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An amble a day PAGE 12

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of treasures your kids
don't want PAGE 20

SAGE



SAGE IS THE VOICE OF FEDERAL RETIREES

ART AS AN ENCORE

Sage talked to five
retirees from the
federal government
who have unlocked
their creativity.

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IMAGINING WHAT FEDERAL RETIREES COULD BE

JEAN-GUY SOULIÈRE

Before going into my topic for this edition, a word just to say how humbled and honoured I am for the nice tribute that appeared in the last edition of *Sage*. Allow me to be proud.

Keeping my promise to look into the future as my tenure as president ends, I am titling this article "Imagine." I am stealing the thought from the late John Lennon who, in the mid 1970s, wrote a song with that title. In it, he talks of a better world and what would be needed to achieve it.

In that spirit, I invite you all to imagine with me what the National Association of Federal Retirees could be in 2030.

Imagine that we were successful in protecting our defined benefits pension plan and played a significant role in increasing the number of organizations that are providing similar plans to their employees and that the number of Canadians eligible for pension plans has significantly increased.

Imagine that the Public Service Health Care Plan for pensioners remained affordable for all pensioners and that premiums were guaranteed not to increase more than the cost of living.

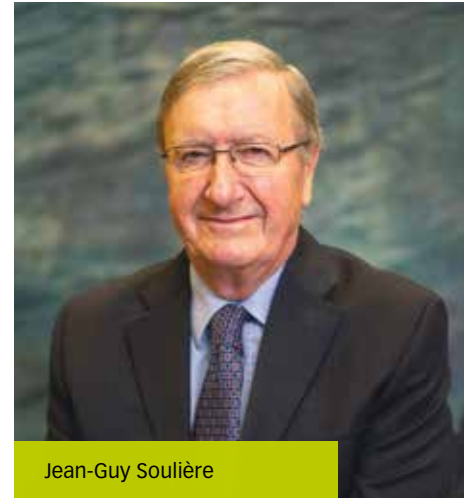
Imagine that Canada develops the best policies for an aging society with a five-star long-term care program that emphasizes safe and healthy aging at home and that Federal Retirees had a lead role in its development and implementation.

Imagine that Federal Retirees' influence is such that it is consulted as the go-to organization at the local, provincial and national level for major seniors issues.

Imagine that Federal Retirees succeeds in developing an umbrella organization consisting of public service retirees organizations at all levels of government to advocate on behalf of all pensioners.

Imagine that Federal Retirees has dramatically increased its membership to include the great majority of retired federal public servants, veterans from the Canadian Armed Forces, the RCMP and retired federally appointed judges.

Imagine that more and more volunteers are interested in being involved and engaged with our Association and that these volunteers reflect inclusivity and the diversity of its members.



Jean-Guy Soulière

Imagine that our national office is recognized as a model of governance and management of non-profit organizations.

Imagine that we continue to make a difference.

There is a saying that if you can't imagine it, you can't achieve it. In all my years with the Association, I have seen it, imagined it and achieved it. The Association is starting to develop its next five-year strategic plan. The current plan was based on two documents, as I mentioned in the Winter edition, *Moving Forward* and *NAFR 2030*. It reflects directions and objectives leading to what the organization can achieve. The next plan will be developed in a post-COVID world with a changing environment and different needs and requirements of pensioners. Federal Retirees will imagine it and achieve it. ■



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DEAR SAGE

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Note that letters have been edited for grammar and length.

Dear Sage,

Just received my copy of Sage magazine — Winter 2021. I enjoy the layout, articles and assistance you provide to me as a member of the Federal Retirees.

I wish to draw attention to your feature article "Promises, Promises." The photo

caption on page 33 says: "Shown here are the contentious oil sands of Alberta." I know with further research on your part, you will agree this is not an oil sand property photo.

As a federal employee who lived and worked in Fort McMurray area for eight-plus years, I have flown over the Suncor and Syncrude oil sand properties many times and this photo is not of those properties.

During my employ, I have flown over numerous properties shown in the photo. They are located within all the natural gas fields of northern and western foothills of Alberta. The page 33 photo shows a gas plant that removes poisonous hydrogen sulphide from natural gas to make it safer for use. This form of energy is lowering the carbon footprint of the oil and gas industry and it's cheaper to produce and more economical to burn for heating and electrical power generation.

Please advise me of your further research into the photo in question.

Thanks again for a great publication.

Richard Knowles

Dear Sage,

I was very disappointed to see the photo on page 33 of the recent issue supposedly depicting "the contentious oil sands of Alberta." The photo is not of the Alberta oil sands, it is likely a photo of a gas plant in Alberta.

The oil sands industry would be a lot less contentious if articles and research regarding this important part of the Canadian economy were accurate and balanced.

Respectfully,
William Nemeth

To the readers who notified us of this error, thank you. We used a stock service that described the photo as an "aerial image of [a] tar sands oil refinery." We should have clarified that in the caption. We regret the error. Here, we include an actual photo of the oil sands.

Dear Sage,

My wife and I received the Shingrix vaccination for shingles in January 2022. The prescription was filled at a chain pharmacy and the vaccination injection itself was performed by the pharmacist. Our health-care insurance provider (SunLife in our case) provided 80 per cent coverage for the prescription itself, but provided no coverage for the \$20 per person injection fee. Had we known this beforehand, we could have taken the prescription itself to our doctor to perform the injection at no further cost. We will do this for our second dose, due in two to four months.

Ron Sharpe
Regina, Sask.

Thanks for notifying us of this potential savings for other seniors. Note that drug costs differ by province so this may not be everyone's experience.



Syncrude's Mildred Lake mine in the Alberta oil sands

ESCAPE

OF THE INNER ARTIST

Sage talked to five retirees from the federal government who have unlocked their creativity.

PATRICK LANGSTON

Donald Watt has an advantage in his artistic pursuit of sculpting: He sees things in three dimensions. Photo: Cathie Archibould

Have you been ignoring your artistic side for too many years? Longing to turn your hand to jewelry-making or ceramics? Sage talked to five creative folks across Canada who ramped up their artistic pursuits when they retired and haven't looked back.

The Whitehorse sculptor

Donald Watt

Former weather observer and supervisor, Environment Canada

Donald Watt has an advantage as a professional sculptor. "I think three dimensionally," says the long-time Yukon resident. As a member of Environment Canada's weather service, from which he retired in the mid-1990s, "I could visualize a stormfront moving in and with a bit of information from the forecaster, I could figure out if it would get worse or better."

Sculpting mostly in clay and occasionally bronze, he's also

competed internationally on award-winning snow-carving teams, designed and built theatre sets — he says "it's just a big sculpture that people can walk through" — and done assorted other things, including a fine arts degree at the University of Manitoba where he discovered the joy of sculpting.

"When you paint or draw, you just see one side. With sculpture, you can see all the way around. You get to express it so it has volume and can be appreciated from any side."

His work comes from stories — imagining in physical form a word or narrative he's encountered. He loves northern mythology, particularly the shape-shifting raven, which he's sculpted with a bird's head and various human body types to appeal to a wide audience.

Watt's advice to aspiring sculptors: "There's lots of help out there, lots of workshops... There's something really nice about the tactile feel of a material in your hands and you're creating something out of nothing. It's fun."



Raven Lady sitting on a wooden block is fired clay with oxide stains and real raven feathers for wings.

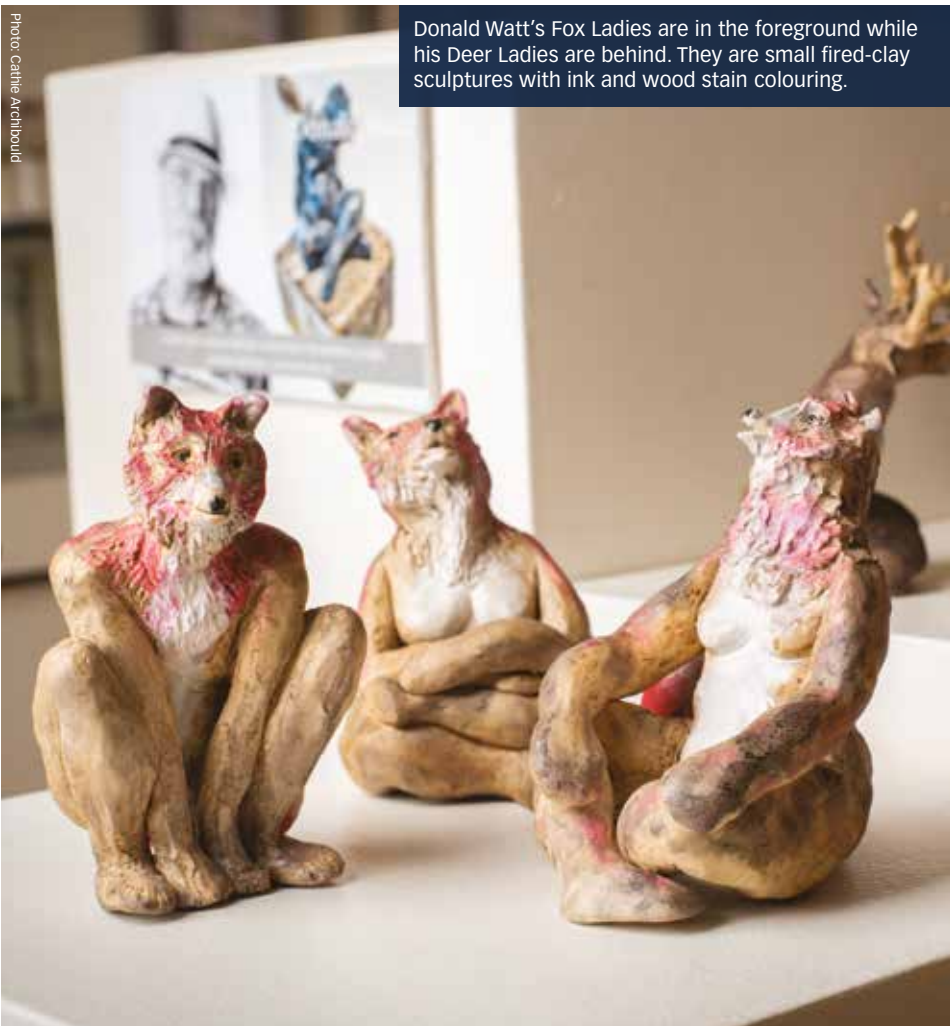


Photo: Cathie Archibould

Donald Watt's Fox Ladies are in the foreground while his Deer Ladies are behind. They are small fired-clay sculptures with ink and wood stain colouring.

Photo: Dave Chan



Deborah-Anne Tunney says if she didn't write, she thinks she'd be living rudderless.

The Ottawa poet and fiction writer

Deborah-Anne Tunney

Former communications officer, National Research Council (NRC)

"It never is what you want it to be," says Deborah-Anne Tunney, but the nagging feeling that her choice of word or phrase could have been better — writers can be obsessive — hasn't exactly slowed her down. Since retiring from the NRC in 2006, she's published a book of short stories called *The View from the Lane*, a novel titled *Winter Willow* and *A Different Wolf*, an award-winning collection of poetry. She's now working on new material, including a series of poems on backyards and another collection of short stories.

For Tunney, who joined Federal Retirees in 2019, writing has always been "the thing I wanted to do, the thing I needed

to do... I've been like this since I was very young, probably about 11 when I started writing poetry. If I didn't write, I think I'd be living rudderless." She tries to write every day, including keeping up a diary, and belongs to a poets' circle — Ruby Tuesdays — that offers support and helps her keep on track.

She wrote while at the National Research Council and also completed two degrees and a partial PhD in English

literature, but promised herself she'd take up writing full-time once retired. Tunney is clearly a woman who keeps her promises.

Her advice to aspiring writers: "If you're serious, you need to study, you need to read and read and read, and you need to know what kind of writing you're going to do. It needs to become probably more than the number of hours you worked at your job."



Photo: Dave Chan

Deborah-Anne Tunney has published a book of short stories, a novel and a collection of poetry.

**The Lunenburg, N.S., weaver
Megan Williams**

*Former cultural program officer,
Canadian Heritage*

Visualize walking toward your younger self. That’s the advice Megan Williams once heard from a First Nations woman who was speaking directly to aging women, and it hit home because that’s what Williams did by reconnecting with weaving.

As a young woman, Williams did a weaving apprenticeship in Denmark and worked on tapestries on Baffin Island, but she largely set it all aside when she entered the civil service. She retired in the late 1990s and eventually returned to weaving and now, when she’s not working as the district director for the Atlantic region on Federal Retirees’ board of directors, she works as an arts

and crafts professional making rugs and tapestries on her large loom in an idyllic Lunenburg, N.S., studio.

Unlike the parameters dictated by an administrative job, “Weaving is all in your own hands. You decide everything about what you’re creating,” she says.

Williams also relishes the way daily concerns disappear in the studio as well as the way weaving demands discipline. “To make work that is properly made and long-lasting and beautiful... takes a long time; it’s not like sitting for an afternoon and dashing off a painting. One rug will take me a couple of months.”

Williams’ advice to aspiring weavers: “Assess the amount of patience you have. If you have a lot, you can do it... (To get started) go online and look around: there’s a weaver’s guild or craft workshops in most communities.”



Photo: Lesley Armstrong

Megan Williams says daily concerns disappear when she goes to her studio.

One rug will take Megan Williams a couple of months to complete.



Photo: Lesley Armstrong

The Victoria, B.C., painter

Victor Lotto

Former Canadian ambassador to Venezuela and Dominican Republic

A little watercolour kit helped Victor Lotto hone his painting skills while promoting and supporting Canadian trade and business abroad. It also rejuvenated him. "It's the greatest form of escape and relaxation when you've been doing busy and demanding things, which I guess I did in my career," he says.

Retired from the government since 1994, Lotto, who first joined Federal Retirees in 1996, now paints three mornings a week, working in watercolour outside and in acrylic in his studio. His online gallery at victorlotto.ca shows a love of varied subjects, from convivial outdoor cafés in France to waterside paintings on Canada's West Coast. They also suggest he's achieved his artistic ambition: "To evoke the feeling I have at the time."



Victor Lotto, a retired Canadian ambassador, now spends three mornings a week painting.

Over the years, Lotto has exhibited his paintings at home and abroad and sold a number of them. He has taken advantage of workshops to keep up with changing materials and techniques and he's also taught them, which offers its own satisfaction of seeing others, "especially older people," develop their skills.

Lotto has practical advice for retirees who share his painting aspirations. "With a good instructor and fellow painters, you're going to have this fabulous sense of satisfaction. There's that moment of creativity and spark that makes you forget you're now getting to a certain age."

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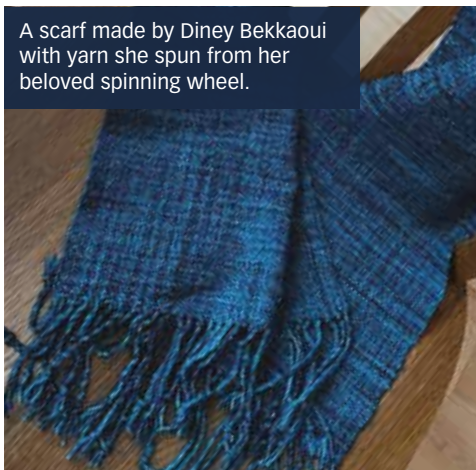
The Saskatoon spinner and weaver

Diney Bekkaoui

Former research assistant, Agriculture and Agri-Food Canada

Originally an avid knitter, Diney Bekkaoui began spinning her own yarn 10 years ago, thinking it would save money. It didn't. Then she discovered she couldn't knit fast enough to keep up with the yarn she was spinning, so five years ago she added weaving to her skillset. Turns out that as a youngster, she'd churned out pot holders on a child's loop loom, making her artistic journey a bit of a circle, not unlike her beloved spinning wheel.

Handling the raw wool makes spinning a tactile experience, she says. Weaving, with its focus on operating the loom itself, is more visual. "It's really pretty and fun to watch the patterns emerge," Bekkaoui says.



A scarf made by Diney Bekkaoui with yarn she spun from her beloved spinning wheel.



Diney Bekkaoui spins her own yarn.

Retired since 2021, she spins and weaves frequently, but not every day. She makes scarves, shawls, tea towels and napkins, selling or giving them as gifts and donating the napkins to a school fundraising program.

How does she view her weaving? "I think what I'm doing now is a craft, but I'd like to elevate it to an art."

Bekkaoui's advice to aspiring weavers: "Find a guild. It's a really good mentoring

[opportunity] — they've been welcoming to me. There are all kinds of resources." ■

Patrick Langston is an Ottawa writer who can never find the time to pursue his love of sketching. Maybe when he retires.



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A WALK IN THE PaRx

Time spent in nature can reduce the risk of diabetes, improve blood pressure and cholesterol and even lead to better cancer outcomes.

PETER SIMPSON

Does an amble a day keep the doctor away?

The answer can be yes, as part of a healthy lifestyle, and a British Columbia project that is spreading across Canada wants doctors and other health professionals to give their patients prescriptions for time in nature.

“What we’re trying to do is make nature seen as the fourth pillar of health, just as important as diet, exercise and sleep,” says Melissa Lem, a family doctor in Vancouver and director of PaRx, the project co-founded by Lem and the B.C. Parks Foundation. As the program has expanded to Saskatchewan, Manitoba and Ontario, more than a thousand health professionals have signed up with PaRx to write nature prescriptions. “It’s

a really important part of preventative medicine.”

It may seem obvious that getting outdoors and moving more is good for you, but most people don’t realize just how good for you nature can be.

“Nature’s so powerful that just looking at it can improve our health,” Lem says. A growing body of research shows that being in nature can help alleviate chronic diseases, and improve respiratory and cardiovascular health and immunity.

Lem says a 2018 meta-analysis shows that time in nature has “a wide range of positive physical effects, from reduced risk of diabetes to better blood pressure to better cholesterol to better cancer outcomes, and to better prenatal health and birth outcomes.”

A broader trend of “social prescribing” is growing in Canada, as seen at art galleries such as the Musée des beaux arts in Montreal. It brings in seniors, teens and others to help with mental and emotional health by seeing and considering art. In Ontario, *The Toronto Star* recently reported on how “close looking” at fine art can “help reduce burnout in COVID medical workers. The growth of “green social prescribing” is backed with data-based research around the world.

The U.K.-based *Guardian* news service recently featured people who cite simple time in nature as a major factor in their recuperation. “If you can just be quiet, you can find your balance again,” said Wendy Turner, who, during the pandemic had lost her job, her home and even

PaRx, a British Columbian project that is spreading across Canada wants doctors and health practitioners to give their patients prescriptions for time in nature. This winter, it announced a collaboration with Parks Canada.

her will to live. She attempted suicide in 2020. Her recovery benefited greatly from a few hours a week in a nearby salt marsh, Turner said. "It sounds dramatic, but this place saved my life."

Other researchers in the U.K. and elsewhere are establishing that regular contact with nature — even inside cities — can greatly reduce feelings of loneliness, which improves overall health. Using an app called Urban Mind, they gathered data from around the world, including from users in Canada — from Prince Edward Island to Vancouver Island. The movement has such growth that *The Globe and Mail's* list of "health and fitness trends to watch in 2022" included "leaning in to the power of nature."

Peter Singh, a third-year medical student at the University of British Columbia, was so struck by his own experience with the healing power of nature that he volunteered to help establish PaRx. "I can speak to both sides," Singh says.

In 2014, he was "kind of bitter" that he had to move back to the hometown — Surrey — that he'd spent so much energy trying to leave. But his father had been diagnosed with ALS, and Singh was needed to help provide care. He found an outlet for his resentment in running — but not on a treadmill or on nondescript city streets.

"I found myself running through forests, and it was so much more mentally stimulating than running through city blocks. I found a lot of solace in that," Singh recalls. His father died of "this cruel disease," and not long after, his mother had a cancer scare, and Singh found himself going back into the forest to deal with the loss and pressure.

"Everything around you is flourishing and life goes on, and it's hard to feel (negative)," he says. "It's really nice to have this reminder."

Not everyone is able to go running, or even walking, in forests, and access is a key issue for health professionals to

Melissa Lem, a family doctor in Vancouver, is the director of PaRx, a program that advocates for nature prescriptions and has expanded from B.C. to Saskatchewan, Manitoba and Ontario.



consider as experience and research grow, says Anna Cooper Reed. The Winnipeg-based social worker is a PhD student in health services research at the University of Toronto, and is launch co-ordinator (with Angie Woodbury) for PaRx in Manitoba.

"It's harder to access nature when you're living downtown in a highrise," says Cooper Reed, who works primarily with geriatric patients, where mobility problems are more common. "When we talk about nature prescribing, we should also consider the equity issue, and if it's something that's actually accessible to everyone." It could even be a park downtown, she says, if that's what the patient and their health professional decide is the best option.

"One thing that's important about nature prescribing is that it's meant to be a conversation between the prescriber and the patient, and everyone has a

different way of connecting to nature, and feeling the benefits of that."

Skeptics might ask why that conversation requires a written prescription, but that idea too is bolstered by research — and a bit of common sense, Lem says.

.....

"...more than a thousand health professionals have signed up with PaRx to write nature prescriptions. "It's a really important part of preventative medicine."

.....



Medical student Peter Singh started promoting the healing power of nature when he had his own experience dealing with his parents' health issues.

“Research tells us that when you write something down, it increases the likelihood a patient will actually do it, and increases their motivation,” she says, and adds a practical point. “When I want a patient to remember something,

I write it down. That reminder and that making it more formal makes patients perhaps take it more seriously.”

Green social prescribing has itself had to push to be taken seriously by many, and continues to do so with the growing body of research. Those data-backed findings give the practice credibility with potential funders, be they government sources or others. PaRx, which is funded by the B.C. Parks Foundation, has received a grant from the Canadian Medical Association, and displays an impressive list of “partners and endorsers” on its website, including provincial medical associations, university medical faculties, nurses’ associations and others.

“In order for it to be funded, in order for science-based health professionals to get behind it, it needs to be backed up by research,” Lem says. “There is this four-decade body of research that’s growing about the health benefits of nature.”

It’s possible that regular, frequent contact with nature — PaRx recommends two hours weekly, in

blocks of 20 to 30 minutes — could improve health outcomes and reduce spending in other areas of health care. Cooper Reed stresses that green prescribing is not a replacement for other vital areas of health care, but is a complement.

“This isn’t to take away from other people’s practice and what they’ve been doing,” she says. “I think we’re introducing something that can potentially make medicine more holistic, and supplement things like medication.”

Lem says PaRx currently has teams working on expansions to Alberta and Quebec, others “making inroads” in Atlantic Canada and in the Canadian north, and she hopes the organization will be national by end of 2022. “PaRx was always meant to be a national initiative even though it’s powered by the B.C. Parks Foundation,” she says.

Cooper Reed adds that regardless of whether PaRx is working yet in your area, patients can raise the idea of nature prescribing with their doctor or other contact in health care.

“I often tell people, bring it up with your health-care provider. Just because they don’t bring it up, doesn’t mean you can’t bring it up.” It could be with your doctor, nurse, pharmacist, therapist or social worker — anyone who is licensed in health care.

Meanwhile, the PaRx website (parkprescriptions.ca) has free resources available online to help patients improve their health with nature — and to help heal nature itself.

“There is research showing that when people are more connected to nature, they’re more likely to protect it, which makes sense,” Lem says. “I like to feel that when I write a prescription for nature I’m doing my little part for the planet.” ■

.....
Peter Simpson lives in his natural habitat in downtown Ottawa.



Anna Cooper Reed is a social worker and PhD student and is helping to launch PaRx in Manitoba.



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A photograph of an elderly couple in a lush green field. The man, with white hair and a yellow polo shirt, is carrying the woman on his back. The woman, also with white hair and wearing a white lace-trimmed top and light-colored pants, is smiling and looking towards the camera. The background is a soft-focus field of green grass and yellow wildflowers.

LATE LOVE'S POTENTIAL PITFALLS

If you're embarking on a later-in-life relationship, be sure to nail down your wills together to avoid confusion and potential heartbreak for family after you're gone.

MARG BRUINEMAN

Finding new love is grand, but there are things to remember. People with children could risk accidentally disinheriting them, for example.

Lynne Butler recalls a client coming to her in absolute distress. The son of her recently deceased partner had his dad's body exhumed and moved to another cemetery, refusing to divulge the location.

"There was no legal recourse because that son was the executor," the St. John's, N.L., lawyer recalls. "She wasn't married to him, she didn't have the right to be the executor of the estate. And his son did, so his son had the right to dispose of the remains."

"You've never seen anybody cry so much in your life as this poor woman."

That the couple had been together for about 20 years was irrelevant. They didn't marry and hadn't developed wills acknowledging their new partner or their role in the estate. And that, in Newfoundland, left the heartbroken woman with no options.

Thankfully, Butler says, St. John's isn't that big. A legal assistant called around, located the cemetery and walked up and down its rows until he found the plot. But that distress could have been avoided by proper planning, a point Butler stresses for those developing relationships later in life.

People in second or subsequent relationships could risk accidentally disinheriting the children they had previously, defaulting their health decisions to someone not of their choice and putting their own financial health at risk. From there, the list of unforeseen consequences, including disputes on final resting places, may well unfold.

"People don't realize that they're the linchpin between the new family and the old and if they're gone, there's no relationship left, and it tends to be, sometimes, very fractious, over things



you wouldn't even necessarily think," Butler says.

Most of the people in second or subsequent relationships that Karin Mizgala has seen have adult children. And although many had solid plans and even wills, a new living arrangement could change that. If they marry in certain provinces, their wills are automatically invalidated and the new spouse becomes the heir in the absence of a will. That may well leave the deceased person's children with nothing.

Be open from the beginning

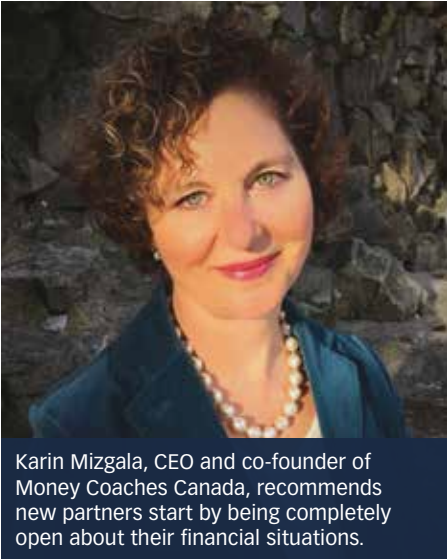
Mizgala, CEO and co-founder of Money Coaches Canada, a network of advice-only financial planners, believes a solid relationship begins with both people being open about their financial situation. Discussions right off the

top will help them avoid conflict and numerous complications down the road.

"So many people avoid the topic of money. And when you add the estate component, wills and all of that, people go even more radio silent," Mizgala says. "I think it's particularly tricky when it's a second relationship because it's muddier."

"Where you can go wrong is if you don't have the beneficiary designations, if you don't have a will that accurately reflects the desires of your current relationships... It's coming into the relationship with the understanding of what if the relationship breaks down?"

She acknowledges that talking to someone like a new spouse about money is uncomfortable, but Mizgala sees discussing assets and liabilities as a necessity to avoid problems down the



Karin Mizgala, CEO and co-founder of Money Coaches Canada, recommends new partners start by being completely open about their financial situations.

road. First comes trying to determine how to approach the whole financial and estate picture, then comes the execution with a planner and lawyer.

In addition to creating or revisiting the will, it is also important to pay attention to whom is designated as beneficiary in financial documents such as RRSPs, tax-free saving accounts, pensions and life insurance. The name listed when that account was first opened years earlier may no longer be relevant.

There can also be advantages to having a spousal beneficiary. An RRSP, for instance, can roll tax-free to the spouse, but other assets might be better left to the children. Careful planning, says Mizgala, can help those being left behind maximize the value of the assets.

She encourages a co-ordinated approach between the development of the will and the beneficiary designations, which fall outside the will, to avoid contradictions and confusion. Something simple, such as joint accounts, can also make a big difference. A joint account designation allows that asset to roll to the other person through the right of survivorship. At the very least, it allows access to some funds until the estate is settled.

A domestic or marriage contract or pre-nuptial agreement can cover off what-if events such as a disruption to the relationship, death or ill health.

A domestic or marriage contract or pre-nuptial agreement can cover off what-if events such as a disruption to the relationship, death or ill health. Those agreements are best made early on when everyone is on good terms. The resulting plan can lay out the intentions of both.

Another consideration for those entering new, enduring relationships is to formally end a previous marriage to prevent complications in a new relationship, says Quebec attorney Marc Gélinas, who runs a virtual practice through his law portal, www.avocat.qc.ca. Important legal obligations to the earlier marriage will follow an individual who doesn't divorce and doesn't craft a new will when they partner with someone new.

When an individual dies without having divorced their previous spouse, for instance, their share of the house they've been sharing with their latest common law spouse defaults to the previous spouse and the children. A will

creates additional weight. "If you get divorced and you don't have a will, your ex-wife is the legal heir. She gets half of everything and the kids get half, which means the new common-law wife gets nothing," says Gélinas. "There could be so many weird situations and we want to avoid those type of things."

Options in Quebec

In Quebec, residents have three will options — each has pros and cons. A holographic will is handwritten, signed and dated and does not require witnesses. A second option is a will signed by two witnesses, which can be purchased online for \$49. The disadvantage of a will before witnesses or a will done by freehand is that it must be verified upon death, which could cost the estate up to \$800.

Those two options are great for younger people who fully intend to alter their will in the near future. Gelinias suggests the third option, a notarized will, as the best

TOOLS TO HELP

- The federal government has developed an interactive assets and liabilities worksheet for all couples in the form of a spreadsheet to allow for easy calculations. The website points out that are different laws about dividing shared property and assets for common-law couples and married couples. Of particular interest is what happens to property and assets.
- Money Coaches Canada suggests the primary consideration for those remarrying is how the household assets are combined, planning for the future, managing cash flow, the retirement picture and estate planning and insurance.
- Visit www.federalretirees.ca/en/news-views/publications to find *You and Your Survivors*, Federal Retirees' estate planning workbook.

for seniors because all the work and costs are done in advance and probate is not necessary. But anything is better than no will at all, even for those with no assets, because that triggers the Quebec government to appoint the public curator, for which the estate is charged.



For Quebec residents, attorney Marc Gélinas suggests a notarized will as the best for seniors because all the work and costs are done in advance and probate is not necessary.

The Quebec government also oversees and mandates advance medical directives, which provide consent for care in anticipation of incapacity. Residents apply for the necessary form online. The information is then uploaded into a database for free. In other provinces, designating someone to oversee health and personal care is done through a power of attorney, a personal health care directive or a representation agreement.

Toronto lawyers Kimberly Whaley and Bryan Gilmartin have seen the gamut of challenges that can result from complex family units. They range from allegations of undue influence by the new spouse or children, claims for the surviving spouse, division of family property and challenges to the will as a result of a previous divorce and court claims after death for “proper and adequate support.”

Whaley points out that every province has dependent support or dependent relief legislation.

“Yes, you need a will, yes you need a current will. You want that will to make sense,” Whaley says. “In doing that planning you want to make sure all of your designations are properly dealt with and title to your house is properly dealt with and that you do power of attorney documents for the planning for incapacity so, should assets need to be managed, there is somebody that is honest and trustworthy to do that job and is not in conflict with the beneficiaries [or] the beneficiaries and named executor under the will.”

Getting it all down in writing is critical. But it’s also good to make the intent clear by sitting down with family members and discussing the situation. That becomes particularly important when there is a complex family unit. That gives the testator the opportunity to lay out what they’ve done and why, leaving no room for speculation later. ■

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

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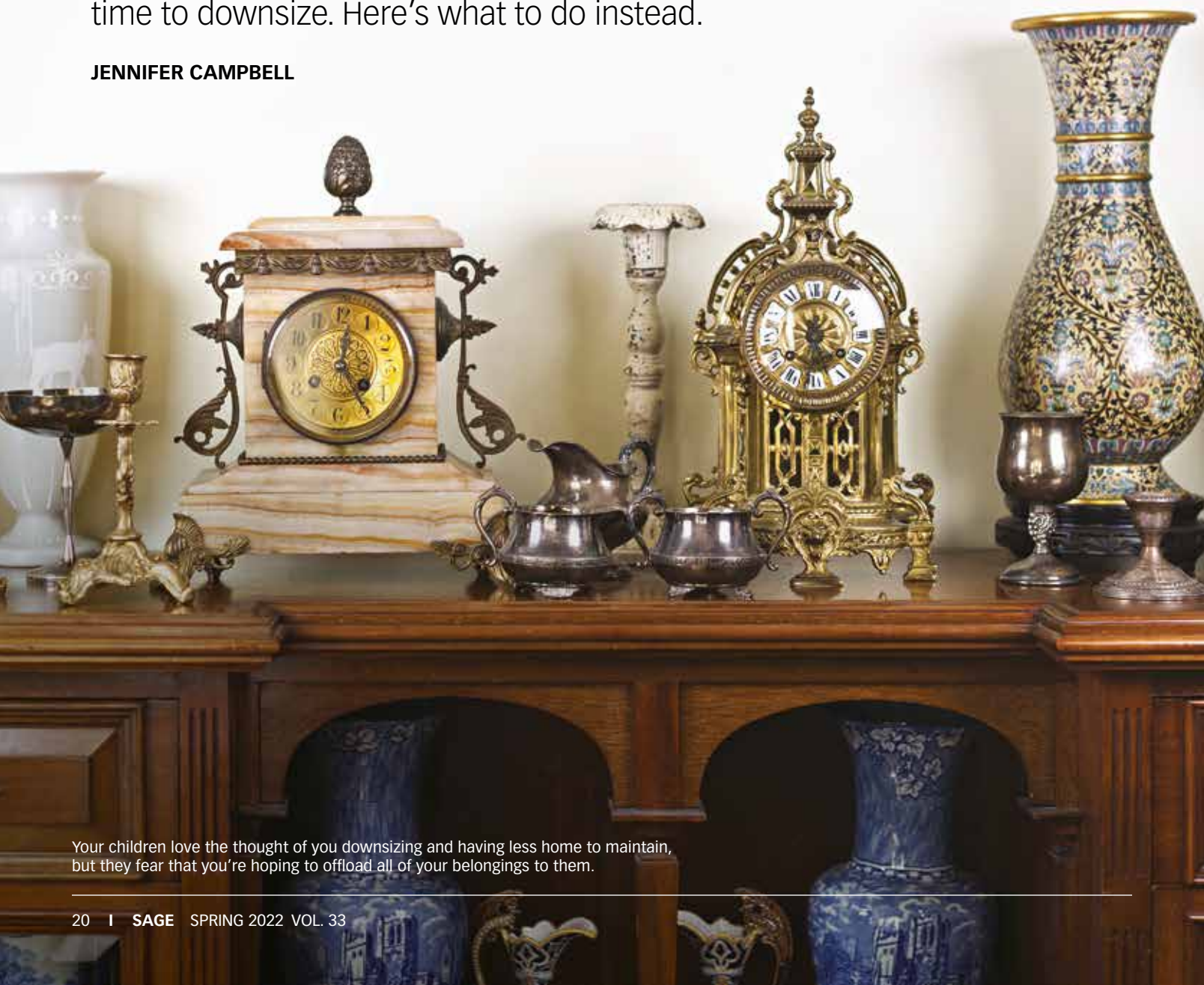
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ONE PERSON'S TREASURE...

Flipping the adage 'one person's trash is another's treasure' is what happens when parents try to offload their excess stuff to their kids when it's time to downsize. Here's what to do instead.

JENNIFER CAMPBELL



Your children love the thought of you downsizing and having less home to maintain, but they fear that you're hoping to offload all of your belongings to them.

Your talk of downsizing is both a welcome idea and a terrifying prospect for your grown children. While they're delighted by the thought of you living somewhere that will be easier to manage and may not require lawn-mowing and snow shovelling, they live in fear that your efforts to downsize will require them to upsize because of all the family treasures you'll attempt to shovel their way.

It's a fraught prospect. You've always imagined your children will take the family heirlooms — the china, the silver, the antique dining set — but they have grown up in a different generation, with different priorities, often including minimalism. And even if they genuinely like your stuff, they probably don't have room for it.

"We knew we would be downsizing whenever the kids were out of the house," says Winnipeg's Connie Kehler, a member of the board of Federal Retirees and a retired assistant human resources director for the Canada Revenue Agency's Prairie region.

She and her husband moved from a five-bedroom house for their blended family of four daughters to a two-bedroom condo and she discovered her children didn't want much of what they had to

get rid of because they had already mostly outfitted their homes.

After Kehler and her husband gave what they could to their daughters — one took the sectional couch and dining table that wouldn't fit in the new condo — she still had a lot to purge. She held a large garage sale to get rid of anything of value and what didn't sell, she gave away on Facebook's Buy Nothing Project, which brings together neighbours who want to find good homes for their superfluous things — one can find everything from excess fresh herbs to antique heirlooms being offered on the site.

Sage talked to three experts across the country who had some other advice on how to save heartache when you're parting with sentimental possessions.

"It's really hard for family to turn things down from the matriarch," says Cindy Beaudet, owner of Destinations Seniors Downsizing in Calgary. "I see this every day. A lot of [my clients] have lived through the Depression, they paid good money for their things and they think they're valuable, but the market is tough."

Beaudet will do her best to sell items the family doesn't want, but often it's not worth the time it would take to do so. Instead, she'll offer them for free on sites such as Kijiji or donate them to women's shelters or any number of charity thrift stores, some of which give tax receipts for the donation.

Beaudet is gentle, but firm — she calls it "politely blunt" — in dealing with clients who are having trouble letting go. Often, it's easier for them to hear it from a



Federal Retirees members Connie Kehler and Greg Gozda downsized to reduce housing costs and allow them to head south for extended periods in the winter.



Linda Chu, principal and founder of Out of Chaos in Vancouver

example, doesn't matter because the resale value today is zero. You can't sell it. No one wants the 12-seater dining room tables anymore."

Danielle Jasmin, of Jasmin Transition in Montreal, says she starts by asking her clients what things they absolutely want to bring with them when they move.

"I tell them, 'If you only have 10 pieces you can bring, which would they be?'" Jasmin says. "You start with the bedroom. You need a bed and night table. And then you work from there. The most important thing is to select what's coming."

All three experts said time is your friend if you want to get rid of things by selling them to someone who will value them or finding them a good home, such as a charity that will sell the objects and do good community work with the money.

Auctions and consignment houses are other options, but again, they will cherry pick the goods, take 30 per cent of the proceeds and you'll still be left with lots to unload. ■

Jennifer Campbell is the editor of *Sage*. She's starting to believe her husband's regular purges of household items are the way to go.



Cindy Beaudet, owner of Destinations Seniors Downsizing in Calgary



Danielle Jasmin, owner of Jasmin Transition in Montreal

professional than from family. And with clients who push back on giving away their belongings, she always asks if they'd rather do that or pay someone to take it away, which is another option if cost is not a factor.

"I tell them the only investment is real 'known' art, gold and silver," Beaudet

says, adding that she'll melt down gold and silver.

Linda Chu, a Vancouver-based "move manager" with Out of Chaos, says there are value systems that conflict.

"There's market value, sentimental value and retail value," Chu says. "What you paid for the dining room suite, for

WHAT YOUR KIDS MIGHT WANT

JENNIFER CAMPBELL

► **Some antique pieces:** Secretary desks, small end tables, Duncan Phyfe dropleaf tables and anything teak, which has returned to fashion in the post-*Mad Men* mid-century modern craze, are all possibilities for your children. Also make sure they have a look at your lamps before trying other purging means.



▲ **Some vintage clothing:** You might have some old clothes, handbags, hats or coats that are cool again and that your children may take off your hands.



◀ **Some photos:** It's a good idea to start early and scan everything, then you can give your children a small electronic keepsake of all of your family photos. If the people in them are noted on the back, scan both sides so they're documented. Then you can let your kids go through the hard copies. If they don't want them, throw them out or frame the ones you can't let go. Jasmin suggests that if there's dementia in the family, keeping an old album or two is a good idea because they can be comforting to those who lose their short-term memory.



WHAT YOUR KIDS DEFINITELY DON'T WANT, AND WHAT TO DO WITH IT

JENNIFER CAMPBELL



▲ **Furniture:** Chances are, your children's homes are already full of things. They don't want your piano, for example, your couch or your large dining room set for 12. But someone might. Heintzman bungalow grand pianos sell well, Beaudet says, and you can send that 12-person table and chairs to a charity if they will take it. COVID has slowed down charity resales, and therefore the ability to take as many things. If that charity turns you down, try a refugee organization or a church that's sponsoring refugees. They often need all manner of housewares, including furniture. If your community has a HomeStart or Helping Families in Need, as Vancouver and many other cities do, try them, Chu advises.

▼ **Silver:** If your silverware is silver plate, it's hard to even give it away, but you might find an artist who will use it to make jewelry or chimes. If it's sterling silver, Beaudet recommends getting it melted down and taking the value of the silver itself.



▲ **Collectables:** Hummel, Royal Doulton, Bradford Exchange — they all receive eye-rolls from the experts because often clients think they're valuable. "Hummels sell for \$20," Beaudet says, adding that they're "not even heavy enough to be doorstops." Chu adds that the less an item costs on Kijiji or Facebook Marketplace, the less likely the buyer is to show up to pick it up, which adds to the time you spend trying to offload them. Beaudet suggests you might have a friend who also collected them and might want them as a token or souvenir of your friendship. If not, a drop-off to Value Village might be the way to go. Your kids don't likely want your stamp or coin collections either, but a collector might. It's worth taking the time to explore that possibility on both of these objects. Vintage toys are also sellable to the right market.



▲ **Books:** Paperbacks are of limited interest, even to libraries, but it's worth a call to the library just in case. There are also some charities that take books and give them to disadvantaged children or send them to poorer countries. With collectable books — Folio Society or limited editions, for example — it's worth reaching out to one of your community's few remaining used book stores if you have time. Meanwhile, don't even bother with encyclopedias, Beaudet says. Unless you can find a family member who wants them, they're destined for the dump, or recycling if you take the time to remove the pages from the binding.

▶ **Crystal:** Pinwheel crystal is a non-starter with younger people — most of the glasses are small and designed for drinks that are no longer served. Jasmin puts pinwheel in the recycling. Of the more expensive, heavier crystals, some, such as Waterford, will sell if you're willing to put in the time, but they need to be in good condition.



▲ **Linens:** Your children will pick through what they want — they might take a quilt Grandma made or a retro tablecloth — but mostly, you'll be stuck with these items. Irish linens will sell, Beaudet says, but others really don't, so she donates the bulk of them. Jasmin cautions not to donate ripped or stained linens. "If you wouldn't want them, why would anyone else?" she asks. "It's important to do things well." Unsuitable linens, unfortunately, are destined for the dump.



▲ **Medical equipment such as walkers, wheelchairs:** In a perfect world, it's too far off for your children to imagine needing this equipment. It doesn't have great resale value, but donating it to the Red Cross will give you a warm feeling and assure someone uses it again.



◀ **China:** Some exquisite china sets will sell at auction — usually a full set will fetch about \$300, but it's key that it's complete. If your set isn't complete, make it so, Jasmin advises. If you have a 12-piece set, but are missing some pieces, make it a 10-piece set by getting rid of the excess, especially any pieces that are chipped. "No one wants chipped dishes," Jasmin says. Mostly though, china doesn't sell because most people no longer entertain formally and if the dishes in question can't go in the microwave or the dishwasher, they're not valued, Chu says. "Now things are so fast and furious and the acquisition of things is quick and dispersion is quick as well because of the cost of merchandise." ■

FROM RAGS TO VICE-REGAL

Diplomat, lieutenant-governor and author: James Bartleman has led a life of many chapters and accomplishments.

CHARLES ENMAN

At 82, James Bartleman can look back on a life of intense productivity.

Photo: LG Ontario



James K. Bartleman

Born in immense poverty, aware through most of his life of the contempt many felt for his Indigenous background, he rose to become the

lieutenant-governor of Ontario and is now, for the rest of his life, the Honourable James K. Bartleman.

But there's more to his resumé than his five years as Ontario's vice-regal representative. For 35 years, he worked as a Canadian diplomat, serving as high commissioner or ambassador to many countries, including South Africa, Cuba and Israel and completing postings on six continents — a rare distinction. Universities have conferred 13 honorary degrees on him. He is a member of the Order of Canada and the Order of Ontario. And for many years, he's turned out novels and non-fiction books, an activity that continues to this day, as he looks for a publisher for what will be his 10th book.

He grew up as a member of two worlds. His mother, Marie Simcoe, was Chippewa, from the Mnjikaning First Nation, near Orillia, Ont. His non-Indigenous father, Percy Bartleman, was a labourer and sold fish to restaurants.

When the family was living in Port Carling, Ont., they spent summers in a tent and winters in a ramshackle house with no modern conveniences.

It was not easy being of mixed heritage. Bartleman remembers being called a "dirty half-breed" throughout childhood. That left marks, including a tendency to depression about which he has spoken and written candidly.

In the summers of his teenage years, Bartleman worked for a rich American industrialist, tending the grounds of his Muskoka cottage, not far from the boy's Orillia home. Something in him impressed the man, who summoned Bartleman and told him that he'd heard good things about his progress in high school. "I said, 'Yes, I'm doing reasonably well' — but I didn't mention that there were only four of us in Grade 12."

The industrialist offered to pay for the boy's education, and Bartleman was soon studying history at London's University of Western Ontario (now Western University.) He graduated with an honours degree in 1963.

In 1966, Bartleman pursued joining the foreign ministry. It only accepted the top one per cent of candidates, but he made the cut.

After several postings abroad, he became prime minister Jean Chrétien's foreign policy adviser in 1994. He recalls Chrétien as "a wonderful person," someone with whom he still keeps in touch. When Bartleman later wrote an account of his years with Chrétien, he was allowed to use Chrétien's own papers for research.

In 2002, Bartleman was named Ontario's 27th lieutenant-governor. He chose three initiatives for his time in office — fighting racism, promoting Indigenous education and literacy and working to reduce the stigma of mental illness.

On his vice-regal tours of Northern Ontario, Bartleman discovered Indigenous children had limited access to books, so he established a book drive that continues to this day, with more than two million books delivered to schools and libraries.

Some of those books may well be his own. Since 2002, he's written a series of memoirs of his career, as well as novels that often explore the difficulties of growing up Indigenous in Canada. Many have been Canadian bestsellers.

For the past 45 years, he has shared his life with his Belgian wife, Marie-Jeanne Rosillon. They currently live in London, Ont. They have three accomplished children — two lawyers and a physician.

At 82, Bartleman knows that he's nearing the end of his particular road. He would like to see more improvement in relations between Indigenous people and larger society, but achieving that goal is a project for younger people.

"At my age, I can no longer do what I used to do. I'm not giving up my dreams, but I now have to leave the heavy lifting to others."

Bartleman has been a member of Federal Retirees since 2002. "I'm all in favour of the association," he says. "I wish them the best of luck." ■

Charles Enman is an Ottawa writer.

LIFETIME VOLUNTEER:

'I guess I've always done that'

Bruce Challis had a long career with the Canada Revenue Agency and now has a whole new vocation volunteering. But that part's not new to him.

JENNIFER CAMPBELL

Even when Bruce Challis was on the job at the Canada Revenue Agency, he was volunteering.

Such is the life of a man who completed a 41-year career, with 25 of them in the public service, and has hardly slowed down since retirement in 2014. Much of what has kept him busy has been his work with Federal Retirees.

The chartered accountant joined the federal public service as a G1 auditor and then worked his way up to computer auditor, maybe thanks to a student work term with IBM, and then he became the team leader of that group and headed up its office services.



Bruce Challis

"At one time, I had 30 people reporting to me," he says. Eventually, he became the electronic commerce team leader.

While he was managing those staff members, he also volunteered on a number of committees and initiated communications channels to improve things in the workplace. With two co-workers, he organized team leader forums for all sections of the department. He also sat on the employee equity committee and was a member of the fire safety team.

On retirement, he joined Federal Retirees and became a volunteer after helping a former co-worker with his branch duties.

"I helped him and then he brought me to an executive meeting in September," Challis remembers. "He said, 'This is Bruce, he knows how to do these things. I'm done.' So, I was 'voluntold' for that position and became director of projects for the London branch."

Challis also volunteered to help a long-time treasurer when the association adopted customer relationship management (CRM) software.

"Our treasurer wasn't familiar with computers," he says. "I walked him through it and made him comfortable, but he passed [away] not too long after that so I did the treasury until we got someone else. Then I taught that person."

Today, he is the branch services co-ordinator (BSC) for Western Ontario. Six branches — Niagara, Hamilton, Kitchener, London, Bluewater and

Windsor — work with him. That job means attending the annual members' meeting, doing branch office visits and co-ordinating the electronics so people can register for district meetings.

"It's interesting how I stepped into the BSC role," Challis says. "The London branch organized an offsite meeting and the district director came to the meeting. He mentioned he was looking for a BSC for the Western Ontario region and I asked what [it entailed] and said I was willing to give it a try. I was interviewed for the position and because the association was going heavily into computers at the time, they thought my background would really tie in." That was seven years ago and he's been in the role ever since. He also continues to volunteer for the London branch.

The association isn't his only volunteering. He does the computer work for the Optimist Club of Arva, Ont., and has served as president. He is also Santa Claus for the annual food and toy drive and he volunteers with his church.

Asked why he's compelled to volunteer, he says: "I guess I've always done that." He confessed he doesn't have a lot of time to himself and he usually fills it by helping friends, "fixing cars, tearing down barns, fixing houses. I like to keep busy."

Challis is a married father of three. His wife, Betty, has also volunteered for several organization over their years together. ■

Jennifer Campbell is the editor of Sage.

WANTED!

BRANCH ADVOCACY LIAISON



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

WE WANT YOU!

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



Branch advocacy liaison

Nutshell



As the branch's designated contact and co-ordinator for branch advocacy activities, the branch advocacy liaison works closely with the provincial advocacy program officer and plays an integral role in support of the Association's national advocacy strategy.

What you bring to the role

- Excellent interpersonal and communication skills
- Knowledge of Association advocacy initiatives
- Ability to deliver presentations
- Willing to participate in regular training
- Willing to work closely with branch executive



National Association
of Federal Retirees
Association nationale
des retraités fédéraux

Find out more

Branch advocacy liaisons are appointed by branch presidents. For more information and a detailed job description, **contact volunteer engagement officer Gail Curran at 1-855-304-4700 (toll free) or 613-745-2559, ext. 235, or gcurran@federalretirees.ca.**

What you'll do



Serve as advocacy contact for the branch



Communicate regularly with the advocacy program officer to keep informed about key advocacy issues



Share local/regional information with the advocacy program officer



Regularly brief branch president and/or executive on current issues, trends and campaigns



Participate in training to enhance skills, and deliver training and support to branch volunteers



Assist the branch president in developing advocacy strategies driven by the Association's national strategic plan and advocacy priorities



Encourage branch president to support campaigns and general advocacy activities

ROAD TRIPPING WITH YOUR PET?

Follow these tips for to ensure a safer and less stressful experience.

A road trip is always more fun when your best friend tags along and for many of us, that includes those of the four-legged variety.

As more of us make plans to hit the highway, you may be making a list of points of interest to check out, the best places to grab a snack or lunch along the way, the nicest rest stops, and the most scenic routes to get you there. But have you considered the needs of your furry friends too?

Prepping your pet for their big journey, and keeping a few key things in mind along the way, will help provide a fun, safe and stress-free experience for them — and fewer headaches for you. Here are some tips to help you make the most of your adventure together.

Prepare your pet

While many dogs — and some cats, too — love car rides, for some, sitting in a small space while zooming down the highway at 100 kilometres an hour is a pure nightmare. If you've never driven with your pet, help them get used to the idea by sitting with them in your vehicle while it's parked in the driveway. Then, try a couple of trips around the block together, eventually increasing the duration of your rides a bit each time. Try this for a week or so and then hopefully, when it comes time for the longer journey, your pet will be ready.

Don't lose track

While nobody wants their beloved pet escaping the backyard and not being able to find their way home, it's even more stressful if they bolt in unfamiliar



surroundings. Don't let this happen to you. Make sure your pet is microchipped and/or wearing a collar with all pertinent information noted, including your pet's name and your name and contact information. That way, whoever finds them can easily reach you. You should also keep a recent picture of your pet nearby — you likely have many on your phone. And whenever you stop to let your pets stretch and relieve themselves, always make sure they're on a sturdy leash.

Ensure a smooth ride

While your pets may love nothing more than hanging out the window with their tongue and ears flapping in the breeze, the last thing you want is debris flying into their eyes, nose or mouth, causing infection or injury. For their sake, keep their heads inside. And while it may seem like a good idea to let your pet loose in the car, this can be dangerous for you and them. Keep them secured in a harness, or in a carrier with lots of ventilation, attached to a seatbelt.

Just make sure they can stand, sit, turn around and lie down comfortably.

Pack a travel kit

You wouldn't head out on an epic road trip without food and water. Make sure to bring lots for your pet, too. They can get warm fast wearing a big fur coat, so make sure they're well hydrated — bottled water only, to lower the risk of tummy aches or illness that may arise from drinking from unfamiliar sources — and only the food that they're familiar with. Also, pack a few of your pet's favourite toys, a blanket or pillow and anything else that will make them more comfortable. Don't forget waste bags, a scoop and any necessary medication. Check before you leave to see if there's any documentation you may need for your pet, such as proof of rabies vaccination.

It goes without saying, but never leave your pet alone in your vehicle, especially on a hot summer's day, even with the windows cracked. Your car can quickly turn into an oven. Follow these pointers, and you're sure to make memories that will last a lifetime, for you and your furry friend. ■

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CATCH EUROPE IN BLOOM

Tour the Netherlands, Belgium and France and see an international horticulture exhibition that only sprouts up every 10 years.

From slowly spinning Dutch windmills to the bustling streets of Paris, experience the essence of Europe with stops in The Netherlands, Belgium and France and at the once-in-a-decade Floriade Expo. Some highlights of this guided tour are listed below.

The Netherlands

With a centrally located hotel for three nights, you will really get to know the narrow canals, stone bridges and bike-brimming paths of Amsterdam. Board a private boat and cruise past the narrow row houses to see Amsterdam in all its glory from the water. Choose between a trip to The Mauritshuis to see famous works of art such as Vermeer's *Girl with a Pearl Earring* or a chance to bike through the countryside with a local guide. Support a local brewery that employs individuals who have difficulties entering the job market due to mental, physical or social obstacles. Your time in The Netherlands will give you the opportunity to really connect with this country.

Floriade Expo

While in The Netherlands, you'll stop in the city of Almere for the 2022 Floriade Expo. Floriade will bring you flowers, plant life and local horticultural innovation from across the world. Learn about ikebana, the Japanese art of flower arrangement. Hear how the people of Qatar are hoping to create flourishing vegetation in their desert

Credit: Floriade Expo 2022

This rendering depicts The Netherlands' Floriade Expo, a world horticultural event that happens every 10 years.



climate. Experience an interactive exhibit in which the green future of cities in Germany is imagined. From the sight of colourful flowers, to the sounds of live musical performances, to the smell of freshly tilled soil, all your senses will come alive at Floriade.

Belgium

Become acquainted with Belgian cuisine during your time here. Enjoy quintessential drinks and small bites at a family-run brewery in Brussels and get a taste of this rich nation. Take time to explore Bruges through a guided walking tour of the town. Enjoy free time to take it all in while meandering alongside 19th-century facades and Medieval towers. Here, you can sign up for an optional cruise through which

Here, a floral carpet dresses up the Grand Place in Brussels, Belgium.



Credit: Wouter Hegers



The Arc de Triomphe is among Paris's many attractions.

you will explore canals, taste Belgian chocolate and learn about lace-making. Whether you opt for more time on your own or more scheduled activities, enjoy Belgium however you choose.

France

From the heart of the Champagne region to the City of Light, get to know the rich culture of France. The French

leg of your journey will begin in Reims, where you will savour a five-course tasting menu and glass of champagne. Uncover the city's Celtic roots and Gothic architecture with a visit to Notre-Dame de Reims Cathedral, before switching from the cityscape to a vineyard's rows. Your time in Reims will end as it began: tasting champagne in its birthplace. Over the next three days, explore one of the most beautiful cities in the world

— Paris. Witness chic boulevards from the backseat of a retro taxi and catch a glimpse of iconic landmarks such as the Eiffel Tower and the Arc de Triomphe. You can decide how you want to get to know Claude Monet: Either by visiting the Musée D'Orsay or visiting his countryside home at Giverny. Whether you hop on Le Métro and explore Paris' unique neighbourhoods or join in on optional tours to a cabaret show and the Louvre, you will get to bid France adieu with a dinner cruise along the Seine River.

You can experience this once-a-decade event and save by using your Federal Retiree benefit. Plan confidently when you purchase Collette's industry-leading cancel-for-any-reason Travel Protection Plan, which allows travellers to cancel and get a full refund up to 24 hours before departure. (See Collette's website for full travel protection plan details.) ■

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

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FROM THE PENSION DESK

Inflation will remain high in 2022; indexation will become important.

PATRICK IMBEAU

With headlines across the world announcing surging inflation that is expected to remain, as BMO chief economist Douglas Porter put it, “uncomfortably high” in 2022, it has many asking questions about their own purchasing power and wondering if their pension will keep up with inflation.

Inflation is a measure of the increase of the price of goods and services in general terms. In Canada, we use the Consumer Price Index (CPI) to measure it. Statistics Canada measures the price of a fixed list of items, referred to as a “basket.” This basket is based on consumer spending surveys — it represents what items Canadians are purchasing.

Beginning in early 2020, the CPI has increased at a tremendous pace, related to supply and demand. There are serious supply chain issues — large backups at ports and labour issues, to name just two. Further, shortages are increasing the cost of production. For example, a computer chip shortage has slowed down production in many industries — from electronics manufacturers to automakers. Finally, there’s an increase in demand in many markets. Those factors are creating a perfect storm that has caused inflation to rise to record levels. Prices in November 2021 were 4.7 per cent higher in Canada than they

Prices in November 2021 were 4.7 per cent higher in Canada than they were the year before...

were the year before, according to CPI numbers. It was the highest increase since 1991, and BMO is forecasting another increase of 3.5 per cent.

The main defence that pensions have against rising inflation is indexation or cost-of-living increases. Full indexation, based on CPI increases, has ensured many plans have kept pace with inflation.

The Old Age Security (OAS) and Canada Pension Plan (CPP) include indexation measures that recognize the impact of inflation, though they vary slightly. The CPP increase is based on the average monthly CPI for the period from November of the preceding year to October of the current year. OAS benefits use a similar method, but increase quarterly.

Some pension plans use a similar method to calculate indexation. For example, the federal Public Service Pension Plan and OPTrust (the Ontario Public Service employees’ pension plan) and the Ontario Teachers’ Pension Plan include indexation based on the average monthly CPI for the period from October of the preceding year to September of the current year.

There are many variations on indexation. Some plans are indexed to a portion of CPI, but not the full amount. For example, the Public Service Pension Plan of Alberta and the Alberta Teachers’ Retirement Fund have a cost-of-living increase based on 60 per cent of Alberta CPI and the Civil

Service Superannuation Board of Manitoba has an increase of two-thirds of CPI.

The Government and Public Employees Retirement Plan in Quebec has complex calculations based on which years the service was accrued and different Pension Index formulas. Other plans have provisional CPI, which is granted only if the plan is adequately funded. This is the case for the B.C. Public Service Pension Plan, B.C. Municipal Pension Plan, B.C. Teachers’ Pension Plan, B.C. College Pension Plan, Manitoba Employees Benefit Program and the New Brunswick Public Service Pension Plan. In 2014, the Newfoundland Public Service Plan froze indexing on past service at a maximum annual increase of 1.2 per cent and indexing on service since 2014 has been suspended based on plan performance.

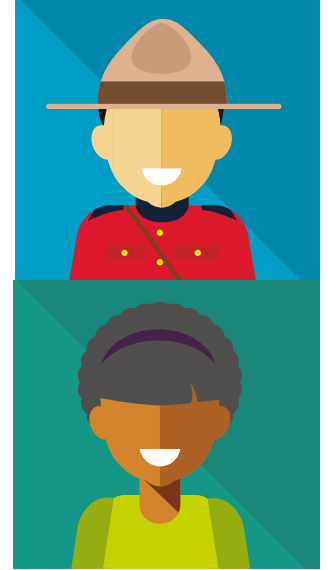
While provisions that include indexation are common for defined benefit plans, especially in the public sector, those who rely on defined contribution plans, registered retirement pension plans (RRSPs) or personal savings have no cost of living adjustments at all.

Editor’s note: The National Association of Federal Retirees lobbied for indexation protection in the early 1970s and it was introduced in 1973.

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

ADVOCACY IN ACTION

Advocacy in the TIME OF COVID



AMY BALDRY

Federal election campaign

Even though the COVID-19 pandemic meant the 2021 federal election was like no other, Federal Retirees advocacy volunteers still made a big impact.

Volunteers across the country connected with their local candidates to make sure they understood Federal Retirees’ priorities. Several branches hosted webinar townhalls or candidate interviews, which were recorded and made available for viewing on the Federal Retirees website. Others sent letters, emails, and in some rare cases (where public health directives allowed it), hosted in-person events.

There were far too many volunteer efforts to capture them all in only a couple of pages, but we are proud to share some highlights and information on how you can be part of our momentum.

A webinar townhall in B.C.

Federal Retirees’ B.C. advocacy team, in partnership with the B.C. Council of Senior Citizens Organizations (COSCO), hosted a special 75-minute discussion featuring candidates Rachel Blaney (NDP), Ken Hardie (Liberal) and Mike Simpson (Green). The Conservative party did not send a candidate.

“By working with partner organizations in various events across the province, we

were able to amplify our message and bring attention to our priorities as Federal Retirees, not only with the candidates from various parties, but also among other retiree groups and the public at large,” says Leslie Gaudette, advocacy program officer for B.C.

“The connections we make with politicians from all parties while they are campaigning, by raising the issues in a respectful, non-partisan manner, make it easier to open the doors to our representatives after their election,” adds Ian Spence, Fraser Valley West branch president.

Candidate interviews in Alberta

Federal Retirees’ Southern Alberta Branch president Richard Chevrier and vice-president Maria Fitzpatrick interviewed local candidates on Association priorities.

“The primary *raison d’être* of Federal Retirees is to advocate for improvements to the financial security, health and well-being of our members, as well as for all older Canadians,” Chevrier says. “Because of COVID, we weren’t able to host a townhall for this election. Instead, these video interviews provided a way for our members to hear from their local candidates about their positions on Federal Retirees’ priorities.”

These interviews were produced in collaboration with local radio station

Jess FM and shared on the *Jess TV* YouTube channel.

Virtual information sessions in Ottawa

The Ottawa Branch collaborated with the Ottawa chapter of the Canadian Association of Retired Persons (CARP) and the Council on Aging of Ottawa, to hold eight virtual information sessions with local candidates — one in each Ottawa riding.

“These sessions were a great way to ensure our members could hear from their candidates from the safety of their own homes and at their convenience, while also making sure all candidates were aware of our priorities,” Ottawa branch president Robert Giroux says.

A webinar townhall in Quebec

This special two-hour election discussion, hosted by the Outaouais Branch, featured candidates from across the region, including Yves Destroismaisons (Bloc Québécois), Shaughn McArthur (Green), Samuel Gendron (NDP), Sandrine Perion (Conservative) and Steven MacKinnon (Liberal).

“Holding an election townhall as a webinar allowed us to do something we couldn’t do in-person. And bringing together candidates from across the region helped make the townhall

easily accessible to members across Quebec,” Outaouais branch president Donald Déry says.

Special thanks go to the Association québécoise de défense des droits des personnes retraitées et préretraitées (AQDR) Outaouais for helping make this event possible.

A webinar townhall in N.B.

The COVID-19 pandemic couldn't stop the Fredericton & District Branch from hosting a federal election townhall. They've hosted one for past elections, and this election was no different, even if it meant the format had to change.

With help from Association staff, the branch hosted a 90-minute webinar election discussion featuring candidates Jenica Atwin (Liberal), Andrea Johnson (Conservative), Nicole O'Byrne (Green) and Shawn Oldenburg (NDP).

“We were very pleased with how the session went. I don't think we could have asked for better participation by the candidates. All agreed to attend, and all were very respectful during the session. We had some great answers to the questions,” Fredericton branch advocacy volunteer John Richards says.

“One point that really struck me was a comment made by our incumbent MP, Jenica Atwin. She recalled the all-candidate Q&A session we hosted live prior to the 2019 election. Apparently, it was her first public Q&A session and she recalled being nervous,” Richards says. “This comment shows that she knows who Federal Retirees is and what our goals are. From that perspective, it's mission accomplished (or maybe started); we know that our MP in Fredericton knows about Federal Retirees.”

“This recognition and knowledge of Federal Retirees by MPs is so important because it means they know us, they know our priorities and they will be there when we need them,” says Dorma Grant, N.B. advocacy program officer.

“Congratulations to the Fredericton branch for achieving the goal of Reach 338 — making sure their MP is aware of, and understands, Federal Retirees' priorities, and building that relationship and name recognition,” says Léonard LeBlanc, director in the Association's Atlantic district.

A candidate townhall in P.E.I.

Charlottetown and Summerside branches both planned candidate townhalls for the Federal Election. Low COVID-19 cases meant public health guidelines allowed for such events in P.E.I., and members looked forward to hearing directly from their local candidates and having the chance to tell their candidates what matters most to Federal Retirees. The Summerside event was a great success.

“Election townhalls are a favourite event of members,” says Shirley Pierce, advocacy program officer for P.E.I. “They are well-attended by our local candidates, who understand the importance of hearing from Federal Retirees.”

Unfortunately, the Charlottetown event had to be called off due to a local spike in COVID cases.

Emailing candidates

Although it wasn't possible to meet many candidates in person, as in past elections, that didn't stop volunteers from having important conversations with their local candidates.

Branches across the country sent candidates in their area emails about Federal Retirees and volunteers were pleased to hear back from candidates they emailed.

“Candidate Jim Carr called to check in,” says Ceci O'Flaherty, Winnipeg branch president. “He wanted to reiterate that he knows Federal Retirees has very important priorities and that his party (and he personally) is very committed to

implementing some of those priorities. I was impressed that Mr. Carr personally followed up. It just goes to show the importance of the work we are doing to build recognition with candidates and government representatives.”

Michelle Langille, Nova Scotia advocacy program officer, agrees.

“Advocacy may look a little different during COVID-19, but so many of our volunteers have rallied to ensure they still reach their candidates and government representatives, and it is paying off,” Langille says.

What happens next?

The federal election may be over, but Federal Retirees advocacy remains as important as ever — especially with big provincial elections on the horizon for Ontario and Quebec in 2022, and the prospect of another federal election, which is always a risk with a minority government.

Across the country, volunteers are hard at work connecting with their local government representatives and ensuring every MP, in every riding, is aware of — and understands — Federal Retirees' priorities.

Get involved: Join Reach 338

Join our Reach 338 team — a nationwide network of advocates in each of Canada's 338 federal ridings — and be part of the Federal Retirees teams pushing the federal and provincial governments for better health outcomes for our members and all older Canadians.

There are many ways to get involved in Reach 338. And the best part? It's easy and flexible. You choose how and when to get involved.

Visit federalretirees.ca/joinReach338 to learn more. ■

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Amy Baldry is advocacy co-ordinator at Federal Retirees.

AN RX FOR RISING DRUG COSTS

With prescription drug costs rising, pharmacare could be one of the next big pieces in Canada's public health-care system. In the first of a series on pharmacare and prescription drug coverage, Federal Retirees discusses why such a program is important to all of us.

JESSICA SEARSON

Prescription medication is essential to health care. It treats disease, improves health outcomes and it's coming with increasing costs.

The Canadian Institute for Health Information (CIHI) reports that Canada spent \$34 billion on prescription medicine between public drug plans (\$14.4 billion) and private drug plans (\$12.3 billion) in 2018. Individuals and families spent \$7 billion. In its final report in 2019, the advisory council on the implementation of national pharmacare notes that drug spending in Canada is projected to grow roughly 6.5 per cent per year for the next decade.

Canada's drug prices are among the highest of the OECD countries. Greater demand and high-cost specialty drugs



are significant drivers of increasing prescription drug spending.

According to the Patented Medicine Prices Review Board, the number of drugs that cost more than \$10,000 per year has more than tripled since 2006. Drugs for rare diseases are even more expensive, costing hundreds of thousands of dollars, and some more than \$1 million per patient, per year, for life.

In its consultations, the advisory council learned that escalating costs are threatening the affordability of prescriptions for patients and families,

and the sustainability of private and public plans.

It's an issue to which the Public Service Health Care Plan (PSHCP) isn't immune. According to the 2020 annual report from the PSHCP Administration Authority, the PSHCP paid \$1 billion for drugs, a six per cent increase over the previous year. This trend is likely to continue as new drugs are introduced to the market annually.

"Members are increasingly worried about the affordability of the plan, with premiums increasing when pensioner

plan costs, such as drug costs, increase,” says PSHCP pensioner representative and Association president Jean-Guy Soulière. A plan that’s more expensive for everyone won’t be sustainable and won’t keep up with members’ health needs. This is an issue that I am focused on throughout PSHCP renewal negotiations.”

Several studies have demonstrated how drug costs impact patients and families. People cut spending on heat and food, borrow money, take their medication improperly, or forgo it entirely. A 2016 survey by Statistics Canada found that nearly three million Canadians said they were unable to afford one or more of their prescription drugs in the past year.

And that’s not just people without insurance. Of this three million, 38 per cent already had private insurance, and 21 per cent had public coverage. Deductibles and co-payments can still be significant financial barriers.

Drug plans use various strategies in response to the rising cost of pharmaceuticals and high-cost drugs. Generic substitution, for example, is used in public plans and many private plans such as the PSHCP to help lower costs.

But other strategies used by some drug plans, like increases to premiums and co-payments, as well as annual or

Without change, private and public drug plans will continue to be strained, and Canadians will continue to have unequal, inconsistent access to drugs.



lifetime maximums in private plans, shift a greater burden of cost on to individuals or public programs.

The advisory council writes, “a system that depends on every player assuming someone else will find money somehow instead of planning and organizing to ensure needs are met cannot serve the needs of Canadians in the future, or even in the short run.”

Time for national pharmacare

Canada is the only country in the world with a universal health care system that does not also provide universal prescription drug coverage. Federal Retirees is advocating for universal national pharmacare, developed in collaboration with the provinces and territories.

Without change, private and public drug plans will continue to be strained, and Canadians will continue to have unequal, inconsistent access to drugs.

By moving to a national, single-payer model, pharmacare can provide relief from these growing costs. For instance, one of the biggest advantages national pharmacare could deliver would be better bargaining power and a stronger

negotiating position for Canada with drug manufacturers, thanks to the power of bulk purchasing. A national pharmacare model would also help streamline administrative costs and provide a sound framework to better monitor drug effectiveness and safety.

Affordable, accessible prescription medications would help Canadians better manage their health. That would ease the burden on other parts of the health-care system, and save an estimated \$4 billion to \$11 billion annually.

The advisory council recommends private insurance continue to supplement pharmacare coverage, such as drugs not covered under the national plan. Vision care and paramedical services such as physiotherapy would also fall outside national pharmacare and could be covered by private or provincial insurance plans.

Have you felt the impact of rising drug costs? Federal Retirees wants to hear from you. Please share with us (anonymously if you prefer) how drug costs have impacted you or your family. Write to advocacyteam@federalretirees.ca. ■

Jessica Searson is an advocacy and policy officer at Federal Retirees.

CLIMATE CHANGE AND YOUR HEALTH

Canadians are seeing extreme weather events that will have negative effects on their health and well-being, especially for seniors.

ADVOCACY TEAM

From floods and fires to unending heat waves, Canadians are increasingly concerned about extreme weather events that have gripped the country.

Polls show that 70 per cent of Canadians believe climate change threatens the country's future, and there is broad support for government policies that reduce carbon emissions.

Scientists and activists have, for several decades, sounded the alarm and urged global leaders to take immediate action to save the planet from devastating events and environmental disintegration. The average annual temperature has increased nationally by 1.7 C from 1948 to 2016, which represents double what the rest of the world is experiencing. Canada's northern regions have seen increases of 2.3 C, which is three times higher than the global average.

Emissions from fossil fuels and greenhouse gases are big culprits. Greenhouse gases absorb and radiate heat over time. While the planet's natural processes had been able to balance naturally occurring greenhouse gases and kept us from year-round freezing temperatures, human activity is throwing those natural processes out of balance. Since 1850, we've been putting more greenhouse gases into the atmosphere

than the Earth can handle, with predictable consequences.

Carbon emissions increased by 21.4 per cent between 1990 and 2019. While Canada experienced an emissions reduction of eight per cent in 2020, and early indicators show it might exceed its 2030 Paris Agreement target, there's a ways to go to reach net-zero by 2050.

Experts have issued dire warnings for human health if the degradation of the environment continues. It's a matter of human survival. The World Health Organization estimates climate change will cause an additional 250,000 deaths each year between 2030 and 2050.

But why?

Some impacts are obvious. Extreme heat waves and freezing temperatures will lead to more respiratory and cardiovascular illness, more occupational health risks and more hospitalizations and deaths. Air-quality impacts and increased exposure to air pollutants and allergens will impact cardiovascular and respiratory health. More exposure to ultraviolet rays could lead to more cases of cancer as well as disrupted immune system function.

Climate change impacts the incidence and severity of natural disasters such as floods, fires and extreme storms. Rising temperatures increase water evaporation, leading to dry conditions and wildfires, and, in other areas, increased air moisture leads to wilder

storms and hurricanes. In worst cases, these events damage infrastructure and lead to property loss, injuries, deaths, and the subsequent mental and emotional toll of such losses.

Vector-borne illnesses — typically spread by insects — are evolving. West Nile virus and Lyme disease prevalence seem to be shifting with temperature and precipitation changes, and populations of the vectors themselves are growing, perhaps due to warming temperatures. As regions warm, vectors Canadians have never seen may appear, along with the viruses they carry and the illnesses they can cause — from anaplasmosis to zika.

Older adults can be more sensitive to air quality, temperature and humidity, and are more likely to have health conditions that can be aggravated by environmental factors (though some literature reviews, including one by the McMaster Optimal Aging Portal, note that older adults may have better resilience to climate events.) And while we're all in the same storm, we aren't all in the same craft — climate change impacts people who are vulnerable, including older women and individuals with disabilities.

For Federal Retirees board member Megan Williams, it's not just about how climate change will impact her.

"It's clear climate change will have a negative impact on older Canadians," Williams says. "I am also worried for my grandchildren and what they will face. It's fair to say that a lot of older people are motivated by their grandchildren's future and stopping the slide into environmental chaos."

We want to hear from you

Are you worried about climate change and its health impacts? Let us know. Connect with us on social media or email advocacyteam@federalretirees.ca. ■



THE LATEST NEWS

2022 PSHCP rates

New contribution rates for the Public Service Health Care Plan came into effect April 1, 2022. As contributions are owed one month in advance, the new rates were reflected on the retired members' March 2022 pension payments for April 2022 coverage.

Retired member monthly contribution rates: supplementary coverage

SINGLE RATES

TYPE OF COVERAGE	EHP	HP	TOTAL
Hospital Level I	\$62.62	\$0.00	\$62.62
Hospital Level II	\$62.62	\$8.40	\$71.02
Hospital Level III	\$62.62	\$23.22	\$85.84

FAMILY RATES

TYPE OF COVERAGE	EHP	HP	TOTAL
Hospital Level I	\$129.84	\$0.00	\$129.84
Hospital Level II	\$129.84	\$12.14	\$141.98
Hospital Level III	\$129.84	\$29.37	\$159.21

Retired member monthly contribution rates: relief provision

SINGLE RATES

TYPE OF COVERAGE	EHP	HP	TOTAL
Hospital Level I	\$31.31	\$0.00	\$31.31
Hospital Level II	\$31.31	\$8.40	\$39.71
Hospital Level III	\$31.31	\$23.22	\$54.53

FAMILY RATES

TYPE OF COVERAGE	EHP	HP	TOTAL
Hospital Level I	\$64.92	\$0.00	\$64.92
Hospital Level II	\$64.92	\$12.14	\$77.06
Hospital Level III	\$64.92	\$29.37	\$94.29

EHP – Extended Health Provision

HP – Hospital Provision

For more information, please visit federalretirees.ca/PSHCP2022.



Saskatchewan Lt.-Gov. Russ Mirasty and his wife, Donna, attend the launch of the Pillars of the Force initiative in September 2020.

An enduring tribute

Pillars of the Force is a tribute to members and employees of the RCMP who “honorably serve, answering the call of duty, often under difficult and challenging circumstances.” Located at the RCMP Heritage Centre in Regina, Sask., which is known as the home of the RCMP, it is a walkway that has 21 soaring pillars overlooking the north gate of the RCMP Depot Division. The pillars are housed within the Princess Royal Walk, and are a national initiative of the Friends of the Mounted Police Heritage Centre and the RCMP Veterans’ Association. Those interested can make a charitable donation to secure a personalized nameplate or brick within this meaningful installation. All proceeds support the RCMP Heritage Centre,

whose mission is to share the story of the RCMP.

At its launch in September 2020, Saskatchewan Lt.-Gov. Russ Mirasty, a 34-year veteran of the RCMP, called the initiative a “unique, meaningful and enduring way to pay tribute to RCMP members, employees, families and supporters who do so much for our nation.”

A virtual pillars digital screen (mpvirtualpillars.ca) inside the Heritage Centre displays photos, stories of service and information for locating names on the pillars. If you or someone you know is part of this unique Canadian story and you're interested in supporting or getting more information about Pillars of the Force, please visit us online at rcmphpfriends.com/pillars-of-the-force/.



Update: Sage and the global paper shortage

The global paper shortage is impacting the production schedule and delivery of Sage magazine. We have been able to mitigate the challenges presented by the shortage throughout most of 2021, but we were faced with an unprecedented late delivery of paper for our 2021 winter edition, which resulted in the delayed delivery of your paper copy.

Unfortunately, the impacts are unpredictable and the status of paper deliveries continue to change at a moment's notice. All printers throughout North America are affected by this situation, which is expected to continue throughout 2022.

We continue to publish Sage as always and post the latest edition on federalretirees.ca in a timely manner. Recognizing that the printed copy is an important benefit of membership, we continue to work with our suppliers to resolve the situation. Printing presses

are booked and paper is ordered in advance, but delivery of your print edition may continue to be later than usual. We thank you for your patience.

PSHCP contract awarded to Canada Life



Jean-Guy Soulière

The Treasury Board Secretariat recently announced it has contracted Canada Life to serve as insurance administrator

for the Public Service Health Care Plan.

There is a plan to provide members with a seamless transition to the new administrator, whose contract takes effect July 1, 2023. Association president Jean-Guy Soulière, the PSHCP pensioner representative, will ensure pensioners' needs are met through the transition.

In the meantime, it is business as usual with the current administrator, Sun Life. Plan members must continue to send all claims and requests to Sun Life until June 30, 2023, and keep their contact information up to date.

For more information, visit bit.ly/3uCzxi1

Get your webinar on

Attending webinars has become a popular pastime with members and will continue to be as we navigate our way clear of the pandemic.

The Ottawa branch offers an inviting lineup of popular webinar topics. Presentations ranging from estate planning and fitness to climate-friendly investing are on tap for your enjoyment and registration is free. Many sessions are recorded, so you can enjoy them at your convenience. Members interested in registering can visit nafrottawa.com for more information on the latest monthly lineup. ■

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Before you pay your moving bill to ensure no errors or overcharges.



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1-866-865-5504





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.

BRITISH COLUMBIA

BC01 CENTRAL FRASER VALLEY

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

BC02 CHILLIWACK

9400 College St.
P.O. Box 463
Chilliwack, B.C. V2P 6J7
(604) 795-6011
federalretirees.ca/chilliwack
nafchwk@shaw.ca
skkend@gmail.com (RSVP)
tonedgar@telus.net (volunteering)

AGM (eligible members welcome):

March 15, noon, Coast Hotel, Rosedale Ballroom, 45920 First Ave., Chilliwack —
\$0 🍴 📞 March 7 📍

Volunteers wanted: contact branch for more info

BC03 DUNCAN AND DISTRICT

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

BC04 FRASER VALLEY WEST

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

Branch annual meeting: March 17, Newlands Golf and Country Club, Langley

BC05 NANAIMO AND AREA

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

BC06 NORTH ISLAND JOHN FINN

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

BC07 CENTRAL OKANAGAN

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

BC08 VANCOUVER

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

BC09 VICTORIA-FRED WHITEHOUSE

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

BC10 SOUTH OKANAGAN

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

FireSmart presentation: March 22, 2 p.m., the park on Power St., between Dynes Ave. and Churchill Ave., Penticton

BC11 OKANAGAN NORTH

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

BC12 KAMLOOPS

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

BC13 KOOTENAY

396 Wardner-Fort Steele Rd.
Fort Steele, B.C. V0B 1N0
(250) 919-9348
fsnabc13@gmail.com

BC14 SIDNEY AND DISTRICT

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

BC15 PRINCE GEORGE

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

AGM: March 14, 1 p.m., details TBD

General meeting: June 13, 1 p.m., details TBD

ALBERTA

AB16 CALGARY AND DISTRICT

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

LEGEND

For detailed information, contact your branch.



– Food will be served.



– Guest speaker.



– There is a charge for members and/or guests. Dollar amounts presented with a slash, \$15/\$20 for example, indicate member/non-member pricing.



– RSVP is required; deadline indicated by date. Telephone the noted numbers.

AB17 EDMONTON

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

AB18 SOUTHERN ALBERTA

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

AMM: April 25, details TBD — 📅

Volunteers wanted: contact branch for more info

AB19 RED DEER

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

AB20 MEDICINE HAT AND DISTRICT

865 Shefford Rd.
 Ottawa, Ont. K1J 1H9
 (403) 952-7110 (voicemail/text)
 medicinehatbranch@federalretirees.ca

AB21 BATTLE RIVER

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

AB92 LAKELAND

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

Volunteers wanted: treasurer, membership chair, phone committee chair

SASKATCHEWAN

SK22 NORTHWEST SASKATCHEWAN

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

SK23 MOOSE JAW

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

SK24 REGINA AND AREA

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

SK25 SASKATOON AND AREA

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

SK26 PRINCE ALBERT AND DISTRICT

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

SK29 SWIFT CURRENT

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

MANITOBA

MB30 WESTERN MANITOBA

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

MB31 WINNIPEG AND DISTRICT

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

MB32 CENTRAL MANITOBA

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

MB91 EASTERN MANITOBA

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

ONTARIO

ON33 ALGONQUIN VALLEY

P.O. Box 1930
 Deep River, Ont. K0J 1P0
 (613) 584-3242 (president)
 (613) 584-3943
 fsnaalgonquinvalley.com
 kmcdonal@sympatico.ca
 avb.on33@gmail.com

ON34 PEEL-HALTON AND AREA

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

ON35 HURONIA

80 Bradford St., Barrie, Ont. L4N 6S7
 1-855-304-4700
 federalretirees.ca/hurononia
 on35.info@gmail.com
 huronia@federalretirees.ca (RSVP)

AMM: May 3, 10:30 a.m., Barrie Legion, 410 St. Vincent St., Barrie — \$7 📅 📞 📧

Volunteers wanted: president, vice president, directors

ON36 BLUEWATER

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

Volunteers wanted: contact branch for more info

Call for nominations: president

ON37 HAMILTON AND AREA

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

ON38 KINGSTON AND DISTRICT

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

ON39 KITCHENER-WATERLOO AND DISTRICT

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

Branch annual meeting (Zoom): April 5, 11 a.m.

Volunteers wanted: contact branch for more info

ON40 LONDON

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



ON41 NIAGARA PENINSULA

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
nafsecretaryniabranh41@outlook.com

ON43 OTTAWA AND INTERNATIONAL

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

2022 AGM: May 4, 10 a.m.

Volunteers wanted: board of directors

ON44 PETERBOROUGH AND AREA

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

General meeting: April 13, details TBD

ON45 QUINTE

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

ON46 QUINTRENT

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

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

ON47 TORONTO AND AREA

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

AGM (Zoom): May 2, 10 a.m. — 

ON48 THUNDER BAY AND AREA

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

ON49 WINDSOR AND AREA

1108 Copeland Ave.
Windsor, Ont. N8P 0C6
(519) 551-8122
nafr.on49@gmail.com

ON50 NEAR NORTH

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

ON52 ALGOMA

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

ON53 OTTAWA VALLEY

P.O. Box 20133
Perth, Ont. K7H 3M6
(343) 341-2687
federalretirees.ca/ottawavalley
ottawavalley@federalretirees.ca


ON54 CORNWALL AND DISTRICT

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

AMM: April/May 2022, details TBD

ON55 YORK

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
1-855-304-4700
federalretirees.ca/york
federalretirees.york@gmail.com

AGM: April 19, 10:30 a.m., Richvale
Community Centre, Richmond Hill — 

ON56 HURON NORTH

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

Branch virtual AGM (Zoom): April 28, 1 p.m.

Volunteers wanted: directors


QUEBEC

QC57 QUEBEC

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

QC58 MONTREAL

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

Virtual AGM (Zoom): April 12, 10 a.m.,
see branch report for details —  **April 1**

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

QC59 CANTONS DE L'EST

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

QC60 OUTAOUAIS

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

QC61 MAURICIE

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

Monthly breakfast: March 9, 9 a.m.,
Stratos, 1863 St-Marc Ave., Shawinigan

AGM: April 27, 9 a.m., details TBD, contact
branch for more info

Monthly breakfast: May 11, 9 a.m., Maman
Fournier, 3125 Boul. des Récollets, Trois-
Rivières

Mechoui and golf tournament: June
2022, details TBD by email, see branch
website for more info

Call for nominations: vice president,
directors, administrative assistant

QC93 HAUTE-YAMASKA

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



NEW BRUNSWICK

NB62 FREDERICTON AND DISTRICT

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

NB63 MIRAMICHI

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

NB64 SOUTH-EAST NB

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

NB65 FUNDY SHORES

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

NB67 UPPER VALLEY

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

NB68 CHALEUR REGION

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

NOVA SCOTIA

NS71 SOUTH SHORE

100 High St., Box 214
Bridgewater, N.S. B4V 1V9
1-855-304-4700
nafnrs71pres@gmail.com

NS72 COLCHESTER-EAST HANTS

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

NS73 NOVA SCOTIA CENTRAL

503-73 Tacoma Dr.
Dartmouth, N.S. B2W 3Y6
(902) 463-1431 (RSVP)
nafr@bellaliant.com (RSVP)

AGM and luncheon: April 13, 11:30 a.m.,
Best Western Plus Hotel, 15 Spectacle Lake
Dr., Dartmouth — \$20 🍴 ☎️

NS75 WESTERN NOVA SCOTIA

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

AMM: May 5, 11:30 a.m., Kingston Legion,
1472 Veterans Lane, Kingston —

\$12/\$15 🍴 ☎️ 👤

NS77 CAPE BRETON

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

General meeting: April 29, 2 p.m., Seniors
and Pensioners Hall — \$10 🍴

NS78 CUMBERLAND

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

NS79 ORCHARD VALLEY

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

NS80 NORTH NOVA

P.O. Box 924 STN Main
New Glasgow, N.S. B2H 5K7
1-855-304-4700
victorfleury@eastlink.ca

PRINCE EDWARD ISLAND

PE82 CHARLOTTETOWN

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

PE83 SUMMERSIDE

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

NEWFOUNDLAND AND LABRADOR

NL85 WESTERN NEWFOUNDLAND AND LABRADOR

P.O. Box 128
Howley, N.L. A0K 3E0
(709) 639-5350
wayneronaldbennett@gmail.com

NL86 CENTRAL NEWFOUNDLAND

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

NL87 AVALON-BURIN PENINSULA

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

AMM: March 16, 11 a.m., Royal Canadian
Legion, Blackmarsh Rd., St. John's — 🍴 👤

Social: April 6, 2 p.m., Royal Canadian
Legion, Blackmarsh Rd., St. John's

General meeting: May 11, 2 p.m.,
Royal Canadian Legion, Blackmarsh Rd.,
St. John's — 👤

General meeting: June 8, 11 a.m.,
St. Gabriel's Hall, Marystown — 🍴 👤

Volunteers wanted: treasurer, Canadian
Armed Forces representative



IN MEMORIAM

BC01 CENTRAL FRASER VALLEY

Alan Parkin

BC02 CHILLIWACK

K. C. Brown
Florence Burr
Yolande Chambers
Frank Clegg
Dorothy Delong
Augustine Hardy
Wes Hawes
Hans Larsen
Henry Mayne
Richard Popham
Beverly Price
Joyce Riddell
Margaret Seward
Dale Thingvold
Jim White

BC04 FRASER VALLEY WEST

Timothy Knight
Irene Waage

BC06 NORTH ISLAND-JOHN FINN

Fred Arbuckle
Charles Brandt
Dale Chase
Sharon Cook
George Delfabro
Geraldine Delfabro
Walter Geisler
Marie Hopland
Pat Knudsen
Anne Larade
Robert Larade
Beatrice Morin
Peter Patrick Morin
Iona McMillan
Irene Dorothy Perry
Lorraine Ramsbottom
Al Robb
Neville A. Saunders
Robert Charles Smallwood
Roland Tasee

John M. Turnbull

BC07 CENTRAL OKANAGAN

Gerald Bleiler
Robert L. Clark
A. R. Dwyer
Jack Gerow
Audrey Nalewajek
Gail Nasser
Victor Osowetski
Ronald Renneberg
Verna Shelley
Louise Sjoquist
James Wood

BC08 VANCOUVER

Lloyd Champoux
Brent Collins
Alan Marr
Isaac Maye
Roseann McCoy
Kathleen Tupper
Dorothy Wenzel
Edward Zyblut

BC09 VICTORIA-FRED WHITEHOUSE

James Atwood
C. A. Gibson
Sardul Gill
Gordon Hawkes
Lynne Huestis
Sandra Hutchings
Frederick Keizer
Morris Kennedy
David Kowal
Betty McGrath
Charles Moser
Carole Potts
Edward Powell
James Redmond
Eugene Sheplaw
Patricia L. Smith
Russell Stewart
Helen Wells

BC11 OKANAGAN NORTH

Ken Knott

BC14 SIDNEY AND DISTRICT

Fred Callander
Mabel Phyllis Clark
Lillian Crozier-Smith
Emrys Evans
Joan Gillis
Brenda MacDonnell
Cleone MacDougall
Frank Piddington
Ian Rogers
Frances Taylor
Michael Wingerter

AB17 EDMONTON

Linda Phillips
Bill Schultz
Tony Yee

AB20 MEDICINE HAT AND DISTRICT

Margaret Blades
Clifford Dupuis
Alida Genn
Harvey Hatch
Joan Leonovich
Leroy Mann
Dave Mast
Fred Meier
William (Bill) Reid
Fred C. Thorne
George Unger
Valinda Wolfram

SK25 SASKATOON

William (Bill) David
Douglas Abrook
Grace Ann Noble
Stuart Milton
Saunders

MB31 WINNIPEG AND DISTRICT

Florent Beaudry
Lorraine Bonnefoy
Christine Coltart
J. Conklin
Alice Erickson
Ron Hopke
Charles Landry

Ronald Lillies
Stella Mandrick
Lyalla McNeil
William Neil
David Onions
Teresa Reay
Carol Rebizant
Helen Rousseau
P. K. Smyth
M. T. Wilson
Olga Zebeluk

MB91 EASTERN MANITOBA

Pat Blais
Douglas Drew

ON33 ALGONQUIN VALLEY

Raymond Cahill
Velma Connelly
Shirley Dean
Margaret Farr
Linda Ingram
Anne Myre
Patricia Sennett
Margaret Thompson
Terry Trottier
James Wishart

ON37 HAMILTON AND AREA

Sheila Batchelor

ON38 KINSTON AND DISTRICT

Tina Beattie
Richard M. Dumbrielle
Robert Jones
William (Bill) Moran
Philip A. Neatby
Robert B. Noble
Clyde J. Wagner
Walter Weekes
Adrian Van Asseldonk

ON39 KITCHENER-WATERLOO AND DISTRICT

Gertrud Eichler
John R.F. Mitchell

ON43 OTTAWA

David Halton
Pierre Normandin
Brian Perrault

ON45 QUINTE
Sandra McVicker
R. R. Mondeville

ON47 TORONTO AND AREA

John Cormier
H. Devine
Clement Ouellet
Robert L. Robitaille
James D. Thexton

ON55 YORK

John Fisher
Elizabeth Hoffmann
Linda Kempton
Wendy Piercey

ON56 HURON NORTH

Howard Lauber
Patricia Lauber

QC57 QUEBEC

Suzel Armstrong
Rodrigue Bilodeau
Alphonse J. Côté
Claude Gignac
Monique Gosselin
Jocelyne Lachance
Denise Lévesque
Yvan Roy
Thérèse Soucy

QC58 MONTREAL

Yolande Beauchesne
Yvon Belair
Roma Bertrand
Juliette Boisvert
Andre Charneau
Gilles Clapin
E. J. Cross
André Desbiens
Melodie Dionne
J. W. Drolet
Pierre Gagné
Gilles Gagnon
M. Gaussiran
Bertrand Gauthier
Monique Gingras-Roy
Michel Jean
Jean Larocque
Pierre B. H. Lessard
P. Longpré
Frederick A. Theiner
Camille Tremblay
René Verville

QC61 MAURICIE

André Goulet
Céline Lepage
Brigitte Milette
Charles Trottier

NB64 SOUTH-EAST NB

Helen E. Babcock
Daniel Bernier
Estelle Cormier
Maurice Cormier
David W. Magee
Laura Regimbal

NB65 FUNDY SHORES

Hoadley Brown
Glenys Flower
Elda Jenn Hovey
Dale Lively
Gordon Moulard
Donald McNab
Arnold Parks
Mary Werner

NB67 UPPER VALLEY

Bertram Opie

NS71 SOUTH SHORE

Patricia Broughm

NS75 WESTERN NOVA SCOTIA

Gerald Amero
Mary Bale
Raymond Hamilton
J. Aubrey Hudson
Chester Lurette
Cherie McMillan
James Nixon

NS77 CAPE BRETON

Albertine Roach

PE82 CHARLOTTETOWN

Richard H. Campbell
Bruce K. Coulson
Nina M. MacEachern
Robert A. Pinkham
Robert E. Vokey
George B. J. Woodford

PE83 SUMMERSIDE

Marlene Courtney



Thank you for your referrals



We would like to sincerely thank everyone who submitted a referral in this year's Mega Recruitment Drive (MRD), which ended on Dec. 31, 2021. Our members continued to step up during this important campaign, and this was by far our most successful one to date. Look out for a full summary of the 2021 MRD, including the list of all the winners, in the next edition of *Sage*.

Even if you don't win one of the prizes, you will still receive a \$5 gift card for every successful referral you submitted this year as a small token of our appreciation.

A big thank you again to our sponsors — Johnson Home and Auto, Collette, SimplyConnect, HearingLife and Arbor Memorial — and to all participating members for making the 2021 Mega Recruitment Drive a success. Nothing helps the association grow more than word of mouth, so please continue to mention us to anyone in your network who is eligible to join. The more members we have, the stronger our collective voice becomes. **The Mega Recruitment Drive will return in 2022.**



2021 MRD Early Bird Prize winner Michel Taillefer proudly displays his prize. A member of the Montreal branch, he won a \$500 prepaid Visa card, courtesy of SimplyConnect.

Switch to DDS and save!

Still paying your membership dues by cheque or credit card? Here's why it's by far the best way to maintain your membership with federal retirees:

- It's quick, easy, and can be done online or over the phone when renewing;
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- Fees are just \$4.28 deducted monthly for single memberships and \$5.55 for a double;
- Receive three free months of membership simply by switching;
- You can cancel or change your method of payment at any time.

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

Renew your membership

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

The Association has decided not to raise membership rates. The rates for 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.

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*The recipient must be collecting
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