution pension plan with matching

contributions from the Association. DBplus offers both employees and employers a low-risk, fixed-cost solution that provides a secure pension for life to their hard-working employees.

DBplus was first launched in 2019 as a response to the growing need of employers of all sizes and industries across Canada for a flexible and simple pension plan option that would provide high value to their employees. CAAT launched its award-winning DBplus design motivated by the goal of providing Canadian workplaces with all the benefits of a defined benefit pension plan, and none of the associated liabilities, risks or administration costs to the employer of running their own plan.

More than 50 years after being established, CAAT has welcomed more than 70,000 members working in 10 industries across Canada and has support and participation from 16 unions and member associations.

Public service compensation email

Subscribe to the public service compensation email notification system at Canada.ca/pension-benefits to receive important general information about your public service pension and benefits plans, such as changes to contribution rates that may affect you.

This email platform will never be used to communicate personal information regarding your public service pension and benefits nor will it replace any existing communication methods.

To add your email address to your Association profile, contact service@federalretirees.ca by email. Our member services team will be pleased to assist you.

Phoenix damages claims

Starting in December 2021, former employees represented by the Public Service Alliance of Canada will be able to submit claims for general damages compensation related to Phoenix. Visit the Treasury Board Secretariat at <https://bit.ly/30ZiMAH> for more info.

No fee increases for 2022

It is with pleasure that the association announces there will be no membership fee increases in 2022. Be assured that Federal Retirees will continue to fight to protect your pensions and benefits, and influence government policy that impacts the health and security of all Canadians.

2022 membership fees

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

Last Post Fund

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

Wanted: board leaders

The National Association of Federal Retirees is led by an active board of 14 retired federal public servants from



all levels of government, the RCMP and the Canadian Armed Forces. They come from across the country and each is connected to a regional branch.

The board of directors is dedicated to the Association’s mission: to significantly improve the quality and security of retirement for our members and all Canadians. Because we’re the national voice for federal retirees and veterans, the calibre of our directors is critical to maintaining our credibility and voice. Serving on the board of directors is an extraordinary opportunity for anyone passionate about leading an organization of close to 170,000 members, with 79 branches from coast-to-coast-to-coast. In addition to standard responsibilities, board members are active advocates and ambassadors for the organization in their regions.

There are five three-year board positions opening up in 2022, including

president as well as directors from B.C./Yukon, Ontario, Quebec and the Atlantic. If you would like more information or are interested in joining the board and lending your voice on retirement security for members and all Canadians, please contact the nominating committee by email at elections@federalretirees.ca or visit federalretirees.ca. The nominations process closes in March 2022.

Pension indexing rate for 2022

Effective Jan. 1, 2022, the indexing increase for public service, Canadian Armed Forces, RCMP and federally appointed judges’ pensions will be 2.4 per cent. Federal Retirees was instrumental in establishing pension indexation back in 1970. More information on the calculation of this index can be found at federalretirees.ca in the News and Views section.

Johnson scholarship winner



Congratulations to Eden Graves, winner of a \$1,000 scholarship, courtesy of Johnson Insurance. Graves, who attends the University of

Guelph, qualified to apply for the scholarship because her grandparents — Patricia and Fred Pincock — are members of Federal Retirees.

Johnson Insurance is now accepting applications for its 2022 Johnson scholarships. If you are a member of the National Association of Federal Retirees, your child or grandchild (high school students only) may be eligible to apply for one of 50 scholarships worth \$1,000 each. Visit Johnson.ca/scholarship or call toll free at 1-844-567-1237 for information on eligibility and the application process in spring 2022. ■

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Contact us for a FREE no-obligation portfolio review

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



YOUR BRANCH IN BRIEF

In-person branch events can now resume as long as branches follow public health protocols. Note, however, that rules are continually changing, so for the latest updates, watch for emails from your branch, visit its website or phone. To add your email to our lists, visit federalretirees.ca/email-capture. Or, contact our member services team at 613-745-2559, ext. 300, or toll-free at 1-855-304-4700.

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Christmas luncheon: Dec. 13, 2021,
details TBD

AGM: March 14, 2022, details TBD

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AB16 CALGARY AND DISTRICT

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AB21 BATTLE RIVER

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AB92 LAKELAND

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membership chair, phone
committee chair

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for more info

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ON35 HURONIA

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ON36 BLUEWATER

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Sarnia, Ont. N7T 7H9
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bluewaterbranch@federalretirees.ca

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ON37 HAMILTON AND AREA

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ON38 KINGSTON AND DISTRICT

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Christmas lunch: Dec. 15, 11 a.m.,
Parkway Hotel

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

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IN MEMORIAM

The Association extends sympathy to the families of members who have recently passed away.

BC01 CENTRAL FRASER VALLEY

Stuart Coates
Eric Rorstrom
Jerry Stenstrom
Dawn Strathy

BC04 FRASER VALLEY WEST

Doreen Cadsand-
Haggstrom
Ed Evancio

BC07 CENTRAL OKANAGAN

Edward Ard
Shelley Clarke
Gabriel Daku
R. P. Ford
David M. Hanbury
Margareta
Henschler
Bob Jackson
Beverly Kelly
Marjory Klassen
Randall Larsen
Gerry A. Lavigne
Joseph Paches
George Scotter

BC08 VANCOUVER

Peter Aalhuizen
Elma Baskin
Goldis Brawn
Janice Burke
John Cottle
James W. DeGeer
A. C. Fink
Valerie Fisher
Rodney Allan Keller
Barry Kaufman
Norma Kay

BC09 VICTORIA-FRED WHITEHOUSE

Lester Chan
Peter Darroch
Edward deLeeuw
Dorothy Brenda
Ducharme

Shirley Henderson
Marion Holland
R. G. Johnson
Barbara Luke
Arthur O'Keefe
Patricia Stewardson
G. Van Der Linden
B. J. Wand

BC12 KAMLOOPS

Mildred Gillespie
Velma Mae Schrader

AB17 EDMONTON

Lillian June

AB19 RED DEER

George Burdett
Louise M. Clarkin
Vernie Olenyk
Dayton Thesenvitz

SK24 NORTHWEST SASKATCHEWAN

Ghislain (Gil)
Bellavance

SK25 SASKATOON AND AREA

Charles Peter Hedlin
Wayne McInnis
Sarah Nykiforuk
Yvonne Louise
Provost

MB30 WESTERN MANITOBA

Adrien Plante
Edward T. Yankoski

MB31 WINNIPEG AND DISTRICT

Peter Armstrong
Hilda Blaine
Lillian Cameron
Wayne Cline
William Kandia
David McElheran
Stanley Martin
John D. Stewart

John Tkachuk
Shirley Wiginton

MB91 EASTERN MANITOBA

Tom Boyle
Robert Lussier
Bon Payne

ON36 BLUEWATER

Earnie MacDougall

ON37 HAMILTON AND AREA

Valerie Franks
J. McDonald
Patricia Murphy

ON38 KINSTON AND DISTRICT

Carole Allen
Douglas Arniel
James V. Gartland
Lois Moore
Karl Nowak
Sanford Owen
Sylvie Swiech
Elizabeth Thomason

ON39 KITCHENER-WATERLOO AND DISTRICT

Gordon Brown
Don Fletcher
William Hume
Wayne Keefe
Harry Martin
Evelyn Thompson
Alois (Louie) Weber

ON41 NIAGARA PENINSULA

Sue Paliska
Neil Walker

ON43 OTTAWA

Donald Baxter
Joan Borsu
Stewart Willis
Shackell
Jennifer Weldon

ON47 TORONTO AND AREA

Andrew Blake
Arnell Goldberg
Gerald V. Kelly
Robert L. Robitaille

ON 49 WINDSOR AND AREA

Louise Zappio

ON54 CORNWALL AND DISTRICT

Edward Szpakowski

QC57 QUEBEC

Jean-Charles Chabot
Denise Goulet
Rodrigue Goulet
H. Laforest
Daniel Larivière
Valmont Lessard
Gérard Muquet
Maurice Vachon

QC58 MONTREAL

Jacques Armandie
Yves Beaulieu
Lucien Bell
Marianne Bergeron
Pierre Bourassa
Guy Bouthillier
Luc L. J. Breault
Serge Gagnon
Robert Galipeau
John H. Gomery
Micheline Jacques
Pierre Lamothe
Micheline Landry
Guy Lauzière
Robert Lelièvre
Maryse Leroux
Nadine Manning
Gilberte Ouellette
Noelline Pelletier-Simard
Marie-May Raymond
Claudia Riddell
Bernard Thibodeau

QC61 MAURICIE

Jean-Paul Boucher
Pâquerette Jacob
Micheline Paquette
Bégin
Lucien Pellerin
V. D. Rodrigue Pinard

NS72 COLCHESTER-EAST HANTS

Susan Oakes
E. H. Geddes
Allister Young

NS75 WESTERN NOVA SCOTIA

Donald Apt
Victor Barnes
High Calder
Jacqueline Cowie
Gordon Dorey
John K Drew
Grace Ellingwood
Patricia Fadelle
William Fay
Bernard M.
Fitzgerald
Edmund Garrett
Kevin Gillis
Roxanna Girardin
Carol Glavin
Sheila Hulford
Mary (Cam)
Johnstone
Sandra Kittilsen
James Langley
Russell MacKintosh
Arthur McDonald
Donald McIntosh
Sheila McLeod
Donald Medicraft
Frank Morton
Caroline Norwood
Audrey Pettitt
Norma Potter
Martha Pumphrey
Daniel Rollings
Thomas Sarty
Peter Sleight
Ron Taylor
George H.
Thompson
Hugh Urquhart
Margaret Weaver
George Wells
Roger Wilson

NB64 SOUTH-EAST NEW BRUNSWICK

Geneva M. Babineau
Christina Boyd
Desire Caissie
Shirley Clarke
I. L. Comeau

Gary Robert
Cummings
Daniel J. Davey
John Doucette
Laurette Drapeau
Margaret E.
Estabrooks
Margaret Foget
Flora Gallant
Willis Frederick
(Fred) Hare
Garnet W. Johnson
Emery Landry
Don Loughnane
Barbara D.
Lowerison
Myrna Joyce
MacDonald
Yolande H. Mongeon
Elmer W. Morrell
Henri E. Saulnier
Carolyn Scott
Winnifred Smith
J. S. Steeves
Erma V. Trites
Marion Whalen
Walter Bliss
Wheelhouse
Joyce A. L. Young

NB65 FUNDY SHORES

John Douglas
Hickmott
Alleyne Huggard
Anna Marie O'Pray
Rachael Quinn
Susan Salgado

NS80 NORTH NOVA

Ann Dorrington
Lynne Gracewood
Frank Norman
MacLeod
Anna Mae O'Connor
Aubrey Smith

PE82 CHARLOTTETOWN

Edward Atkinson

PE83 SUNNYSIDE

David Allen
Harrison Ferguson
Clare Jeffery
Douglas Parker



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

The Mega Recruitment Drive contest period was extended this year, so we will now accept referrals until **Dec. 31**. Simply refer an eligible member for your chance to win one of 13 great prizes, including the grand prize — **\$10,000 cash** — courtesy of Johnson Home and Auto Insurance. We thank everyone who has already submitted one or more referrals. Indeed, there is no greater recruitment tool we have than you, our dedicated members. Thank you for helping us by spreading the word about the association throughout your networks. We will draw for all prize winners in January 2022. Good luck!

Give the gift of membership this holiday season

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

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

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



Please note — anyone who purchases a gift of membership will automatically receive a ballot for the Mega Recruitment Drive Prizes!



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 2022 are the same as 2021.

To pay by credit card:

Log on to federalretirees.ca

To pay by cheque:

Send cheque payable to National Association of Federal Retirees:

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

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

2022 membership fees

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

How to sign up?

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

Contact us

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

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

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

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

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



National Association of Federal Retirees Association nationale des retraités fédéraux

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



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



Travel insurance that's ready to go.



National Association
of Federal Retirees
**PREFERRED
PARTNER**



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 insurance¹, you can enjoy an unlimited number of trips² during the policy year, plus many benefits exclusive to members of the National Association of Federal Retirees.

MEDOC® gives you peace of mind knowing you're protected. Give Johnson a call at [1.866.606.3362](tel:1.866.606.3362) or visit johnson.ca/travel-insurance to get a quote and finalize your coverage. Johnson is ready when you are.



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

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. ³No purchase necessary. Contest is open from July 30, 2021 at 7:30 a.m. ET and closes on December 31, 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. Call 1.855.733.6815 for details.