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SAGE

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A YOUNG VOICE FOR OLDER PEOPLE

Among other promises to improve the lives of seniors, Kamal Khera says she'll leave public service pensions alone.

PAGE 6



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A FOND FAREWELL

After 30 years with the Association, president Jean-Guy Soulière steps down.

JEAN-GUY SOULIÈRE

Well, this is it. After this issue, this page of *Sage* will be written by another person. One of the highlights of the last six years has been writing my message to all our members every three months.

I have shared my perspective about issues that have faced the Association and the challenges that we had to deal with, including keeping the Association vibrant and active during the past 30 months of uncertainty resulting from the pandemic.

By the time the Association celebrates its 60th anniversary in 2023, I will have been with the Association for 30 years, half of its history, first as its executive director for 14 years, then on the board of directors, culminating in my election as national president in 2016. I've been around and I understand the issues. It's been a great experience, first as an employee, then as a volunteer.

I've always considered retirement a new career. I have, on a number of occasions in my messages to you in *Sage*, encouraged you to volunteer, to "pay back" to our great society. The rewards of being a volunteer are numerous, but the most important one is that by volunteering, in any capacity, one remains active, and, if you're like me,



Jean-Guy Soulière

you keep using the skills and knowledge you have gained. But enough preaching.

My parting words as president are: One, thank you, and two, keep the Association moving forward. Thanks to all of you who read my messages in *Sage* and who encouraged me; thanks for the opportunity to continue using my skills; thanks for a supportive board of directors that worked by always arriving at a consensus on sometimes very difficult issues; thanks to the excellent and committed staff we have at the national office who always are ready to go the extra mile to get things done; thanks to the communications staff and our *Sage* editor, Jennifer Campbell, who makes *Sage* such a great publication; but most of all, thank you Federal Retirees for being such an important organization in Canada and for never forgetting our primary mission of protecting our benefits and advocating for a safe and healthy life for all older Canadians. You have influence and you are making a difference.

If there has been a common thread to all my messages, it is to build on our foundation and move forward. We have a very progressive five-year strategic plan, which is a "living document" that can adapt to changing circumstances. I encourage you to insist that this continues as work on our next five-year strategic plan begins.

Looking back, there are many funny anecdotes that I lived as the executive director and as a member of the board of directors, so, maybe I will share some of them with you in *Sage* one day.

In my report for this year's Annual Meeting of Members, I talk about the factors that make our association such a solid and influential one, and I talk about how we can build on these factors towards NAFR 2030.

I will continue contributing in any way you and the board of directors will ask me. Being a volunteer, especially with such a great organization, is fun and rewarding. Au revoir! ■



SAGE

SAGE IS THE VOICE OF FEDERAL RETIREES

PUBLISHER
Andrew McGillivray, director,
communications, marketing and recruitment

EDITOR
Jennifer Campbell

PUBLICATIONS MANAGER
Karen Ruttan

EDITORIAL CO-ORDINATOR
Alex Charette

CONTRIBUTORS
Amy Baldry, Marg Bruineman, Mick Gzowski,
Patrick Imbeau, Patrick Langston,
Sandrine Rastello, Jessica Seanson, Peter Simpson

TRANSLATION SERVICES
Annie Bourret, Célyne Gagnon,
Rodrigue Destombes, Sandra Pronovost,
Lionel Raymond

GRAPHIC DESIGN
The Blondes Inc. – Branding & Design

PRINTING
Dolco Printing

PUBLICATIONS EDITORIAL COMMITTEE
Connie Kehler, Rich Brick,
James Nicholson, Megan Williams

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

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Cover photo: Dave Khan



DEAR SAGE

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

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

Or you can email us at
sage@federalretirees.ca

Note that letters have been edited for grammar and length.

Dear Sage,

Re: Marriage over 60 (autumn 2021)

In your story about Ardith Bennett you described our situation. For 17 years, we have been lobbying for change through our RCMP Veterans Association in Newfoundland and Labrador.

Sandy Glenn, our national president, has raised the issue and finally had success with MP Rachel Blaney, NDP member for North Island-Powell River, B.C. This unjust law is aimed at veterans and families under the Veterans Survivors Fund. She [was to] raise this issue on April 29, 2022, with the AVCA parliamentary committee.

On invitation from [Blaney], we have been asked to appear as witnesses, along with others, to the impact of this ancient law.

We forwarded your article to RCMP national veteran president Sandy Glenn and Rachel Blaney. It helps to put a face on this issue.

Keep up the good work.

Sincerely,

Walter (RCMP veteran)
and Norma Pinsent
Eastport, N.L.

Representatives from the National Association of Federal Retirees testified with Walter and Norma Pinsent as witnesses at the ACVA committee meeting in April.

Dear Sage,

Re: Art as an encore (Spring 2021)

I was disappointed to see that Sage would showcase the pictured artwork of Donald Watt on its cover page and on Pages 6 and 7 of its most recent edition.

I do not see art here. I see animal heads being sculpted on top of women's bodies. No doubt, as the article says, he does many types of award-winning sculptures. But those illustrated in Sage are troubling in my view. Sage ought to know better.

Best regards,

Charles Randall Smith
LCol (Ret'd)

Thanks for your letter and for taking the time to write to us about this. As is often said, beauty is in the eye of the beholder.



Dear Sage,

Just to let you know that Sage is well done. The typography is clean and clear.

The articles are well put together.

I really like it.

I am a former editor of Language and Society, Office of the Commissioner of Official Languages, and of *Let's Talk/Entre Nous*, Correctional Service of Canada. I retired in 2005.

Pierre Simard
L'Orignal, Ont.

Thanks for the kind words. We are currently redesigning Sage to make it even more readable and enjoyable. Watch for its new look in the autumn.

Dear Sage,

Re: Art as an encore (Spring 2021)

I really enjoyed this article. It is clear that many older people are taking up hobbies that are fabulous and provide many lasting reminders of their ability.

If you are going to do something like this again, please consider other crafts as well. My hobby is cross-stitching and I have included a couple of examples.

Thanks,

Barry Brown

Thanks for your letter. Sage received a number of letters from members who are aspiring artists willing to showcase their rekindling of artistic passions in retirement. If we do it again, we'll reach out.



MEET YOUR NEW SENIORS MINISTER

Among other promises to improve the lives of seniors, Kamal Khera says she won't change the defined benefit structure of public sector pension plans.

JENNIFER CAMPBELL

Kamal Khera was a nurse before she became a politician and she returned to the front lines when COVID hit, helping out at one of the most hard-hit long-term care homes. Photo: Dave Chan

She's only 33 years old, but Seniors Minister Kamal Khera has more relevant experience in her new job as seniors minister than her age would suggest.

When she became minister of seniors in October 2021, the registered nurse-turned-politician knew what COVID was doing to the health-care system and some of the country's long-term care homes first-hand. Khera had COVID in late March 2020 — the first MP to publicly announce she did — and as soon as she was free from isolation, she volunteered to work at a badly hit long-term care home in her riding of Brampton West.

"When this pandemic hit two years ago, there was a huge nursing shortage and the Registered Nursing Association of Ontario asked former nurses to sign up and prepare for the pandemic response," Khera explains. "I put my hand up. I knew there was a long-term care home in Brampton that was one of the hardest hit. [It] prompted the Ontario government to request the Canadian Forces to assist. I was able to support them, bathe [the residents], feed them, give them their medication. It was challenging. It was a time when half the staff had tested positive and there were workers who were too afraid to come to work. You were left with a few health-care workers who were forced to make do."

She recalls one particular nurse named Heather with whom she worked closely.

"She didn't go home for two weeks and slept at the [long-term care] home because she said that if she left, there would be no one to care for them," Khera says. "I often think of that in my new role as the minister of seniors."

After her volunteer work, COVID affected Khera, who was first elected to Parliament in 2015 in the Liberal majority, in another way. Her father and a very close uncle died in quick succession. Both had had COVID previously, though it wasn't what ended their lives. In

December 2020, she decided to travel to the U.S. for a memorial service for both. The move, made when Canadians were asked to avoid all non-essential travel, cost her the position of parliamentary secretary to the minister of international development, from which she resigned, stating that she didn't want to "distract from the important work of our government to continue battling this pandemic."

This latest portfolio is a second chance for the young MP, who has handily beaten three different Conservative candidates in a row in the 2015, 2019 and 2021 elections.

C-12: SUCCESS NO. 1

When it comes to the seniors portfolio, Bill C-12 is the first feather in Khera's legislative cap. It received royal assent on March 3, 2022.

The bill originated with one of her first briefings after being newly elected in the autumn of 2021. It detailed the plight of seniors who took benefits during the pandemic, triggering a reduction or the elimination of their guaranteed income supplement (GIS.)

"We know of the huge challenges [these seniors] face and I wanted to make sure we do everything we can to compensate them and ensure that doesn't happen again," Khera says. "I worked really closely with our finance minister to put a significant amount of investment in the fiscal update to make sure we can fully compensate the seniors who took benefits in 2020 and had their GIS impacted."

Bill C-12 ensures this won't be a repeat issue, she says, and adds that it was thanks to good work by all parties that the bill made it through.

“It’s not often in politics that folks meet and get things done and this was one thing that we moved very quickly on,” she says, proud of the co-operation she received from colleagues from other parties.

PENSION PRIORITIES

Asked whether, as the government looks to reduce spending in the post-COVID recovery, it will commit to keeping the sustainable, well-managed defined-benefit pensions that are part of the compensation for federal public servants, Canadian Armed Forces (CAF) and RCMP members, Khera promised it will.

She says whether by saving lives on the front lines of long-term homes, delivering vaccines, rescuing Canadians from natural disasters or playing a role in the war in Ukraine, Canadians have been reminded of the CAF’s “crucial work” and she also commends the work of public servants and members of the RCMP.

“Our government remains committed to ensuring the long-term sustainability and affordability of the public sector pension plans and does not intend to change the defined benefit structure,” she says.

On broader pension questions, Khera notes that in their first parliamentary session, the Liberals rolled back the age of eligibility for Old Age Security (OAS)

from 67 to 65. They also provided a one-time payment of \$500 in August 2021 to pensioners who would be 75 or older by June 30, 2022, and increased the Guaranteed Income Supplement (GIS) by 10 per cent, stating that all seniors would see a bump of \$500 for singles and \$750 for couples starting at age 65, which they said would lift 45,000 seniors out of poverty. But plans to boost the OAS by 10 per cent were refined in 2021 to apply only to those who were 75 and older. They also would come into force only in 2022.

To opposition charges that the Liberals are thereby creating a two-tiered system by only upping OAS for those over 75, Khera says seniors’ financial needs increase as they age.

“They’re more likely to have a disability and to outlive their savings and that is why this summer we are going to increase OAS for those 75 and older,” she says. “Ensuring financial security has been a priority from our government since Day 1 and I commit to Canada’s seniors to make sure that we do more.”

LONG-TERM CARE PLANS

The 2021 budget made commitments for one-time spending, including \$3 billion for ensuring standards for long-term care are maintained and \$90 million for an aging-at-home strategy.

Khera, who has also served as parliamentary secretary to the minister of health, says the pandemic showed the need for both. Age Well at Home provides funding for senior-serving organizations to offer practical supports such as meals, housekeeping or yard work for vulnerable seniors in their own communities, she says.

“I think this is a really neat initiative to mobilize these organizations and recognize the importance of seniors being able to age in their homes,” she says.

The pandemic showed many gaps in Canada’s system, perhaps none as important as the way in which the country treats its seniors who are in care. The nurse in her comes out as Khera talks about it.

“We’ve seen gaps exposed in infection and prevention control, staffing, infrastructure and visitation policies,” she says. “Throughout this pandemic, our government prioritized protecting the most vulnerable seniors in many ways. One way was by investing billions by procuring PPE [personal protective equipment] and continuing to work with the provinces and territories to ensure that long-term care homes had access to the protection they needed. Back in April 2020, when I was at the long-term care home, they didn’t even have the PPE for

Kamal Khera’s roles:

Feb. 4, 1989:

Born in Delhi, India, she emigrated to Canada at the age of 10.

Oct. 19, 2015:

Elected as MP for Brampton West

Dec. 2, 2015, to Jan. 27, 2017:

Parliamentary secretary to the minister of health

Jan. 30, 2017, to Aug. 31, 2018:

Parliamentary secretary to the minister of national revenue

Aug. 31, 2018, to Jan. 31, 2021:

Parliamentary secretary to the minister of international development

Oct 26, 2021:

Minister of seniors

Kamal Khera on the issues

On the National Association of Federal Retirees' role in her portfolio:

"The Association plays such a big role in advocating for seniors, and the issues they care about are fundamental to every single senior. We've had very good conversations about ensuring financial security and how [we will make] sure seniors are able to stay independently in their own communities and their own homes. The organization plays such a crucial role in advocating for those who have a voice and for the voiceless. I see the association as playing a huge role in the work that I do and will be doing."

On how she'll fight ageism:

"We are working to help communities become more age-friendly. I recently co-chaired the federal/provincial/territorial Ministers Responsible for Seniors Forum, which identified ageism as a priority. In addition, the National Seniors Council has examined issues related to the social isolation of seniors, the participation of older workers in the labour force, positive and active aging, volunteerism, low-income among seniors and elder and financial abuse."

On pharmacare, which the NDP built into its agreement to keep the Liberals in power until 2025:

"The minister of health's mandate letter explicitly calls for continuing to implement national universal pharmacare. In Budget 2022, I am excited to see dental care for Canadians, especially seniors. A third of Canadians do not have dental insurance, and in 2018, more than one in five Canadians reported avoiding dental care because of the cost. This past March, [we] announced a \$2-billion top-up to the Canada Health Transfer to work towards eliminating the backlogs in surgeries and procedures and [to provide] the health care Canadians deserve."



Kamal Khera speaks in the House of Commons, where she successfully ushered through Bill C-12 early in her tenure as seniors minister.



Prime Minister Justin Trudeau congratulates Kamal Khera at her Rideau Hall swearing in as seniors minister.



Khera, centre right, visits with residents of the Westmount Estates Retirement Community in Cornerbrook, N.L.

“We’ll continue to undertake the critical work needed to earn and restore trust from those who have been impacted, strengthen accountability mechanisms and foster a safe and inclusive workplace.”

workers to do their jobs and keep them and the residents safe.”

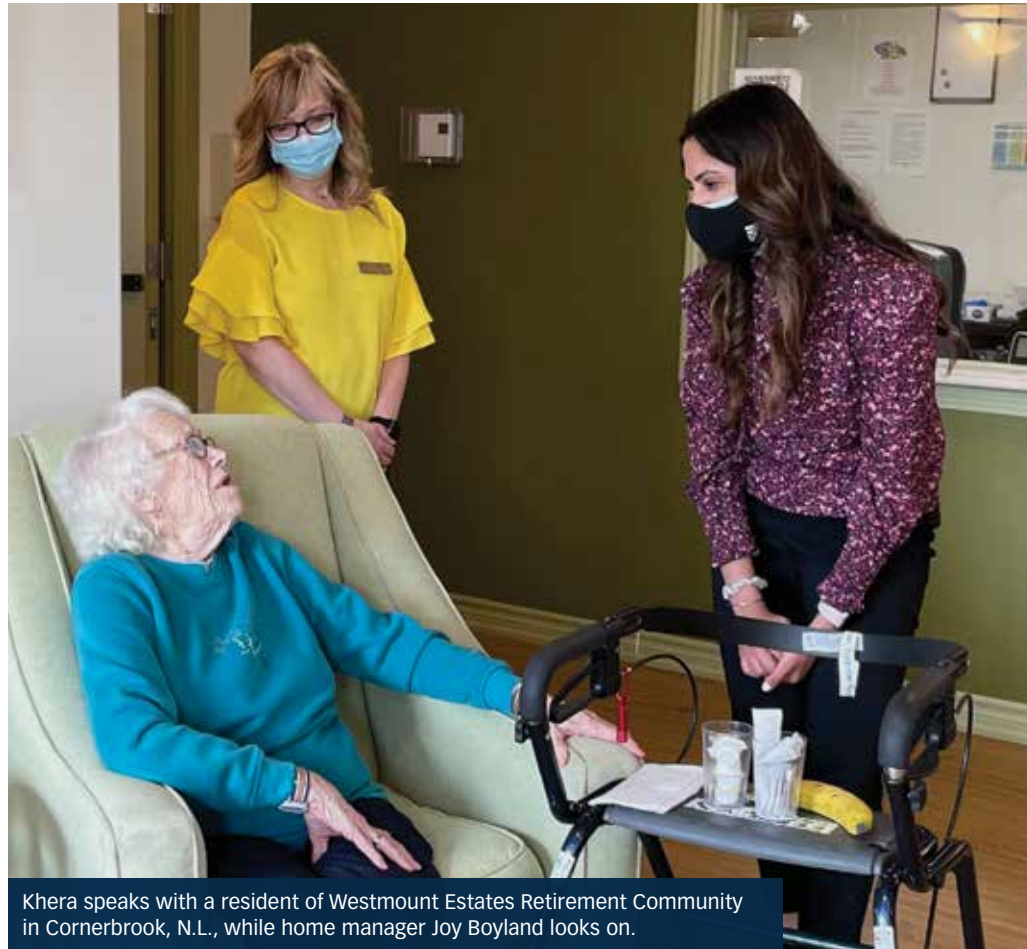
In the spring, the two groups that are working on long-term care standards — the Health Standards Organization and the Canadian Standards Association — released their draft report and are now consulting the public on the standards.

“I really hope that Canadians from coast to coast to coast participate in that consultation period, because I think we need to hear from everyone whose lives have been touched,” she says.

Khera’s mandate letter specified that she should, with the support of the health minister, establish an expert panel to provide recommendations for establishing an Aging at Home Benefit. That’s still the plan, but it hasn’t happened yet.

VETERANS ISSUES

To address the issues faced by women veterans, Khera says Veterans Affairs Canada created the Office of Women and LGBTQ2+ Veterans, which will identify and work to address challenges facing these groups, regardless of their biological sex, gender identity, sexual orientation or other identity factors.



Khera speaks with a resident of Westmount Estates Retirement Community in Cornerbrook, N.L., while home manager Joy Boyland looks on.

“There is much to be done, but we are committed to advancing services for women and LGBTQ2+ veterans based on their unique service-related needs,” says Khera, whose brother served with the Royal Canadian Air Force until recently.

In December, the Liberals issued an apology to CAF veterans and members who have suffered sexual harassment, assault or discrimination, and Khera says the Liberals are committed to “taking steps to do better.”

“We’ll continue to undertake the critical work needed to earn and restore trust from those who have been impacted, strengthen accountability mechanisms and foster a safe and inclusive workplace.”

For families affected by the Marriage Over 60 clause, which specifies that veterans who remarry over the age of

60 can’t leave half their pension to their new spouse while those who marry before 60 can, the Liberals earmarked \$150 million in 2015 to establish a Veterans’ Survivors Fund that would “work with the community” to identify impacted survivors and ensure they have the support they need. But updates have been sparse. Khera says Veterans Affairs Canada has been working with Statistics Canada to “examine the income and characteristics of these survivors and has contracted the Canadian Institute for Military and Veteran Health Research to consult with survivors to better understand the financial support they need, which will be used to inform next steps,” but she doesn’t have a timeline for this. ■

Jennifer Campbell is the editor of Sage and the daughter of retired public servants.



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PHOENIX PROBLEMS PERSIST

Retirees and employees alike continue to have to chase money they're owed with minimal communication from the government side.

MICK GZOWSKI

In engineering, redundancy means duplicating key systems in case one of them fails or is corrupted. You have a problem, you go to the backup. Unfortunately, in the case of the Phoenix pay system, to save money and time, there was no redundant system in place when it was switched on, and Canadians are still paying for that mistake six years later.

Sage magazine decided to update our readers on the Phoenix issue because Federal Retirees is still getting weekly requests to help members whose retirement packages have been hindered by the boondoggle.

Some cases are fairly mild. Take Joan Kinnie's situation. She retired in December 2010 after 37 years with the federal government — the last 20 with Health Canada. For the next three years, she accepted some casual work with the justice department, most recently in 2013. It was during this casual work period that she suspected she was affected by Phoenix pay mistakes.

In 2020, an agreement was negotiated between the Treasury Board of Canada and the Public Service Alliance of Canada to pay up to \$2,500 per person to those harmed by the Phoenix pay system between 2016 and 2020 and by the late implementation of the 2014 collective agreements.

Kinnie, who has been a member of Federal Retirees since 2011, applied for that compensation in 2020. She never received acknowledgment of her application. Later that year, \$314 mysteriously appeared in her bank account. Then, soon after, \$279 appeared. A friend had had money clawed back, so Kinnie was wary and tried to find out what was going

The current estimated price tag to finally fix Phoenix will be \$2.3 billion by next year.

on, to no avail. If you're retired, you can't access the employee system to check your own file, so the task is near impossible on your own.

"If they communicated at all," she says, "maybe this would be an easier process."

The kicker is that early this year she received two T4 slips from Justice Canada, meaning she owes some taxes and is in the dark as to why, since she can't get anyone on the phone to answer her questions.

Other cases, such as Richard Cloutier's, are more serious. He spent 30 years working for the Department of National Defence and then five more years with the Immigration and Refugee Board, retiring in 2016 near Maniwaki, Que. He was owed roughly \$52,000 in severance for his years of service and had directed those funds to be invested in his RRSP. In January 2017, approximately \$28,000 was deposited into his account, with no accompanying documents. Two months later another \$20,000 appeared in his account, again with no communication. By Cloutier's calculation, he thought he was still owed \$3,438.24 for his severance. Having heard the tales of clawbacks, and seeing the amounts he'd received were incorrect by his calculations, he sat on the funds and didn't move them into his RRSP himself, just in case the government came for the money.

He contacted the Treasury Board in 2017 and a ticket for his file was created, but not much else happened for a while. Eventually he would be told that there had been a "transition payment adjustment" on his paycheque for the first payment that accounted for his



Richard Cloutier figures he's still owed \$21,026.07 by the federal government after a series of payments that came without explanation.

missing \$3,438.24 in severance. Having never received any notice for either payment, this at least answered one question. He was informed he could apply for interest on the late severance from the date he retired to the date he received funds, as well as compensation for how it affected his 2017 taxes, since that's when he received the money.

Then the CRA informed him he owed an extra \$18,283.52 for his 2016 taxes. The CRA was counting the severance as income. He paid his tax bill.

Cloutier figures that since then he's lost another \$2,742.55 in investment returns he would have gained had the funds been correctly deposited into his RRSP, assuming the investment made a modest three per cent return for those five years.

In total, that adds up to \$21,026.07 he says he's owed. He's now on his second case ticket with nothing resolved.

"I've been waiting for six years for something to happen," Cloutier says. "How long am I supposed to wait?"

Running the finances of government is, of course, not easy. The federal government is Canada's single largest employer: There are nearly 380,000 public servants and within that, there are more than 100 organizations with payrolls.

But things were working like a Swiss watch until the Harper government's Deficit Reduction Action Plan in 2009 decided to look for \$70 million in annual savings by consolidating the 40-year-old Regional Pay System (RPS) into a single payment centre. Phoenix rose in Miramichi, N.B., from the ashes of the RPS. About 2,700 folks who worked in payroll were let go, and with them went their institutional knowledge.

As problems appeared and employees weren't getting paid, or were overpaid and then not paid because of clawbacks, some people lost their houses and went bankrupt through no fault of their own.

When the Trudeau government took over in late 2015, it was saddled with a floundering Phoenix, one with no redundancies built in. It had no choice but to try and fix this broken bicycle while riding it downhill.

According to the Public Service Pay Centre dashboard, as of Feb. 16, 2022, there were 139,000 financial transactions beyond normal workflow. On a positive note, that's down from almost 384,000 at the beginning of 2018.

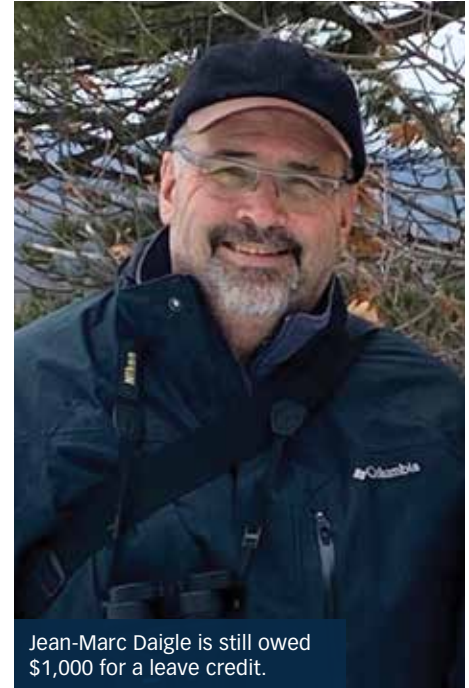
The current estimated price tag to finally fix Phoenix will be \$2.3 billion by 2023.

Donna Lackie is a special projects officer who works on Phoenix for the Public Service Alliance of Canada (PSAC). She lives and works in Ottawa and has been working this file for 12 years now. She says in terms of retirees, the one consistent complaint she hears about is the "abysmal communication."

Lackie says she's heard many stories like Cloutier's of incomplete payments and payments not put into RRSPs and then declared income. She thinks it's simple human error in the case of funds not being deposited into RRSPs. And the system has trouble fixing its own mistakes. She says the pay centre now employs many, many qualified and competent compensation advisers. But the backlog is enormous and people can only get so much done in a 7.5-hour work day.

As 2022 dawned, Canadians were told there are 21,000 federal employees who have overpayments from 2016, the year Phoenix began trying to flap its wings. And in March 2022, when IBM's original Phoenix system contract was set to expire, the government extended it for one year, to the tune of \$106 million, taking the total for the faltering system to \$650 million so far.

That's a lot of people getting letters telling them they owe a lot of money



Jean-Marc Daigle is still owed \$1,000 for a leave credit.

from six years ago. If current employees don't respond in four weeks, the government says it will garnishee wages, despite PSAC's outrage at these tactics.



Greg Luchinski is owed interest and compensation for having to wait so long for his severance after 35 years at Environment Canada.

That’s a lot of people getting letters telling them they owe a lot of money from six years ago. If current employees don't respond in four weeks, the government says it will garnishee wages, despite PSAC’s outrage at these tactics.

By law, the government only has six years to pursue overpayments, after which they must be written off as debt.

“So every month they send out another group of letters to protect the time limit,” Lackie says. She adds that there are also currently 35,000 people waiting to have their pay file termination cases resolved.

According to officials with Public Services and Procurement Canada (PSPC), as of March 2022, there are 1,187 identified severance cases still

to be processed at the pay centre. While employees say they’ve made significant progress reducing the backlog, last year brought an increase in new transactions, slowing progress in resolving outstanding cases.

Greg Luchinski has one of those outstanding cases and he’s feeling frustrated and disheartened. After 35 years with Environment Canada, he retired in 2016 in Winnipeg. It took him nearly four years and the help of his local MP to finally receive his severance


package. But he’s still owed interest and compensation for having to wait so long for that payout. Yet, after three long years of trying, he’s ready to give up on it almost.

“An apology might be better,” Luchinski says, adding that he really just wants to see the system improved.

But maybe things are improving — if only slightly and very slowly.

Federal Retirees member Jean-Marc Daigle, who lives in Chelsea, Que., with his wife, Line, retired in 2019. Early in 2022, and after much cajoling of PSPC, he happily received his severance. He’d like the \$1,000 he’s still owed for a leave credit, but he, too, doesn’t hold out much hope he’ll ever get it. ■

Writer and photographer **Mick Gzowski** was the videographer for prime minister Paul Martin and left government before being affected by any Phoenix problems.



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GRANDPARENTS HAVE RIGHTS, TOO

Grandparents are demanding rights to see their grandchildren and the relationship is starting to be recognized by the judicial system.

MARG BRUINEMAN

After a decades-long crusade to have the grandparent-grandchild relationship acknowledged in the courts, advocates have some hope they're gaining ground.



Grandparents' rights: It may sound like a made-up term, but, in fact, the grandparent-grandchild relationship is increasingly becoming recognized as an important one, partly due to a decades-long movement to have it recognized by the Canadian judicial system.



Some grandparents, excluded from seeing a grandchild often after divorce, separation or the death of one of the child's parents, have asserted their rights, spawning a national movement that Daphne Jennings has been watching or been part of for the better part of three decades.

"I hadn't even gone to Ottawa when the Canadian Grandparents Rights Association came to my office asking for my help," says Jennings, elected as the Reform Party MP for Mission–Coquitlam in 1993. "So I became known as the MP fighting for grandparents' rights before [my] first term began."

She sponsored a private member's bill for an amendment to the Divorce Act that would grant access to or custody of a child to a grandparent, but it failed after second reading. It did, however, spark a special joint committee resulting in 48 recommendations for changes to the act.

But the grandparents persevered in the provinces, focusing on family- and child-related legislation.

Jennings herself now serves as president of the association, which advocates for family ties and family stability. In her 2020 book, *The Canadian Grandparents Story — Family Matters*, she recalls a movement that sought standing for grandparents in courts across the country.

That included the creation of a Heartache and Tears Quilt in the 1990s, representing lost contacts between grandparents and their grandchildren.

The best interests of the child has become the dominating principle when it comes to resolving conflicts within a family and the involvement of grandparents is, for the most part, considered to be of benefit to a child.

Amendments to the federal Divorce Act last year acknowledge that others beyond the mother and father have an important role to play in a child's life and the act provides the opportunity for them to apply for access. Provincial legislation, too, such as the Children's Law Reform Act in Ontario, the Family Law Act in British Columbia or the Children's

Law Act in Prince Edward Island acknowledges the importance contact with others such as grandparents has in a child's life.

The child's physical, emotional and psychological safety is important for a court considering an application, as is the strength of the child's relationships with family members and others.

"They made it very clear that it's open to the grandparents to approach the courts and say 'I would like independent access to my grandchildren,'" says Stephen Morgan, a family law lawyer based in Milton, Ont. "It's all still seen through the prism of the best interest of the child."

Morgan points out that there are exceptions and possible stumbling blocks. When a person other than a parent seeks permission from the court for independent visitation, the court has to determine if there's any reason why that could be a bad idea.

The pre-existing relationship between the grandparent and the child has become a consideration in the argument for contact and could become an issue when the child is still young.

"That possibility is there that a judge could say to someone you haven't had enough time to build a relationship," says Morgan.

The parents' rights to determine the course of the child's upbringing also

factor in because the courts are reluctant to interfere with a parent's decisions. But parents can't simply cut their child off from seeing the grandparents when the child's well-being is not at issue, which provides grandparents with the opportunity to assert their right for contact or access to a grandchild. The challenge for the court is to balance the parents' decision-making authority against the grandparents' desire for contact.

The courts also watch for red flags, such as when grandparents undermine the parents or when the grandchild ends up in the middle of the conflict. Other red flags include situations in which the grandparents have a history of abuse or tend to create tension. Finally, if the parents can prove the grandparents' involvement in their life would have a negative impact on the child or endanger the child, that becomes a red flag.

"That all becomes very problematic. The bottom line for the courts is that this has to be a positive thing for the child," adds Morgan.

While the "best interests of the child" test still prevails, Calgary-based research lawyer Barb Cotton says the recent changes to the Divorce Act may not be the be-all and end-all for which grandparents had hoped. Parental rights continue to dominate, with the grandparents having the weaker rights, she says.

"There's been real advocacy for what is colloquially termed as grandparent rights," Cotton says. "Grandparents' rights meaning that there would be a presumption in the courts that the grandparents would have a right to see their grandchildren."

While changes to the Divorce Act allow people such as grandparents to apply to the courts for contact with their grandchildren, there isn't an automatic presumption that they should be allowed to be part of their lives.

By far the best approach, adds Prince Edward Island family lawyer Sophie MacDonald, is to work it out independent of the courts. If the grandparents and parents can't work out a solution, they can turn to a less adversarial alternative dispute resolution option.

"If I had to go to court to get a court order to see my grandchild, that doesn't bode well for having a great relationship going forward," MacDonald says.

But if arbitration, mediation and conciliation are not effective in the grandparents' pursuit of contact, she says, there is some solace for grandparents knowing the courts can serve as another form of recourse for them.

MacDonald cautions grandparents not to let too much time pass. If they haven't seen the child in three years, for instance, the court may be reluctant to change what has become the status quo for the child.

"In order to preserve the relationship with the grandchild, it's important to be respectful of their (the parents') views and how they're parenting," she says. "These rights that are given by the court are hard fought for, but the court is still putting primary importance on parents' views of things." ■



Stephen Morgan



Barb Cotton

Marg Bruineman is an award-winning writer who specializes in legal affairs, based in Barrie, Ont.

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SEEKING SUMMER SAFETY

Almost 600 people died in B.C. in last summer's extreme heat wave; more than two thirds of them were seniors. We share tips on staying safe.

PATRICK LANGSTON



Summertime may mean the living is easy, but, for older adults, it's also potentially risky. From heat exhaustion to backyard pool hazards, aging requires extra precautions outdoors. Here's some of what you need to know.

Heat and you

Almost 600 people died in British Columbia because of last summer's extreme temperatures, according to the B.C. Coroners Service. Of those who died, 69 per cent were 70 or older.

The numbers are a vicious reminder that heat and aging don't always mix well.

"If you cannot remove heat from your body effectively, body temperature goes up (and can reach) a certain critical level," says Ira Jacobs, a professor in the University of Toronto's Faculty of

Kinesiology. The result can be anything from cramps to possible fatal heat stroke.

Even gardening on a hot day can cause problems. Our bodies cool themselves in part through blood vessel dilation, which transfers internal heat to the skin, where it becomes sweat and disperses with evaporation. However, the body still needs heat to function, so the heart has to work harder to move more blood to the skin and the muscles, potentially edging you closer to your maximum safe heart rate while you're hoeing that vegetable plot.

"If you sense your heart rate going up (abnormally), you're better to slow down," Jacobs says. "You could be putting yourself in a risk zone for a serious injury."

Another problem: As we age, we sweat less, which means we're less able to dissipate body heat. Instead of wiping away the perspiration, let it and the heat evaporate, Jacobs suggests.

He says aging bodies are also less able to recognize how hot or dehydrated they are, one reason for the high death rate among elderly people during heat waves.

To stay safe while exercising and working outdoors in the heat, Jacobs says to stay hydrated, don't brimmed hats, wear clothing that wicks away sweat and reduce exposure to the sun — for instance, look for shade when walking.

Nasty insects

Lyme disease, transmitted by blacklegged ticks found in long grass and wooded areas, can be nasty. Severe joint pain and impaired muscle movement, the latter sometimes emerging years after infection, are among the possible effects. Climate change is helping spread tick-borne diseases, including Lyme, according to the Public Health Agency of Canada.

Retirement can mean more time gardening, hiking and other activities where ticks congregate. Covering up with clothing and applying DEET-based insect repellent will help keep the critters at bay. Check your provincial ministry of public health for more information on Lyme disease.



Ira Jacobs



Jason Rivers

While there's little evidence that Lyme disease has deleterious outcomes for seniors in particular, West Nile disease is more dangerous for those over 50 and people with weakened immune systems, according to the federal government. Transmitted by mosquitoes and varying in confirmed cases from year to year, the disease can, in rare cases, lead to severe and sometimes long-term illness, including memory loss.

Covering up your body and your head (with a wide-brim, UV-resistant hat), using insect repellent and removing mosquito breeding spots such as standing water in your backyard can decrease the risk of infection.

Sunny ways may be hazardous

Without the sun, there'd be no life as we know it. But the sun can also be the enemy of seniors, according to Jason Rivers, a medical director at Vancouver's Pacific Derm dermatology clinic and past president of the Canadian Dermatology Association.

He explains that our skin accumulates damage over the years from sun exposure. If we spend more time outdoors after retiring, the damage can accelerate.

"Our skin has the ability to repair itself, but as we get older, our repair mechanisms work less well, so that cumulative damage is adding up faster than the skin can repair it. Eventually, if you're fair-skinned and have enough sun and enough damage, it can turn into skin cancer."

Rivers says covering up, staying in the shade during the hours of peak sun intensity from 11 a.m. to about 3 p.m. and using a sunscreen that protects against both UVA and UVB rays and has an SPF rating of at least 30, are ways to reduce skin damage.

He adds that there's some evidence that taking 500 milligrams of vitamin B₃



(nicotinamide) twice daily can reduce the risk of certain skin cancers.

Safe swimming

A backyard pool doesn't just cool us off. For seniors, it can also improve arthritis symptoms, help maintain bone health in women and heighten general fitness. But, with the Royal Life Saving Society Canada reporting that people over 65 account for one quarter of all backyard pool deaths, safety is paramount.

What are safe practices? Never swim without someone close by: a sudden cramp or light-headedness could trap you in the water. Pool decks, stairs and ladders get slippery, so go slow. Be careful about swimming during cool spells because we become less resistant to cold as we age. Finally, don't overdo it: We need to exercise, but an occasional break in the shade is wise. ■

.....
Patrick Langston is an Ottawa-area writer and a senior who spends part of each steamy Ontario summer cutting trees for firewood. He plans to be more heat-conscious this year.

THE REWARDS OF WORK THROUGH VOLUNTEERING

Volunteering offers mental health benefits associated with maintaining structure and routine and it also offers opportunities to socialize.

PATRICK LANGSTON

Rebecca Drain says volunteering can offer a sense of purpose and a vital connection to the community when one's career ends.

Photo: Colin Corneau



It’s good for my soul,” Rebecca Drain says about her volunteer work at Winnipeg’s Health Sciences Centre and the Siloam Mission. “I want to be out there doing good in the world.”

For Drain, that includes guiding visitors and others around the sprawling hospital complex once a week and a monthly stint preparing and serving food for homeless and marginalized people at the mission.

Like many other retirees, Drain, who is of Métis descent and was responsible for staff training and development at Service Canada until a massive brain tumour permanently ended her work life a little more than a decade ago, knows that volunteering can offer a sense of purpose and a vital connection to the community when one’s career ends.

And, like many other volunteers, she’s joyful about returning to her passion after the pandemic restricted it.

Drain’s work at the hospital has a particularly personal meaning: It’s where she underwent treatment after her cancer diagnosis in 2011. She remembers saying to herself, “If I get better, when I feel well enough, I want to volunteer here.”

When she woke after six hours of surgery, her first thought was, “Oh my

God, I am free.’ I realized I had been trapped in my body and could not get out. I came to realize life is so very precious. Don’t waste it. Get out there and do good in this world. I can’t work, so volunteering makes me feel like I’m doing that.”

According to Statistics Canada, in 2018 (the most recently available numbers) nearly 12.7 million Canadians spent approximately 1.7 billion hours doing good things through formal volunteering.

Why volunteer?

Social cohesion and inclusion are among the community benefits of volunteerism, claims Volunteer Canada on its website, while Dalhousie University’s Karen Gallant, a professor of recreation and leisure with a special research interest in volunteering, notes the many personal benefits of giving back.

With retirement, Gallant says, “There are certainly mental health benefits associated with maintaining some structure and routine, which is some of what we get from our work.” Social opportunities, an important part of work life, but which often decline as we age and lose spouses or friends, also motivate volunteers, she says.

Gallant says volunteering can promote a sense of “mastery — being good at something.” It’s often a benefit of paid work, and after retiring, people often look to volunteering to feel they’re making a contribution and sharing their skills, especially if it’s something about which they’re passionate.

She adds that volunteers can exercise choice by deciding where to give their time, and there are significant mental health benefits to being able to make autonomous decisions.

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According to Statistics Canada, in 2018 (the most recently available numbers) nearly 12.7 million Canadians spent approximately 1.7 billion hours doing good things through formal volunteering.

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One can teach piano, assist at fundraising bingos, support new immigrants and refugees — the opportunities, usually easy to find through an online search for volunteering in your own community, are almost endless.

Noting there's a "huge" amount of research on volunteerism, Gallant says volunteers tend to be happier, often because they feel more connected to others and to the community.

At the same time, she says volunteering isn't entirely about altruism. "To be honest, if people weren't enjoying themselves or finding it fulfilling or meaningful, most wouldn't continue to volunteer."

She says volunteering can become burdensome if too much work falls on one person. With younger people under so much pressure to build their careers, seniors can wind up doing more than their share.

Providing companionship

Nancy Carruthers, a retired Health Canada compensation adviser, doesn't view her weekly visit with a palliative patient from Dundas County Hospice, south of Ottawa, as a burden.

Instead, it's an opportunity to get out of the house and bring companionship to someone who might not otherwise have much.

Photo: Dave Chen



Nancy Carruthers says her weekly visits to the Dundas County Hospice to visit with palliative patients offer a chance to get out of the house and bring companionship to someone who needs it.

"We talk about current events in the area, their family," says Carruthers, who also helps manage hospice equipment for patients. "If their family isn't in the area, it gives them someone to talk to, something to look forward to that day. If they're palliative, that's a big thing."

Inspired by her mother, who also volunteered post-retirement, Carruthers agrees she's grown through her involvement with the hospice. "I'm not usually a talker, so to go to a person's house you don't know is kind of intimidating at the beginning. But I found



Vince Prasad sees volunteering as a chance to use his valuable skills and give back.

volunteer openings may well surge as the pandemic recedes and face-to-face contact resumes.

“Find a match between your motivations for wanting to volunteer and the opportunity itself,” Gallant counsels. “If you’re a book lover, volunteer at a library. If you always found libraries annoyingly quiet, it’s probably not for you.” And look for an organization where you’ll get training and support, she adds.

A chance to use your skills

Vince Prasad has had no trouble finding appropriate volunteer opportunities after a 31-year career with the federal civil service.

Formerly with the Canada Border Services Agency where he created and implemented revenue recovery programs until retiring in 2002, Prasad has volunteered with a neighbourhood support service and now handles media relations and organizes lunch-and-learn

sessions for the Vancouver branch of the National Association of Federal Retirees.

“As a retired public servant, I know experience matters,” he says. Volunteering is “an opportunity to use valuable skills to give back to the community, to mentor others and to create and maintain a relationship.”

He believes volunteering, which affords the chance to learn about other people and cultures, plays a vital role in society by nurturing empathy, instilling values of caring and giving and building community. Such outcomes are especially important in a time of growing polarization.

“I would encourage others to [volunteer as a way] to stay active in mind and body, to make connections and to continue to learn.” ■

.....
Patrick Langston is an Ottawa-area writer and a community volunteer with no wish to retire — ever.

people like to visit and I’ve learned you don’t have to be intimidated.”

Volunteering with a hospice is just one way of giving back to our community and ourselves. One can teach piano, assist at fundraising bingos, support new immigrants and refugees — the opportunities, usually easy to find through an online search for volunteering in your own community, are almost endless. Like job vacancies,

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'OFFICER DOWN,' BUT NOT OUT

Laurie White was a junior RCMP officer when an alleged pedophile shot her lower leg off. She survived and has thrived since then.

PETER SIMPSON

Sometimes a miracle brings family home for Christmas, and sometimes a nightmare does.

When Laurie White was 28 years old, what she wanted for Christmas was to be with her family in Brockville, Ont. As a junior RCMP officer in Kitimat, B.C., she lacked seniority, so White had scheduled time off in early December to visit family, and that's what was on her mind on the morning of Nov. 27, 1998. It was a normal day, perhaps busy in that giddy, pre-vacation way, until everything went dark and a bullet changed her life.

White had joined the RCMP two years earlier. She had a degree in physical

education from Brock University and a master's from the University of Ottawa, and worked as a substitute teacher, figure-skating instructor and aerobics coach, but had trouble finding a steady, career-oriented job. A friend suggested the RCMP, and soon enough, Const. White had her first posting, in Kitimat.

"I had no idea where it was," she recalls. "I had to look it up on a map."

She'd been on the job for a little more than two years, and lately had been investigating an alleged pedophile. "I was anxious to get that done" before the "early celebration with my family" back in Brockville, she says. And so, on that day in November, with two fellow officers and an arrest warrant in hand,

she drove to a townhouse where the alleged offender lived.

Twenty-four years later, the details remain seared in her memory. It was a brisk, bright day and young children played in the townhouse green space. Cautiously, the three officers approached the unit cited on the warrant.

"I was standing to the right of the door under the car park and one of my partners was to the left of the door, and the third one was around the back. No one answered the door when we knocked — we weren't sure he was there," she says.

"Suddenly, I heard a loud pop. My ears started to ring really loudly, and I couldn't hear anything. I saw a hole in the white

door and I smelled the familiar smell of gunpowder and I could taste the residue and particles in my mouth. Then I looked down and saw smoke coming from my leg, and I realized that I'd been shot."

The pedophile had fired a blast from a sawed-off .303 rifle through the door. "That kind of bullet, once it hits something hard, like my shin bone, it kind of mushrooms, so it took most of my calf with it," she says. "It broke both of the bones in my lower leg, then it exited out the back and shredded my calf muscle and all the tissue back there."

She had no idea of the extent of the damage and initially felt no pain, as her partner "grabbed me by my collar and gun belt and dragged me around a neighbouring vehicle to get me out of the line of fire." He radioed in a "10-33," which means an officer is down.

Paramedics arrived and "raced in on foot, with no stretcher or anything like that, just to quickly remove me. One grabbed me underneath my knees and one grabbed me underneath my armpits. As they leapt this big ditch, I remember my leg dangling."

Before she finally succumbed to shock at the hospital, "I remember them cutting off my clothes, I remember them making arrangements for the Medevac, and asking for my parents' [phone numbers].

"One person said to me in the emergency room, 'Laurie, do you have any dying declarations?' I remember patting my torso and my belly area and thinking, 'Have I been shot somewhere else and I'm just not aware and I actually am dying?' I kept willing myself not to close my eyes, because I was fearful of closing my eyes and never opening them again."

She was transported to Vancouver General Hospital, where she opened her eyes after eight hours of surgery and many blood transfusions to be told her leg had been amputated below the knee.



Laurie White did a motivational speaking tour in 2011. She's shown here in a hotel room in Peterborough.

"I couldn't even comprehend what that meant," says White. "I was overwhelmed and in disbelief, so I didn't actually look at what was left of my leg for several days. I couldn't bring myself to do it... All the things I had worked for and trained for professionally — it's all gone."

There began a long series of follow-up surgeries and rehab, and a stark realization that it wasn't just a matter of fitting a prosthetic leg and learning to walk again.

"I wanted to learn how to skate again, and ride a bike and rollerblade and do all the things that I used to do previously. What I didn't realize was that I had to re-learn every little thing, everything didn't just fall back into place once I learned to walk."

Incredibly, barely a year later and after rigorous RCMP testing, she was back in Kitimat doing "exactly the same job I had been doing." She was told at the time that she was the first person with a prosthetic leg to perform unrestricted police duties for the force.

Eventually, she had to scale back her duties, but she prospered. She had two children, now teenagers, moved to Vancouver and memorably worked on security for the 2010 Paralympics.



Laurie White works to balance on her prosthetic leg with help from physiotherapist, Linda McLaren.

Throughout, she had support from Veterans Affairs Canada, including therapy, and, since her retirement in 2020, benefits for medical care related to her on-the-job injury.

"I'm very grateful to them for their support over the years because they've been very, very helpful for me," she says.

Last year, she published a book, titled *10-33: An Officer Down Steps Back Up*, about the affair. "It does still sometimes shock me," she says, "even though it's been so long."

Many lives changed that day, she says. Her assailant shot himself to death after a 10-hour standoff with police. Meanwhile, after her first few weeks in hospital, White was able to fly home to Brockville "to be with my family for a very weird Christmas.

"I did get Christmas off that year, even though I wasn't supposed to." ■

Peter Simpson is an award-winning Ottawa-based writer and editor.

'VOLUNTEERING IS SOMETHING I BELIEVE IN'



James D. Nicholson packed three careers into one. His knack for new challenges and ideas shows in his volunteering style, too.

SANDRINE RASTELLO

Keeping up with the stages of James D. Nicholson's career takes some focus. Over 42 years, he has had, as he puts it, "all sorts of experiences" — the kinds that have led him to a military base in Cold War-era Germany, shipyards and museum vaults.

It's no surprise, then, that Nicholson joined the board of directors at the National Association of Federal Retirees in 2016, taking on yet another challenge,

after completing a mandate as president of the Quebec branch. Neither is it surprising that he enthusiastically spreads the word about good ideas he thinks should be copied by other branches.

"He's a facilitator," says René Grenier, the current president of the Quebec branch, one of six in the province. "When you listen to him, it's always interesting."

Nicholson started volunteering with Federal Retirees in 2006, learning about the association's role in obtaining better health care and pension conditions, and growing increasingly aware of the need to preserve those gains. Fifteen years later, he's made that mission his own, as concerns rise that pension increases

will not keep pace with inflation, which is now the highest it's been in decades.

"Not everyone has a big pension, a lot of people are survivors who receive half of their partner's pension," Nicholson said. "Without indexation, it would be very difficult."

Nicholson liked hearing first-hand about members' preoccupations during his five years leading the Quebec branch. When he moved on to a national role, his successors continued to invite him to local board meetings, giving him a chance to keep an ear to the ground. Having a strong team ready to succeed him and help the branch thrive was particularly comforting, he said.

As a president, recruiting and retaining new members is a priority, and Nicholson regularly addressed soon-to- retire public servants. One of the places he would speak, and knows well, is Valcartier, a Canadian Armed Forces base north of Quebec City, where he served in the 1970s.

Nicholson started out in the military police and rose within the security branch of the armed forces, working in Quebec and Ontario. One of his postings was with the special investigation unit, which specialized in counterintelligence and criminal investigations and was later disbanded.

The experience he most enjoyed, though, happened overseas. In the 1980s, he became head of security at Baden-Soellingen, a Canadian Forces Base in what was then West Germany, created



Photo: Cassandra Kenwin

James D. Nicholson joined Federal Retirees' board of directors in 2016 after completing a mandate as president of his Quebec City branch.

to meet Cold War NATO commitments. The job was demanding, but also gave his family — his wife, who is a teacher, and their two children — valued exposure to another country and culture.

“A career in the military, or even as a volunteer, is in very large part made

possible by a partner,” he said. “My spouse, Denise, was present all along.”

Not long after, he left the forces to work for Chantier Davie Canada, helping handle military contracts at the country’s largest shipbuilder. Twelve years later, his return to public service took place in a

completely different setting: the National Gallery of Canada.

There, as chief of security services, he oversaw the protection of the art collections, including pieces on loan to other institutions, and even got to experience a strike, a “rewarding, but difficult” experience, he recalled. He retired in 2005.

Even though his second mandate with the Federal Retirees board concludes in June, that won’t be the end of his volunteering. He has already offered Grenier a helping hand for future needs, and remains a member of Knights of Columbus, a Catholic fraternal organization.

“Volunteering is something I believe in,” he said. ■



Photo: Cassandra Kerwin

James D. Nicholson says he’ll continue to volunteer for Federal Retirees after his board term ends this month.

Sandrine Rastello is a freelance writer based in Montreal. She reported for Bloomberg LP from 2001 to 2022, working in Paris, Washington, Mumbai and Montreal.



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TRAVEL IS BACK

After a year of limited travel opportunities, Canadians are getting ready to explore the world. Check out some trends in travel for 2022.

After two years of staycations and time to think about where to go next, 2022 is proving to be a huge rebound year for travel.

Travel professionals are seeing a lot of bookings as travellers are itching to get back on the road. With restrictions loosening worldwide and an end to pre-admission COVID testing for fully vaccinated Canadians, it's time to get back out there.

In the face of unprecedented travel restrictions, Canadian travellers took advantage of the opportunity to see what they could discover within North America, and that trend is continuing. A new report from lifestyle and news publication *Vancouver is Awesome* stated that the No. 1 travel destination for Canadians in 2022 is the United States, with Italy coming in second.

Expedia's 2022 Travel Trends report projected that regardless of where Canadians decide to travel, they are searching for an enriching experience

on the road. Expedia referred to this in its report as the "GOAT mindset" — or greatest of all trips mindset — and 61 per cent of Canadians were looking to take that great trip in 2022. American Express Travel polled travellers in Canada and around the world and found the following:

- 62 per cent of polled travellers plan to take two to four trips in 2022;
- 64 per cent plan to spend more money on domestic travel in 2022;
- 72 per cent plan to spend more money on international travel than they did last year.

In the last year, trips that connected travellers with the great outdoors were some of the most popular. According to a report from the World Travel & Tourism Council (WTTC), that will continue.

Both the WTTC report and the Expedia report said they expect travellers will continue gravitating to some beachy locales. In terms of domestic outdoor spots, Expedia reports that places such as Maui, Hawaii and even Gatlinburg, Tenn., are top-searched destinations in the U.S. While outdoor trips in the U.S. America are hot, there are also plenty of international destinations that celebrate nature and continue to be top performers. Costa Rica remains a big seller across the industry for 2022, as does Iceland, a destination with a different kind of beach — one made of volcanic sand.

The WTTC Trending in Travel report has some interesting findings about outdoor travel in 2022:

- 52 per cent of travellers say they are more likely to take an outdoor trip now than they were prior to the pandemic;
- 47 per cent of polled travellers want to experience nature on their next trip.

As the longest-running tour operator in North America, travellers can trust Collette to show them the world, including tours that showcase the best of the outdoors and nature. Here are some things to check out for a breath of fresh air this year:

- Feel the sand between your toes on the beach on our Hawaiian adventure tour;



Photo: Ben Anelli

Sicily's national volcano park at Mount Etna is a popular tourism destination.



Photo: Catalia de Palfruggell

Costa Brava is Spain's sparkling coast.

Photo: Wajahnart



- Look out over the mountains of Tennessee and North Carolina on our bluegrass country and the smoky mountains tour;
- Enjoy game drives searching for wildlife across the grasslands on our Kenya-Tanzania African safari tour;
- Extend your Spain's classics tour and check out the sparkling coast of Costa Brava;
- Read a book under rustling palms on a private beach on our essence of Thailand tour; or
- Experience Sicily's national volcano park at Mount Etna with a local expert.

Federal Retirees members save an additional \$50 to \$100 per person off any tour — combinable with all other retail offers. See gocollette.com/nafr to save. ■

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

Travel is always an eye-opening learning experience. You can meet new people, see different cultures, and, of course, try new and delicious food. Where will your next learning experience take you? **Collette has more than 160 tours across all seven continents**, offering comprehensive land tours, river cruises, rail journeys, small group experiences, and more.

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Plus, use offer code **NAFRSAVE** to save up to \$500pp on seasonal offers.

*Use offer code NAFRSAVE for savings. Savings are comprised of retail offer together with member benefit. Offer valid on new bookings only and can expire earlier due to space or inventory availability. Retail offer savings amount will vary by tour and departure date, and is only available on select departures. Call or visit www.collette.com/nafr for details. Space is on a first come, first served basis. Offers are not valid on group, existing bookings or combinable with any other offer. Other restrictions may apply. Promotional pricing may remain in effect after the expiration. Travel Industry Council of Ontario Reg. # 3206405, B.C. Reg. # 23337

Visit collette.com/nafr for more details

KEEPING WATER DAMAGE AT BAY

Water damage has become the top cause of home insurance claims. We have some tips to avoid it in the first place.

A study by the Canadian Institute of Actuaries found that water was the cause of 48 per cent of all 2011 home insurance claims examined. Fire, by comparison, was the cause of four per cent of damage.

Flooding and sewer or septic system backup damage probably isn't something you want to think about happening. But the truth is, thinking about it now means you could stop an issue from arising when the rain starts to fall or the snow starts to melt.

Here are five common types of water damage, along with tips on how to prevent each:

1. Sewer backup: When a sewer line backs up and flows into your home, it causes property damage and health hazards.

Prevention: Installing a backwater valve on the sewer line can help prevent loss or damage. It's also important to clean your prevention valves annually to reduce this risk.

2. Sump pump failure: When your sump basin overflows or discharges, it can cause damage to your basement.

Prevention: Install a backup power supply (a secondary battery or generator) in the event of a power failure to ensure water continues evacuating from the area around your basement.

3. Septic system backup: When your septic system overflows onto your property or into your home, it can cause damage.

Prevention: Don't pour oils or grease down your drains or flush insoluble items down the toilet. To help maintain your septic tank, have a professional check for leaks regularly.

4. Overflowing eavestroughs, downspouts or drains: Heavy rainfall can stress your eavestrough, downspouts or drains can't keep up and the excess water leaks into your home.

Prevention: Clean out eavestroughs at least once a season to prevent overflow during heavy rainfalls and extend downspouts about six to eight feet, leading away from the foundation of your home.

5. Fresh-water flooding: This happens when water enters your home due to heavy rainfall.

Prevention: While flooding is more difficult to prevent, you can minimize potential damage by keeping basement drains clear, checking and repairing any potential water entry points and installing a sump pump.

In addition to these preventative steps, it's a good idea to check with your insurance provider to see what your current policy covers and whether you need to add water coverage to your home insurance policy.

At Johnson Insurance, there are two types of water coverage depending on where you live and your specific needs. **Limited Sewer Backup Endorsement** protects your property from direct physical loss or damage caused by backing-up or escape of water from a sewer, sump pump or septic system. **Enhanced Water Coverage* Endorsement** provides all the coverage of the Limited Sewer Backup Endorsement, plus enhanced protection against damage caused by fresh-water flooding and damage caused by the escape of water from an eavestrough, downspout or drain. Find out more about Enhanced Water Coverage Endorsement here: johnson.ca/home-insurance/home.

By taking these simple preventative measures and adding on water coverage, you can rest easy knowing you and your home are protected. Want to know more about adding or updating your home policy with water coverage? Connect with one of our friendly Johnson Insurance representatives today (johnson.ca/contact-us). ■

This article is provided for your general information only. Nothing on Johnson's website alters the terms or conditions of any insurance policy. Read your policy for a complete description of coverage and contact your insurance provider for coverage and policy details.

Home policies underwritten and claims handled, by Royal & Sun Alliance Insurance Company of Canada ("RSA") in Quebec and underwritten exclusively, and claims handled, by Unifund Assurance Company ("UAC") in the rest of Canada. Described coverage and benefits applicable only to policies underwritten by UAC or RSA. Home insurance not available in NU. Johnson, RSA and UAC share common ownership. Eligibility requirements, limitations, exclusions or additional costs may apply and/or may vary by province or territory.

**Enhanced water coverage not available in Saskatchewan, Yukon or Northwest Territories and only available on certain home insurance products. Eligibility requirements, limitations, exclusions or additional costs may apply. Policy wording prevails.*

PHARMACARE CLOSER

The NDP has revived it as a priority, but only cautious optimism is warranted.

JESSICA SEARSON

Decades of reports have demonstrated the benefits of national pharmacare — billions in savings, better access to medication, fewer hospitalizations and better health outcomes.

The 2019 final report from the Advisory Council on the Implementation of National Pharmacare highlighted Canada's fragmented, expensive, inconsistent and unsustainable drug coverage, and recommended getting closer to universal pharmacare.

In 2019, the government committed to three key actions on the file: creating a Canadian Drug Agency, a national formulary and a national strategy on drugs for rare diseases. But progress faltered due to the pandemic. Now, with the recent agreement between the NDP and the Liberals, are we any closer to a national program?

Canadian Drug Agency and national formulary

In 2019, the federal government committed to working with stakeholders to create the Canadian Drug Agency. This agency, a single co-ordinated body responsible for assessing new drugs' effectiveness would negotiate better drug prices and get the best value for Canadians.

With the provinces and territories, the agency was to create an evidence-based national formulary that would list the drugs to be covered.

The 2019 budget allocated \$35 million, over four years, to create the Canadian Drug Agency Transition Office, however no timelines were set.

A national strategy for drugs for rare diseases

There are more than 7,000 known rare diseases. One in 12 Canadians will be affected, two-thirds of them children. A rare disease affects one in 2,000 in their lifetime. There are few or no treatments for rare diseases, and when available, medication is often extremely expensive, from \$100,000 to more than \$2 million per patient, per year, according to Health Canada.

Rare disease drugs are the fastest-growing segment of the pharmaceutical market in Canada, and make up nearly a 10th of Canadian pharmaceutical sales.

Currently, drug plans dictate what medications they'll cover and under what criteria. That makes drug access fragmented and limited. While some treatments are available, costs are prohibitive, and, as the advisory council heard in its 2018 consultations, these drugs challenge drug plan sustainability.

In 2019, the government allocated \$1 billion over two years, starting in 2022-23, with up to \$500 million per year ongoing, to develop a national rare disease drug strategy.

Last year, Health Canada consulted stakeholders for input on improving access to high-cost drugs for rare diseases nationally; ensuring funding decisions are informed by best evidence; and spending on these drugs does not threaten the health-care system's sustainability.

A 2021 Health Canada report on feedback noted considerations from participants, including accounting for the unique needs of those with rare diseases. For example, drug effectiveness should be evaluated differently and involve patients and clinicians in defining outcome assessments. Drug-pricing transparency, alignment of decisions by regulatory and assessment bodies, existing program virtues and patient and clinician involvement are among other key concerns. The strategy should launch this year.

A game changer

Despite commitments, national pharmacare fell off the agenda in recent years, but was revived through the NDP-agreement to keep the Liberal government in power until 2025 in exchange for dental care, which was in Budget 2022, and pharmacare, among others.

In its latest budget the government further promised to pass a Canada Pharmacare Act in 2023 and task the Canadian Drug Agency to develop the national formulary and bulk purchasing plan by 2025.

Cautious optimism is warranted, but Budget 2022 had no new funding for these commitments. Federal Retirees will hold the government accountable for its promises and act in the interest of members and Canadians. Visit federalretirees.ca for more on why we need to be included in these discussions. ■

Jessica Searson is a health-care policy officer at Federal Retirees.

A DAY IN THE LIFE

WITH REACH 338

Are you passionate about improving retirement for Federal Retirees members and all Canadians? Join Reach 338 and be part of a nationwide network of advocates working to ensure secure, healthy retirement is a priority across all 338 federal ridings. Being part of Reach 338 is easy and, best of all, it's flexible — you choose how and when to get involved!

Every member of the network approaches advocacy in his or her own way, but your day* could look a little something like this...



8:30 A.M. CONNECT WITH YOUR LOCAL MP

A personal letter to your MP can be an effective tool for change. We'll have plenty of sample letters or put the message in your own words.



10:00 A.M. GET SOCIAL

Join the Reach 338 Facebook group to swap ideas and best practices and to be the first to hear about new campaigns and training opportunities.



11:30 A.M. GO FOR A STROLL

Participating in Reach 338 doesn't have to get in the way of your hobbies. Plus, advocacy inspiration could strike at any time — even while on a walk in the park.



1:30 P.M. SPREAD THE NEWS

Do you know folks who are passionate about retirement security and older adult care? Be sure to let them know about Reach 338 and how they can get involved too.





Good morning, MP Fluffy! I would like to talk about...

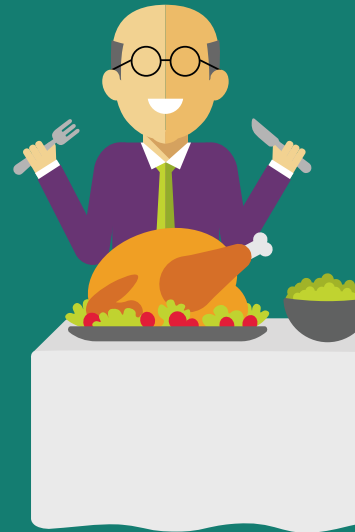
2:00 P.M.
HONE YOUR SKILLS

Not sure how to talk to an MP? Federal Retirees will be there every step of the way with helpful guidance and tutorials. Plus, Fluffy makes an excellent stand-in if you want to practise!



5:30 P.M.
ENJOY A HEARTY DINNER

We know you'll be eager to work on Reach 338 campaigns but it's important to sit down to a good meal. Of course, retirement security has been known to come up as a topic of mealtime discussion.



3:00 P.M.
HOST A VIRTUAL MEETING

Ensure your local MP prioritizes retirement and older adult care by organizing a face-to-face meeting — virtually, of course! You can even invite other Reach 338 advocates in your area to join in.



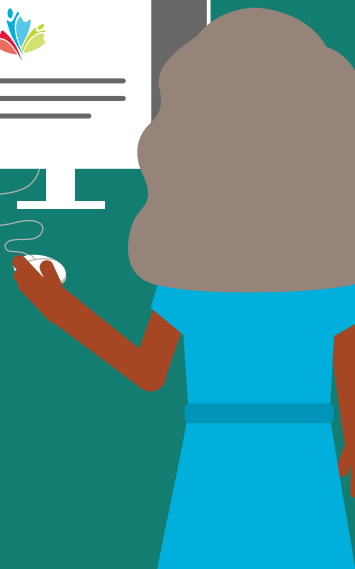
7:00 P.M.
DELIVER RESULTS

With a nationwide network of advocates, representatives, and candidates, governments across the country won't be able to ignore our mission. You'll see policy take shape based on your efforts!



4:30 P.M.
ADD YOUR VOICE

You can make a difference by following along with our digital campaigns and using our online tools to send a message to your local representatives — often in just a click or two!



*The great thing about Reach 338 is its flexibility. You can dedicate a day to Reach 338 activities, or you can do one activity a week or a month — it's completely up to you. Every activity has an impact!



National Association of Federal Retirees
Association nationale des retraités fédéraux

As part of the Reach 338 network, your voice will ensure that all Canadians are represented and that governments across the country know to prioritize older adult issues and a secure retirement.

Find out how you can make a difference for retirees and future retirees at federalretirees.ca/joinreach338

ETHICAL INVESTING

What is ESG and what does it mean for pension plans?

PATRICK IMBEAU

The pension and investment world has been abuzz with discussions about ESG.

Headlines about a multi-trillion U.S.-dollar global market have left many to wonder: “What is ESG investing?”

ESG is a set of standards that outline how socially conscious investors can screen investments. But there are often arguments and concerns over what these standards are, how they are applied, how they are reported on and for what purpose.

The practice of ethical investing first surfaced in the early 1900s, but the current trend focuses on three main components — **environmental, social and governance** principles. Modern pension plans (and other institutional investors) use these factors in the investments they make.

Environmental criteria consist of standards to ensure the investments of institutional investors perform as stewards of nature. This includes, but is not limited to, an investment’s climate-change impacts, ecological footprint and use of resources. Investors will assess environmental risks, from disposal of hazardous waste to water usage, toxic emissions, nature conservation and treatment of animals.

The **social** side of the acronym covers the relationships the investment has with labour and human rights. This includes, but is not limited to, conditions of employment (health and safety), diversity and equity, community relations

and charitable contributions. This can be expanded to include the suppliers with which the company works; for example, whether it works with a supplier that uses sweatshop labour.

Governance criteria focus on the transparency and processes of the potential investment company. Factors include conflicts of interest, illegal practices, transparent financial information, executive pay, anti-corruption measures and other forms of internal controls.

Some proponents of ESG-oriented investment strategies aim to encourage good corporate citizenship and support activist-oriented goals. For others, ESG investment is pragmatic because checking those boxes is also favourable for a company’s market performance and bottom line. Legally, the latter is a priority for pension plan trustees who have a fiduciary duty to plan members.

Considering future trends is important. In the context of climate change, disruptive innovations can have a significant effect on future profitability or the continued existence of the investment, as well as the investor and any beneficiaries who depend upon the returns. Fossil fuel investments may have a short-term return, but their environmental impact over the long-term could lead to catastrophic consequences.

This has led many businesses to rush to paint a flattering picture of themselves and their environmental and human rights records, leading to accusations of “greenwashing,” which means branding something as eco-friendly or “green” when that’s not the case.

This highlights the biggest challenge facing ESG: a standardized reporting

ESG is a set of standards that outline how socially conscious investors can screen investments.

system and standardized measurables. Governments and financial institutions have created a variety of ESG frameworks. These include the Global Reporting Initiative (GRI), the Sustainable Accounting Standards Board (SASB), the United Nations’ Sustainable Development Goals (SDG), the Task Force for Climate-Related Financial Disclosures (TCFD) or some combination of these.

TCFD is spearheaded by Bloomberg LP CEO Michael Bloomberg and former Bank of Canada governor Mark Carney, and was published by the Financial Stability Board, an international body that monitors and makes recommendations about the global financial system. In June 2021, the G7 endorsed TCFD’s framework, with the goal of setting mandatory disclosures.

It remains to be seen if this framework will be more widely adopted. ESG gets media attention, but its principles are not mandated by legislation in most countries and, as a practice, it continues to be unregulated. However, for those who value the sustainability of pension plans — and the wellbeing of this planet and those on it — ESG is a step in the right direction. ■

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

VETERANS' CORNER

Veterans are not feeling much progress on military culture change after the apology for military sexual misconduct.

MICK GZOWSKI

On Dec. 13, 2021, Defence Minister Anita Anand publicly apologized on behalf of the federal government to current and past victims of military sexual assault, sexual harassment and discrimination based on sex, gender, gender identity or sexual orientation.

Anand admitted, "the very institution charged with protecting and defending our country has not always protected and defended its own members."

The apology was part of the 2019 settlement of the \$900-million class-action suit against the federal government on behalf of victims. It also included the acceptance of recommendations in reports by two Supreme Court justices on the issue, work on Bill C-77, a declaration of victims' rights in the military, and the acceptance of the Justice Louise Arbour report, which was to be released May 20.

Also apologizing were Chief of Defence Staff (CDS) Wayne Eyre and then-deputy defence minister Jody Thomas.

It was an act of contrition, but affected veterans Sage spoke with don't think much has changed, though they like Anand.

Annalise Schamunh was among the survivors Anand's office reached out to before the apology, and she organized a meeting with the minister days later.

"I really get the sense that she 'gets it'," Schamunh says. "She was just so careful not to centre herself in my experience."

Maya Eichler, who teaches political and women's studies at Halifax's Mount Saint Vincent University, thinks progress is being made, but not quickly enough.

"The key task following the Arbour report will be to build effective external oversight to monitor the military's progress on implementing these recommendations," Eichler says.

Harassment victim Carolyn Hughes says "action speaks louder than words." She's disappointed that there have been several transgressions since the apology. Among them are privacy breaches of personal information on class-action claimants; the fact that former CDS Gen. Jonathan Vance's sentence for obstruction of justice was only 80 hours of community service; and the fact that two senior female officers at CFB Halifax are now quitting the military because leadership refused to hold three subordinates to account for mismanaging and attempting to cover up a sexual misconduct case.

Ottawa survivor Louise Siew retired in 2010 as a naval captain, and says the cover-up in the Halifax case shows nothing has changed. She blames the military colleges for creating a culture in which members are taught to have each other's back at the expense of all else.

Diane Dewar, of Victoria, joined the navy young. She became a reservist at 18, left six years later to raise her family, then returned 11 years later as a reservist, including a seven-year stint at headquarters. She submitted



Defence Minister Anita Anand

a successful claim in the class-action lawsuit. Dewar is disappointed the prime minister didn't apologize to survivors.

"[He's] apologized to every group that presented themselves since 2015," Dewar says. "The minister hasn't been in the department long. She's a very clever woman and very accomplished, but it didn't sit well with me."

Karen Breeck, who was a Canadian Space Agency and CAF flight surgeon, says the military she loves won't change until change starts at the top.

Breeck says Canadians need to debate what they want the military to be. Do they want a military mainly for disaster response? Or a 21st-century fighting force in which IT skills and cyber warfare may be needed for winning hearts and minds and killing foes? With those answers, Canada could recruit for a modern military, one that may not look like a CAF composed of 70 per cent white men, as it currently does. ■

Mick Gzowski is a writer and videographer based in Aylmer, Que.

THE LATEST NEWS

RCMP veterans' historical wall

The RCMP celebrates its 150th anniversary in 2023. To recognize the dedication of those who have served and continue to serve, the Ottawa division of the RCMP Veterans' Association will build a wall at the RCMP National Memorial Cemetery at Beechwood in Ottawa.

The wall, which will capture the highlights of the history of the RCMP on five interpretive panels, will complement other commemorative features and monuments that can be found at the National Cemetery of Canada. The fundraising campaign is under way; the project will be completed once all funds have been raised.

The Ottawa division of the RCMP Veterans' Association is accepting

donations to cover the cost of the construction of this feature. To learn more about the project and to donate or make a purchase, please visit <https://ottawadivisionvaweb.site/rcmp-veterans-historical-wall-2/>

Attention CBSA retirees

The Canadian Border Services Agency (CBSA) Retirees' Association is a national not-for-profit that serves as a valuable resource for its members. Launched in 2018, the volunteer-run association is proud of its CBSA legacy of service to Canada and seeks members to inform and support each other during retirement. It provides its members access to valuable resources via its website, as well as links to CBSA national and regional social media sites.

Membership in the CBSA Retirees Association is open to those who retired from the CBSA or its legacy organizations, spent part of their career with the CBSA, but retired from another agency and current CBSA employees in their final year of employment.

For more information, visit www.cbsaretirees.ca

Johnson scholarships

Association partner Johnson Insurance is now accepting applications for its 2022 scholarship program. Children and grandchildren of Federal Retirees members may be eligible to apply for one of 50 scholarships worth \$1,000 each. Visit Johnson.ca/scholarship or call toll-free at 1-844-567-1237 for information. Applications are due July 28, 2022.

A message on MEDOC travel insurance from your CEO



It's time to dust off your passports. Now you can go ahead and plan those long-anticipated adventures thanks to Federal Retirees' work

with MEDOC to introduce COVID-19-related coverage for trip cancellation, interruption and delays.

We know travel benefits are important to you so we have negotiated additional COVID-related coverage, which is exclusive to Federal Retirees members, and will be included in the 2022/2023 MEDOC travel insurance policies, beginning Sept. 1, 2022.

Trip cancellation, interruption and delay benefits of up to \$15,000 per insured traveller will now include new

COVID-19-related events. Should you choose to take that long-awaited trip, this benefit will provide coverage if you or your companion's positive COVID-19 test prevents you from travelling on your departure or return date or interrupts your trip. This includes trip-delay benefits should the COVID-19 illness or positive test result require you to quarantine and incur additional meal and accommodation expenses. The coverage also applies to illness or death as a result of COVID-19.

Along with this new coverage, you'll also get the select benefits that Federal Retirees members have come to expect with their MEDOC policies, including \$10 million in emergency medical coverage and free access to Perkopolis, the online platform that offers more than 5,000 exclusive perks, savings and discounts.

As is the case with everything in today's pandemic-impacted economy, rates have increased, but we continue to leverage our partnership with MEDOC to ensure you get the best value for your travel insurance dollar.

We know MEDOC travel insurance is frequently less than half the cost and as much as 75 per cent cheaper than competing products available through other associations. And those competing products may not provide trip cancellation, interruption or delay benefits, either.

For more information, visit federalretirees.johnson.ca or call toll-free at 1-866-606-3362.

Safe travels!

Anthony Pizzino, CEO,
National Association of Federal Retirees



Pay increase for public service executives

In April, APEX announced that pay increases for federal public service executives have been approved by the government of Canada. Increases are retroactive to April 1, 2018. For more information, visit apex.gc.ca/news or <https://bit.ly/3LTQAl0>

Roger Girouard captures Association APEX award



Congratulations to Roger Girouard, winner of the 2022 APEX Career Contribution award sponsored by Federal Retirees.

Girouard served for more than 40 years in the Royal Canadian Navy and the Coast Guard of Canada. His impressive career of increasingly responsible positions and commands both at sea and ashore exemplifies leadership excellence, a strong commitment to team-building and is a testament to personal sacrifice by placing service before self.

A Montreal native, Girouard joined the Royal Canadian Navy in 1973. More than 34 years later, he retired as Commander of Maritime Forces Pacific. He then taught at Victoria's Royal Road University from 2007 to 2013 before joining the Canadian Coast Guard in May of 2013. In 2021, he retired from the coast guard as assistant commissioner of the western regional team.

Previous National Association of Federal Retirees APEX award winners:

- 2021 – Abby Hoffman, assistant deputy minister, Health Canada
- 2020 – Caroll Sukich, director, Winnipeg Tax Centre, Canada Revenue Agency



Here's a sneak peak at the title we've chosen for Sage's design refresh.

- 2019 – Bruce Hirst, assistant deputy minister, corporate services/chief financial officer, Communications Security Establishment Canada
- 2018 – Steve Verheul, assistant deputy minister, trade agreements and negotiations, Global Affairs Canada

Federal Retirees win with MEDOC

Five members of Federal Retirees are gearing up for adventure after winning a \$5,000 travel voucher in Johnson Insurance's MEDOC travel insurance contest. The contest, which ended Dec. 31, 2021, invited entries from those who were MEDOC travel insurance policy-holders or requested quotes for a MEDOC travel insurance policy.

Contest winners

- Isabelle Mayer of Gatineau, Que.
- Claudette Theriault of Wellington, P.E.I.
- William Worthy of Kingston, Ont.
- Richard Smit of Beachburg, Ont.
- Cynthia Genest of Belleville, Ont.

Visit Johnson.ca for information on the industry-leading insurance products that Johnson offers to Association members.

Update: Sage and the global paper shortage

The global paper shortage continues to impact the production schedule and

delivery of Sage magazine. While we hoped for improvement as the year progressed, it looks as though the challenges will persist into 2023. 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, but delivery of your print edition may continue to be later than usual. We thank you for your patience.

Sage: now for some good news

The long-awaited design refresh of Sage magazine is set to launch with our fall edition. The new look enhances everything you like about Sage and introduces new elements, which should improve the reader experience.

In 2021, we surveyed a member cohort that previously had expressed interest in participating in this type of initiative and got terrific feedback on what readers liked and didn't like about Sage. We reviewed the responses and used them to formulate the new design. We look forward to introducing it to you in the fall, but in the meantime, here's a sneak preview of our new cover design. ■

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


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
nafbc04@gmail.com

General meeting and barbecue:

July 20, Williams Park, 6595 238 St.,
Langley, guests welcome —  **RSVP**

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

Travel tips: June 4, 1 p.m., Ramada Inn,
2170 Harvey Ave., Kelowna, details TBD by
email — **\$8** 

Summer picnic: July 17, 11 a.m., Mission
Creek Regional Park, 2363 Springfield Rd.,
Kelowna, details TBD by email — 

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

BC11 OKANAGAN NORTH

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


General meeting: Sept. 11, details TBD


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

General meeting: Sept. 21, noon,
Hume Hotel, 422 Vernon St., Nelson
— **\$15**  **RSVP**

General meeting: Nov. 16, noon,
Creston Hotel, 1418 Canyon St., Creston
— **\$15**  **RSVP**

Volunteers wanted: Zoom
presentation host

BC14 SIDNEY AND DISTRICT

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

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

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



BC15 PRINCE GEORGE

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

General meetings: June 13, Sept. 19,
12:30 p.m., Elder Citizen's Recreation
Association, 1692 10 Ave., Prince George

ALBERTA

AB16 CALGARY AND DISTRICT

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

AB17 EDMONTON

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

AB19 RED DEER

c/o D. Neis
5436 47 Ave.
Sylvan Lake, Alta. T4S 1H1
(403) 556-3581
federalretirees.ca/reddeer
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

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 (RSVP)
(306) 373-5812 (RSVP)
saskatoon@federalretirees.ca

Barbecue: June 15, noon, Floral
Community Centre — \$7 🍴 RSVP

Corn boil: Sept. 14, noon, Floral
Community Centre — 🍴 RSVP

Volunteers wanted: webmaster,
phone committee, social committee

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
westernmanitoba@federalretirees.ca

Volunteers wanted: contact branch
for more info

MB31 WINNIPEG AND DISTRICT

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

MB32 CENTRAL MANITOBA

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

MB91 EASTERN MANITOBA

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

ONTARIO

ON33 ALGONQUIN VALLEY

P.O. Box 1930
Deep River, Ont. K0J 1P0
(613) 735-4939 (president)
(613) 584-3943
fsnaalgonquinvalley.com
vhulley@nrtco.net
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

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

ON36 BLUEWATER

P.O. Box 263 STN Main
Sarnia, Ont. N7T 7H9
1-855-304-4700
federalretirees.ca/bluewater
bluewaterbranch@federalretirees.ca
Volunteers wanted: contact branch
for more info

ON37 HAMILTON AND AREA

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

ON38 KINGSTON AND DISTRICT

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

ON39 KITCHENER-WATERLOO AND DISTRICT

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

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
1-855-304-4700
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

ON44 PETERBOROUGH AND AREA

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

ON45 QUINTE

132 Pinnacle St. (Legion)
P.O. Box 20074
Belleville, Ont. K8N 3A4
(613) 968-7212
quintebranch@federalretirees.ca

ON46 QUINTRENT

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

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

ON47 TORONTO AND AREA

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

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

ON55 YORK

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

FMM: Oct 18, 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

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
gboivin@videotron.ca (RSVP)

Evening theatre: July 1, 8 p.m., Théâtre
Beaumont-Saint-Michel — **RSVP**

Golf: Tuesdays, May to September,
9:30 a.m., Royal Charbourg Club, 17280 de
la Grande Ligne, Quebec — **RSVP**

Breakfasts: June 29, July 27, Aug. 31,
8:30 a.m., Normandin Restaurant,
986 Bouvier St., Quebec

Saguenay-Lac-Saint-Jean

La Baie breakfasts: June 7, 9 a.m.,
Restaurant Lucerne, 1302 rue Bagot,
La Baie, resuming in September
Alma breakfasts: June 29, 9 a.m.,
Restaurant Pacini, 1000 Boul. des Cascades,
Alma, resuming in September

Bas-St-Laurent-Gaspésie

Breakfasts: Rivière-du-Loup, dates TBD

QC58 MONTREAL

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

**Illegal commercial practices (virtual
conference):** June 8, 1:30 p.m., details
TBD by email



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
federalretirees.ca/mauricie
anrf.mauricie@gmail.com
anrf-mauricie.adhesion@outlook.fr
activites.anrf.mauricie@gmail.com

Mechoui: June 8, details TBD

Breakfast: Aug. 10, 9 a.m., Stratos
Restaurant, 1130 Thibeau Blvd.,
Trois-Rivières

Trip: Quebec City's mosaics, details TBD

QC93 HAUTE-YAMASKA

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

NEW BRUNSWICK

NB62 FREDERICTON AND DISTRICT

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

NB63 MIRAMICHI

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

NB64 SOUTH-EAST NB

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

NB65 FUNDY SHORES

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

NB67 UPPER VALLEY

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

AMM: May 17, 10:30 a.m., Florenceville
Kin Centre, 381 Centreville Rd.,
Florenceville-Bristol — ¶

NB68 CHALEUR REGION

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

NOVA SCOTIA

NS71 SOUTH SHORE

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

NS72 COLCHESTER-EAST HANTS

c/o Gene Bell
203-63 Pictou Rd., Bible Hill, N.S. B2N 2R9
(902) 893-0543
(902) 957-0545
colchester-easthants@federalretirees.ca

NS73 NOVA SCOTIA CENTRAL

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

NS75 WESTERN NOVA SCOTIA

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

NS77 CAPE BRETON

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

Fall meeting: Oct. 28, Seniors and
Pensioners Hall, details TBD

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) 745-4517
richard.sparkes@nf.sympatico.ca

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

Volunteers wanted: director, Canadian
Armed Forces



IN MEMORIAM

BC01 CENTRAL FRASER VALLEY

Ralph Reeves
Sharon Steiro

BC02 CHILLIWACK

Russell Borys
Edward Brien
Douglas Griffiths
Georgina Griffiths
W. Warren King

BC04 FRASER VALLEY WEST

Thomas Green
Guy Houde
Pearl Piekarski
Patricia Rowlands

BC06 NORTH ISLAND-JOHN FINN

Fran Al-Molly
Gordon R. Bate
R.S. Blouin
David Brown
Audrey Jessie Cole
Ellen Doubleday
John Faulkner
Linda Rosalie Fox
Brian Gaylor
Frank Gilmore
Brian A. Gossip
William Harold Hicks
Rose Holley
Anthony Kyle Jones
Gerald King
Reta Kruger
Charles LeFort
Ken MacDonald
Anna Martin
Donna M. Mathus
Vincent Leighton
McCooey
Grace McPhail
Doris Messer
Rita Middleton
Ian M. Murray
Theresa Neville
Grant H. Nichols
Georgia Paeter
Michael David
Phoenix
Robert Reed
Bessie Sand
Gunter Senkowski
Keith Simonson
Lorne M. Sutherland
Vicky Diane Taylor
David Troy

Lois Ann Wallace
Ronald Watson
Helen Williams

BC07 CENTRAL OKANAGAN

Robert Beaudreau
Daisy S. Gillis
Frank Harvey-Smith
Katherine Henry
Sheila Lavigne
Marilyn Nickel
David O'Bryne
Bruce Parsons
Dianne Pilloud
Norman Schwartz
Leonard Swift

BC08 VANCOUVER

Lorna Gove
Olga Greenwell
George Ing
Joseph Issavian
Brenda Janzen
Lydia Lee
Philippe E.J. Levesque
Marion Marshall
Robert Robertson
Fredy Tkach
John Warbrick

BC09 VICTORIA-FRED WHITEHOUSE

R. J. Bekkema
Marcia Cheston Brown
Marie Crofton
Elaine Donaldson
Charles English
Lynne Huestis
Ursula Kasting
Alex Kokanovic
Gail M. P. MacDonald
Derek MacGregor-Greer
Frances Martin
Margaret McMurchy
Michael Morres
Norman O'Neill
Margaret Owens
Kenneth Pentland
R. M. Sutherland
Della West
William Wood

BC10 SOUTH OKANAGAN

Henry Albert (Harry)
Bourne
Raymond Sommer

BC11 OKANAGAN NORTH

Thomas Sewell

BC14 SIDNEY AND DISTRICT

Phil Bergenham
Lyse Brownlee
Pauline Burton
James Harrison
Wayne Holmes
John MacDonald
Robert Gordon Magee
Susan Maratos
Robert McKay
Kathleen McMillen

BC15 PRINCE GEORGE

Douglas Howarth
Verna Smith

AB19 RED DEER

Dick Gillespie

AB20 MEDICINE HAT AND DISTRICT

Gordon Harth

MB30 WESTERN MANITOBA

Janet Dagg
Elizabeth Sainsbury
Emil Treichel
Diana Weisgerber

MB31 WINNIPEG AND DISTRICT

Stewart Adkins
Donald Aiken
John Bailey
Emilien Bruneau
A. E. J. Clement
Barbara Craig
James Craig
Anne Drescher
David Frayer
Ian Hyde
Charles Kelley
John R. King
Mildred Kucher
Joyce Lyndon
Carol McQuade
Raymonde Manaigre
Wesley Myk
Bert Obirek
Hubert Osborne
Jeanne Pambrun
Rene Pfaiffer

Mary Polonuk
Kim Redekopp
Ryan Saski
Jennie Stenzel
Margaret Stephen
William Sniderhan
Ernst Von Graevenitz
K. Vera Wiebe
Anne Young-Thomson
Laura Zacharias

MB91 EASTERN MANITOBA

Pat Blais
Tom Boyle
Gorgio Celere
Doug Drew
Dennis Juenke
Patricia Lucas
Robert Lussier
Robert Payne
Garry Stokes
Joan Weselak

ON33 ALGONQUIN VALLEY

Bill Buyers
Garry Card
Patrick Currie
Mary Alice Enright
Larry Fisher
Irene McKee
George Sayer
Adele Tallon

ON36 BLUEWATER

Charles Bourgeois
Robert Grass
Joan Muir
Gord Webb

ON37 HAMILTON AND AREA

Harold Dodsworth
Victor Hibbert
Adam Houston
Anthony Luciani
Phil Robson
Betty Smith

ON38 KINSTON AND DISTRICT

Carol Beattie
Robert (Bob) Goodwin

ON43 OTTAWA

William F. Campbell
Paula Helmer
John Howes
Mariella (Maria) Penna

Phyllis Joan Ross
Kenneth Sanford
Lawrence Francis Scherr

ON45 QUINTE

Ronald Atherley

ON46 QUINTRENT

Ted Bush
Joan Cassidy
Keith Flett
Lloyd Lambert
William Martell
Roy Pigden
Gail Scheller
Ed Smith
Andrea Suba

ON55 YORK

Anne S. Kernohan
Pi Yin Wan

QC57 QUEBEC

Jean-Hugues Bélanger
Yves Bouchard
Simone B. Fauvel
Marie Guay Gagnon
M. E. P. Labrecque
Gilles Lacroix
Reine Larouche
Pierre Legault
Gérald Milliard
Rosaire Ouellette
Jean-Marie Pelletier
Georges A. Rancourt
Josée Tremblay

QC58 MONTREAL

Roland Ayoub
André Beaudet
Denis Brunelle
P. M. Dumoulin
Pasquale P. Folco
Denise C. Jeanneau
Micheline Labouliere
Robert Leduc
Bibiane D. Legendre
Gerard A. Lortie
Hélian Lizotte
Madeleine Perrier
Louise Plouffe
Louise St. Denis
Line Villemaire

QC61 MAURICIE

Philippe Chartier
Thérèse M. Cloutier
Huguette Gagnon

Paul E. Huot
Clémence Jacob
Marcel Millette
Jean-Marie Paquette
Nicole Rivard Philibert
Liette Trudel

NB64 SOUTH-EAST NEW BRUNSWICK

Gordon Crandall
Bernise Hachey
John R. Hawley
Derald Kirkpatrick
Shirley Kirkpatrick
Wilfred Knight
Eugene LeBlanc
Therese LeBlanc
Shiela MacLeod
Edward Francis MacNeill
Ella Parkin

NB65 FUNDY SHORES

Joan Allen
George Grant
Elda Hovey
Bill Nickson
Robert Powell
Harley Thibault
Marie Verner

NS72 COLCHESTER EAST-HANTS

E. H. Geddes
Walter Erven Trefry
Allister Young
William A. Young

NS75 WESTERN NOVA SCOTIA

Andy Blinn
Martha Bourassa
Ted Melanson
David Rozee

PE82 CHARLOTTETOWN

Ian Stanley Bowes
Chris Brittain
Gerard F. Carpenter
Joyce G. Collins
Ronald J. Doucette
Gerald A. Guyette
Mary Cecilia MacPhee
Philip J. Michael
William Hiram Minnis
Cecilia B. Nightingale
Carolyn A. Scott
Karl A. Winter



REAPING RECRUITMENT REWARDS

Federal Retirees members who helped in the mega-recruitment drive were eligible for several prizes.

JENNIFER CAMPBELL

When Elanor “Ellie” Joseph received a call saying she’d won the grand prize in Federal Retirees’ mega-recruitment drive, she didn’t believe it.

“I didn’t even know there was a recruitment drive,” says the retired teacher who worked at a federally run school at Six Nations Reserve. “It was luck, pure luck.”

She had signed up a close family member who would be needing insurance to travel to Florida this winter and that’s how she was entered into the draw. And in the end, the “luck” became more of a lifeline when that same loved one became dangerously ill and ended up in hospital from mid-December until now. The hospitalization meant cancelling Florida plans and required daily trips — 45 minutes each way — to the hospital for Joseph.

Her loved one has been in and out of ICU, making it even more difficult



Grand prize winner Ellie Joseph (centre) holds her \$10,000 cheque. She is flanked by Mike Walters, Hamilton and area branch president and Gloria Reid, branch membership director. All are from the Hamilton and area branch.

to visit, especially in the middle of a pandemic.

“It’s been quite a nightmare,” the Hamilton woman says, adding that she has to buy a hospital bed for when the patient can go home and she may need to pay for extra medical care. The price of gas further compounds her expenses.

Needless to say, she worries every time her home phone rings, and the call from Jeff Wolfson, manager of recruitment and member services at Federal Retirees, was no different.

“I was in disbelief, total disbelief,” Joseph says. “At first, I thought it was a scam. I thought ‘as if.’ I’m kind of savvy to those things and I know seniors are vulnerable. Then he sent me an email and it had the logo, but I was still in a lot of disbelief.”

She still didn’t quite believe it when she was called for the cheque presentation and a photo, but now that the money is in her account, she’s deeply grateful to Johnson Insurance for providing the prize.

“It was a very welcome piece of news in one of the most abysmal times of our lives,” she says.

OTHER WINNERS

Sheila Manthorne – Nova Scotia
Leslie Hannan – Battle River Branch
 Tablets Courtesy of SimplyConnect

Michael Taillefer – Montreal
 \$500 prepaid Visa card, Early Bird
 Courtesy of SimplyConnect

Sylvie Sauvé – Mauricie Branch
 \$250 prepaid Visa card
 Courtesy of Arbor Memorial

Kathy Aylward – Avalon-Burin
 \$250 prepaid Visa card
 Courtesy of HearingLife Canada

Sylvie Mattar – Ottawa
Denise Paradis – Ottawa
Nancy Williston – Fredericton
Nicole Forget – Montreal
Wilma Kuiper – Ottawa
 \$100 Amex cards



“If every member recruited one person, we'd double our membership”

Kelly McKeown, who won a \$500 prepaid Visa card courtesy of Arbor Memorial and will spend it treating family to nice restaurant meals, received the prize for recruiting the largest number of new members. This is the second year she's won. And Joanne Morrissey, winner of a \$250 prepaid Visa card also courtesy of Arbor, is clocking her third win for providing the largest number of referrals. Sage asked them to share tips on their successes in the hopes that other members will replicate them during this year's recruitment drive, coming in September.

Kelly McKeown's tips

1. Partner with a union: “In 2020, I suggested our Union of Taxation Employees, Local 00051, pay for the first year of retirees' memberships as a thank you for their years of service,” McKeown says. In 2021, she kept track of employees who were retiring and in October, sent them all an email telling them about Federal Retirees and its benefits, along with the website address. She also re-contacted some who retired in 2020 and had not responded then.

2. Explain it's cost-effective: I tell retirees that when they were working, they were paying union dues and the union was looking after them. This is the same thing. [A total of] \$51.36 a year is way less than union dues.”

3. Be like Kelly: McKeown does this with her own union local, but there's nothing stopping others from doing it with theirs, and there's no reason the initiative couldn't go across the country.

Joanne Morrissey's tips

1. Be efficient in your pitch: “I only need a minute,” Morrissey says. “I tell them about the benefits and how inexpensive membership is and that they need someone protecting their benefits.”

2. Build on your contacts: “Whenever I'm talking to a retiree, I ask if they can give me names for others. Then I call them. I'm really in competition with myself. Last year I had 25 referrals, the year before, it was 20.”

3. Home in on what counts: “The last couple of years, the travel [insurance] hasn't been a selling point, but I tell them that they get enough back in discounts that it probably pays for the membership. I just keep digging at it. I'm like a dog with a bone.”

4. Think of it this way: “If every member recruited one person, we'd have double the membership. I can't see that everyone can't get at least one new member every year.”

Another initial doubter



Fred MacLeod will use his \$5,000 travel voucher for a trip to Iceland.

Ottawa's Fred MacLeod also wondered if it was a scam or a prank when Wolfson called to tell him he'd won a \$5,000 travel voucher courtesy of Collette Tours for recommending membership to a friend during the 2021 recruitment drive.

“I get emails from the Association — about the annual members meeting, or Zoom meetings or conferences — and I do remember some about recruiting. So, I always tell people about the Association, particularly the MEDOC travel insurance, which is a big thing for me. At Christmas time, a close friend called me and said he was joining and there was a spot to say who referred him. He asked for my membership number and that's how I won.”

MacLeod and his wife — both retired from the military after living in cities across Canada and also in Germany — are big travellers. He spoke to Sage the day after he'd returned from The Bahamas and three days before he was heading to British Columbia for a couple of weeks.

“We were going to Africa for three weeks just when the lockdowns hit in 2020,” MacLeod says.

His win will go towards a trip to Iceland with Collette Tours in September. He thanked Collette for its continued sponsorship of the National Association of Federal Retirees. ■

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Jennifer Campbell is the editor of Sage and the daughter of retired public servants.

Everyone's a winner!

For every successful referral, members received a \$5 gift card. We awarded more than \$6,000 in Tim Hortons gift cards in the 2021 MRD, with several members receiving more than \$20 in cards. In 2021, there were 1,190 successful referrals made by 855 members, meaning the odds of winning a prize are pretty favourable, not to mention the good karma of helping to grow your association and strengthening its voice.



National Association
of Federal Retirees

Association nationale
des retraités fédéraux



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JUNE 12 TO 18, 2022

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You don't have to be retired to join!

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