



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

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THE VOICE OF FEDERAL RETIREES

Sage

Maryse Carmichael: The Snowbirds' first woman pilot

PAGE 8

Climate change's devastating effects on Canada's North

PAGE 14

Late recognition: Vets can access missing medals

PAGE 18

Where dying with dignity stands in Canada

PAGE 20





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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, Jean-Sebastien Côté, Patrick Imbeau, Sandrine Rastello, Peter Simpson, Sarah Staples

TRANSLATION SERVICES

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

GRAPHIC DESIGN

The Blondes Inc. – Branding & Design

PRINTING

Dollco Printing

PUBLICATIONS AND COMMUNICATIONS COMMITTEE

Connie Kehler, Rick Brick, Daniel Brunet, Roland Wells, 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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FEATURES

- 8 Cover story: A pioneering pilot**
Lt.-Col. (Ret'd) Maryse Carmichael has many firsts to her credit. We share her story. SARAH STAPLES
- 14 Climate change's wrath**
Canada's North is already seeing dramatic change and its clear that things are only going to get worse. PETER SIMPSON
- 18 Missing medals**
Many veterans get their medals long after their service. Veteran Kyle Scott facilitates that for them. CHARLES ENMAN
- 20 Medical assistance in dying**
We tell you what the legislation allows and what's yet to come. MARG BRUINEMAN
- 34 Federal Retirees' tireless volunteers**
Several volunteers received awards at the annual meeting of members. JENNIFER CAMPBELL AND SANDRINE RASTELLO

IN EVERY ISSUE

- 5 President's message**
- 7 Dear Sage**
- 23 Preferred partner homes**
Why it's a good time to sell
- 24 Preferred partner travel**
Why travel is good for the soul
- 26 Preferred partner insurance**
Tips on driving safely at night
- 27 From the pension desk**
How two public pensions are faring
- 28 Health check**
Taking the pulse of pharmacare
- 30 Advocacy in action**
Meet your advocacy program officers.
- 32 Volunteer opportunities**
- 37 Cross Canada roundup**
- 38 Association news**
- 40 Your branch in brief**
- 45 In memoriam**
- 46 Recruitment and membership**





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SCAN



National Association of Federal Retirees
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Meet your new president

In his first address as Association president, Roy Goodall introduces himself to the broader membership.

BY ROY GOODALL

On 23 June, during the first physical annual meeting of members (AMM) in three years, your branch presidents elected me president and four members as directors of your national board of directors.

The president's position comes with great responsibility, many obligations and even more expectations. It was an honour to be elected as your president and chair of the national board of directors, and it is a privilege to serve with 13 other directors to guide the Association.

So, who am I, and how did I become your president?

My journey began a long time ago, in Kamloops, B.C. I grew up on air force bases in Ontario, Manitoba, B.C. and Germany. In 1962, while in Grade 10,

in Portage-la-Prairie, Man., I joined the militia. On graduation from high school, I transferred to the regular force and served as a communications and electronics officer in national and international military organizations across Canada, in the U.S., (Pentagon), and Europe (NATO) until 2000. Along the way, I completed a bachelor's degree in economics and political science, and a master's in public administration. After retiring in Calgary, I became a financial planner and a policy governance facilitator with the Alberta Community Board Development Program.

My experience with our Association began with the Calgary and District branch board in 2005, where I was a volunteer before serving as a director, the treasurer, vice-chair and board chair. After completing my term as the branch president, I served as the Alberta provincial advocacy officer before joining the national board of directors in 2015 as one of the two Prairie district directors. The following year, I was elected vice-president. For varying periods between 2015 and 2022, I served as the Association treasurer, chair of the finance committee, chair of the audit committee, chair of the *Sage* editorial board, chair of three ad hoc committees and as the pensioners' representative on the nomination committee for the public service pension investment board.

The 2022 Annual Meeting of

Members was memorable for three reasons. To start, it was the first physical meeting of branch presidents, advocacy program officers, branch service co-ordinators, your national board of directors, branch observers and our professional staff in three years. I believe all attendees would agree that renewing friendships, establishing new ones and discussing Association advocacy issues in person was more gratifying than repeating the 2021 Zoom experience.

Second, it provided us with an opportunity to recognize the 30-plus years of dedicated service by my predecessor, Jean-Guy Soulière, who is the first recipient of our most prestigious award — the Fred Whitehouse Founder's Award.

Finally, four members joined the board as directors. As a result of a new president being elected, a fifth member may be appointed to fill a vacant director position after the election of a vice-president in late September. The downside of welcoming new members to your board means we are also saying farewell to the following dedicated directors: James Nicholson (Quebec District), Léonard LeBlanc (Atlantic District), Linda MacDonald (Ontario District) and Randy Wilson (B.C. and Yukon District.)

The board's priorities during the next year include: revitalizing our proactive strategies and building alliances to promote the Association's advocacy policies, recruiting members, collaborating with branches to prepare the next five-year strategic plan and completing the special committee on branch financing submission to AMM 2023.

During the balance of this year, the staff will transition from working at home to working in the office, and branches will transition from Zoom to physical meetings, or hybrid Zoom/physical meetings, in accordance with provincial guidelines.

I look forward to working with you in the coming year and over my term as president. ■

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Dear Sage

Note that letters have been edited for grammar and length.

Dear Sage,

I read with interest the article titled, "Phoenix Problems Persist" in the Summer 2022 issue — a story of another good idea gone bad. Thank you for the update.

I found the sentence, "When the Trudeau government took over in later 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 system while riding downhill" to be misleading. Further, you write, "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."

A report from the Office of the Auditor General of Canada confirms the 2016 date and says "development of Phoenix began in December 2012 and was implemented in two waves. The first wave included 34 departments and agencies on [Feb. 24,] 2016, and the second wave included the remaining 67 departments and agencies on [April 21,] 2016."

Problems appeared immediately after implementation yet the government went ahead with the second wave. My recollection is that the Harper government advised against putting Phoenix into production because it wasn't ready. The Trudeau government had a choice.

Shirley Dolan, Woodlawn, Ont.

Thank you for your letter. Your point that the Liberals had a choice not to implement is well taken.



Dear Sage,

In addition to the excellent advice in the "Seeking summer safety" article, I would like to add that there are medications for blood pressure, anxiety, depression and others that advise the patient may become more susceptible to the sun. Talk to your pharmacist.

Ann Townsend, Ottawa, Ont.

Dear Sage,

Your "Seeking summer safety" article mentions removing mosquito breeding spots such as standing water. Although some mosquitos breed in water, most only need wet ground to breed. I first realized this when I was hiking in Washington State and our trail disappeared under a bank of snow. I noticed thousands of mosquitoes hatching out of the wet mossy ground just below the snow line. On researching this, I found most mosquitoes will breed in wet ground.

Please educate people that most mosquitos actually lay their eggs directly in wet ground.

Brian Sutch, Vernon, B.C.

Dear Sage,

I received the Sage magazine today and noticed that you don't know how to

spell Corner Brook, NL. It is two words. You owe an apology to the people of Corner Brook.

Shirley Bellemare

Thank you for your letter and for setting us straight on this. We regret the error and apologize to the people of Corner Brook.

Dear Sage,

I enjoyed reading the article featuring Seniors Minister Kamal Khara. Of particular interest to me was how she'll fight ageism. Ageism appears everywhere, from health care to older workers in the labour force. The government alone cannot fight ageism. I get frustrated when I see advertising for products and services seniors use and not seeing older adults featured in the ads.

I have sent emails to a number of these businesses, but I have yet to get a specific response as to why older adults are not featured. I vote with my wallet when deciding whether to support/not support a business.

We need to speak up in a respectful manner when we are not treated well and valued. There needs to be awareness of this important issue. Ageism exists all over the world.

Sincerely,
Cindy Kelly, Winnipeg, MB

Thank you for your letter and for taking the time to write.. We are currently in the United Nations' Decade of Healthy Aging (2021-2030) and Federal Retirees and other like-minded organizations are working together with the International Longevity Centre of Canada, the Global Alliance for the Rights of Older Persons and others, to advocate for a UN declaration on the rights of older persons and for Canada to participate in developing and adopting that declaration.



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



A pioneering pilot

Canada's first woman Snowbird pilot didn't feel she faced many barriers in her climb to the pinnacle of the RCAF, but she says there's a much-needed conversation happening now about the way the military treats women and she'd like to be part of the solution.

BY SARAH STAPLES



Photo: Andy Hamilton

Midway through the Snowbirds' routine, Pilots 5 through 9 peel off to begin head-on crosses and other solo manoeuvres while the rest get set up for one of the most challenging formations of all: the double take. Rising from 300 feet, the No. 1 pilot, the lead, orders Nos. 2 and 3 to "roll inverted," or belly-up. Seconds later, the entire package rolls as if flipped by a giant invisible spatula, leaving Nos. 1 and 4 now inverted. Then the lead calls out for the four-ship to right-side itself again.

Fans licking ice creams in the stands might focus on the soloists, not realizing what it takes for the red-striped Tutors to roll like this, flying at 280 knots (520 kilometres per hour) and about two metres apart wingtip to wingtip. Flying inverted means rewiring your brain to perceive and do everything against your training: move the stick right and the plane veers left. Positive-Gs turn an uncomfortable negative as the blood rushes to your head, while after 25 seconds or so of upside-down flight, your engine risks flaming out.

The double take is so extremely difficult, in fact, it was removed from the Snowbirds' performance lineup for several years. But by 2000, when then-Capt. Maryse Carmichael joined the Canadian Air Force's famed demonstration team — and when she returned a decade later as the team's commanding officer — the double take was back. It's the ultimate test of skill, professionalism, teamwork and trust — qualities embodying the ideals of the military.

The double take was Carmichael's favourite formation. It's a fitting choice

Opposite page: Maryse Carmichael retired from the Royal Canadian Air Force in 2013 and now works for CAE, a company that delivers advanced training, simulation and modelling technologies, virtual reality and analytics to civil and military customers worldwide.

Right: This photo was taken seconds before the Snowbirds, including Carmichael, performed the Canada Burst over Parliament Hill on 1 July, 2002.

for someone who zeroed in on the seemingly impossible to achieve and made it look effortless.

This fall, the retired lieutenant-colonel will be inducted into Canada's Aviation Hall of Fame, recognizing her history-making career with the Canadian Armed Forces and later rise through the ranks of Montreal aerospace company CAE. Carmichael was Canada's first, but also the world's first, woman jet demonstration team pilot, and the Snowbirds' first woman commanding officer.

To grasp the magnitude of that, fewer than 10 per cent of the RCAF's 1,400 pilots today are women. Only seven have become CF-18 fighter pilots in the whole history of the armed forces, including the most recent graduate, Capt. Kathryn Guenther. And only one other woman, Capt. Sarah Dallaire, has flown as a pilot with the Snowbirds. "I think





Carmichael, centre, flew as a passenger on a MedEvac flight with her brother Eddy, left, in August 2018. Below left: Carmichael at her desk at CAE.



Maryse has impacted a lot more people than we will ever know," says Dallaire. "Her example was something I could always rely on. It was a feeling that 'I can do this; I just have to find a way.'"

After air shows, the Snowbirds debrief for hours, going over each manoeuvre to learn from mistakes and aim for perfection, next time. By extension, what lessons are there to learn from Carmichael's experience that could inspire more women not just to fly,

but to choose the toughest flight path, and soar?

The 'barrier-free' early days

In 1980, the RCAF opened its pilot classification to women, and in 1989, a Human Rights Tribunal order triggered the integration of women into nearly every position in the military. By the early-1990s, the first women pilots were "operational." By then, they were coming to flight surgeons such as Karen Breck with landmark medical concerns: How to fly safely while pregnant, for instance.

Integration had been legislated to happen so quickly, the research and evidence-based policy work to support women's unique needs in the military were just beginning. "I knew we could do better for women, if we knew better," Breck explains. So, in 1999-2000, she conducted a study that interviewed every woman pilot of the CAF — 33 at the time, including Carmichael. As it turned out, her subjects had a lot in common.

For starters, most had been exposed to aviation in childhood, often at air shows. They tended to have supportive

families — and very often men as role models in their lives — who nurtured their passion for aviation. Since flying lessons aren't cheap, many had also joined the Royal Canadian Air Cadets, an economic equalizer for generations of teenagers who have earned their first pilot licences for free.

In Carmichael's case, before she could drive, she was already flying cross-country as a 17-year-old private pilot trained by the Air Cadets' 630 Squadron near Quebec City. Her three older brothers had been in the squadron, and the family regularly attended the Bagotville International Air Show, in La Baie, Que. That's where Carmichael distinctly remembers, at age seven, seeing her first "Big Diamond" — the classic Snowbird 9-Ship formation — while her big brother Eddy recalls the fun of picnicking amid the smell of jet fuel.

After Eddy joined the RCAF, his little sister naturally followed, enlisting at 19: "I remember thinking, 'If Eddy can do it, so can I,'" Carmichael says. "Maybe I was naive, but I just didn't see barriers growing up."

Barriers did, and do still exist, of course. Investigations ranging from

the 1970 Royal Commission on the Status of Women to the latest by retired Supreme Court Justice Louise Arbour, have identified sexual misconduct, discrimination, unconscious bias and other systemic barriers to diversity and inclusion within the military. At the release of the Arbour report in May, Chief of Defence Staff Gen. Wayne Eyre promised, as an “absolute necessity,” a timely response from the CAF to improve its record on women’s issues and diversity and inclusion. “We have made clear over the course of last year, we don’t have all the answers,” he said.

Back in the 1990s, Carmichael’s generation of women pilots simply began redrafting policy for themselves. For instance, when she arrived at flight training school at 15 Wing Moose Jaw in Saskatchewan in January 1993 for the start of jet training, she was assigned to a women’s barracks, but quickly requested to transfer to the all-male pilots’ barracks — even though co-ed accommodations didn’t yet exist. “At 21, I was not shy to say, ‘I know you’ve been doing things a certain way for many years, but that’s going to change,’” she explains. “I knew that to be successful on my course, I needed the same intel and bonding with other pilots; I couldn’t be different.”

You only have to look as far as the Snowbirds’ jet to understand the challenge viscerally. The CT-114 Tutor has a minimum pilot weight requirement of 130 pounds. That’s because it calculates the ejection seat’s flight envelope based on an average white male physique. Older ejection-seat jets like the Tutor, in other words, weren’t designed with women’s lighter bodies in mind. It leaves women, even today, at higher statistical risk of being disqualified from flying certain aircraft before they ever step inside.

With all eyes of a flight school on you — a feeling of being othered that’s well-studied in the literature — one way forward is to find “others” with whom you can forge a sense of belonging. Many of the pilots in Breck’s study were

francophones, which isn’t surprising given that they represent a higher proportion of military personnel overall (from a 2015 survey: 26.7 per cent of the CAF versus the national average of 22.8 per cent.) Thus, Carmichael wasn’t left out for being a woman; she was let in to the close-knit fraternity of French-speaking fellow pilots and instructors of the RCAF, including her brother, who provided crucial cover.

Earning her wings

When she earned her wings in 1994, tradition dictated that the reviewing officer (often a general) would pin them to Maryse’s dress blues, yet she chose Eddy for that honour.

His other fond memory was simply flying with his sister — in a Cessna with the Air Cadets; as Tutor instructors together in Moose Jaw (after Maryse applied, but was not selected, for the CF-18 fighter force); or in a Challenger 601 after she joined the 412 (VIP Transport) Squadron in Ottawa, ferrying cabinet ministers, governors general and then-prime minister Jean Chrétien internationally.

Those were good times crisscrossing continents. Lots of practical joking in the cockpit and friendly rivalry over who could stick the smoothest “greaser” touchdowns. Going to bed early so they could wake up earlier, to fly even longer. “Maryse was always very determined to perfect her craft,” he says. And as she rose, professionally, ever higher, she’d bring questions or concerns to Eddy that he’d do his best to answer.

He understood the stakes for his sister, having witnessed his own troubling incidents. A friend had left RCAF pilot training in Eddy’s year despite her obvious talent. Another was asked by the commander of an Air Cadets glider camp, “Do you know why the sky is blue, not pink?”



Top: Carmichael’s daughter Georgia greets her at the end of her final Snowbirds tour in 2013. Below: Carmichael and the entire Snowbirds team when she was a member. She’s on the far left.





Left: The three types of aircraft flown at 15 Wing Moose Jaw for the last 20 years are shown here. At top left is the CT-155 Hawk, bottom right is the CT-156 Harvard and in the centre is the CT-114 Tutor. Carmichael is in the Tutor. Above: Carmichael poses with Capt. Sarah Dallaire in 2018, following the young pilot's first show at 15 Wing Moose Jaw.

"I think women needed to be stronger, to kind of fight or forget people who were saying nasty stuff back then, because some people were saying nasty stuff," Eddy recalls.

In November 2000, on her second try, Carmichael was accepted to the 431 (Air Demonstration) Squadron in Moose Jaw. Her first, unsuccessful tryout, in 1997, had been a lesson in the importance of self-confidence. A pilot who questions her own judgment can be a flight safety risk. During her routine, she'd briefly doubted her performance and it was noted. "Your wingman has to trust you with their life flying in close formation, so you must be fully accepted by everyone," she explains.

On the team, she performed as No. 3, the inner left wing, and later No. 2, the inner right wing. Underscoring the risk, No. 2 was the position of a good friend, Capt. Michael Jasper Vanden Bos, who had died months earlier in a training accident. Over the years, there have been 25 serious mid-air incidents involving the team, and eight pilots and two passengers lost.

"If I had to summarize my time as a Snowbird, including the technicians that repair those airplanes, it's teamwork and trust: this is what it's really all about," she says.

Years later, in a daytime ceremony

in 2010, Carmichael bookended her experience with the Snowbirds by accepting the squadron colours, crest and battle honours (hard-won over Britain during the Second World War) from the previous commander. As the new CO, she hung a poster on her office wall that read, 'In Pursuit of Excellence,' with the ambition to leave the team stronger than she'd entered it.

Nearing the end of her three-year term, one of the pilots became ill, jeopardizing winter training for the whole team, so they invited Carmichael to rejoin temporarily. It was a measure of trust and acceptance that she'd earned over the years. And the mission was all the more memorable because as she taxied back to the ramp at 15 Wing Moose Jaw, her daughters Georgia, now 16, and Danielle, now 13, were watching.

'Diversity challenges the way you think'

Carmichael's later years in the military were a juggle of marriage, motherhood and ground and operational postings (alternated with those of then-husband and F-18 pilot Lt.-Col. (ret'd) Scott Greenough). She worked at Wing Operations at 3 Wing Bagotville and then flew CC-130 Hercules tactical transport

aircraft out of 8 Wing Trenton. After her command of the Snowbirds, she retired from the CAF in 2013.

These days, she continues to support the Canadian military as an aerospace industry thought leader, now with CAE, a company founded by an ex-RCAF officer that delivers advanced training, simulation and modelling technologies, virtual reality and analytics to civil and military customers worldwide in air, land, maritime, space and cyber domains. CAE is also one of the world's largest providers of early-stage ("ab initio" and "initial") flight training, and has its own training centres and fleets of aircraft.

As CAE's special adviser for aircrew training, Carmichael is working on programs such as Future Aircrew Training, Canada's next-generation pilot and aircrew training procurement. She's also just earned a master's of business administration, specializing in aerospace from the Toulouse Business School in France.

Despite three decades of a pioneering career in defence, she still can't definitively say why there have been so few women pilots, though she attributes much of her success "to the mostly men who supported, guided

and mentored me through the years.” To those who believed in her, “first and foremost, I was a military pilot; I don’t think it mattered that I was a woman.”

A Federal Retirees member since January 2022, Carmichael greatly admires the brave women — and men — who have survived workplace violence and harassment and are coming to the fore to effect positive change. Her own experience of the CAF was very different, though, and she remains cautious of broad stereotypes of military culture. The military has had in place equal pay for more than 50 years, she notes; along with extended parental leave and maternity leave top-ups that compare favourably to the private sector’s inconsistent patchwork.

“I think Chris Hadfield said it best: if it’s only men or only women making important decisions, you’re probably doing it wrong,” says Carmichael. “Diversity challenges the way you think and brings a different side of human beings to the table; that’s why everyone needs to be there.”

Coming full circle

As a Snowbird pilot, Carmichael loved most when very old women would approach her at air shows, touch her arm and say “how they wished they could’ve flown.” Fast-forward a few years to 2017 and she got to observe the Snowbird tryouts and was on the receiving line when Capt. Dallaire made the team. And today, both of her daughters are Air Cadets with a passion for aviation and space.

There’s a sense of life coming full circle, and of the responsibility that women pilots bear as stewards of a legacy carried forward from one generation to the next. “I have enjoyed what many women have fought for — and what many women still don’t have in other countries,” she says.

Now, as a veteran observing how the military will respond to renewed calls for change, it’s Carmichael’s turn to be nostalgic. A much-needed discussion about where the RCAF goes from here is underway, she says, and “I would love



Carmichael joined the Canadian Forces in 1990. She was the first woman to join the Snowbirds.

to be part of the solution.” Most would say, she already is. ■

Sarah Staples is a writer based in Hudson, Que., who has earned 39 writing and photography awards and nominations over a 25-year career.

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'A double threat'

Those in Canada's North are seeing the devastating effects of climate change to the point where half of winter roads will be unviable in 30 years. **BY PETER SIMPSON**

The consequences of climate change that bedevil Canada's North are, like the people who live upon the land, varied from region to region. What unites them is the startling severity of those consequences across the vast and rugged landscape.

Even a cursory glance at the high north shows the breadth and depth of the problems: In the Yukon and Northwest Territories, permafrost thaw is especially acute, with a list of consequences; up in the coastal communities of Nunavut and Nunavik, the instability of sea ice upends most every aspect of daily life; elsewhere, warming tundra is now thick with alder shrubs that make it less suitable for caribou herds, which are a vital food source for many people; and in northern Labrador the changing conditions are reducing the traditional harvest of cloudberries, or bake-apples, which are an important food source and supplementary income for Inuit there.

Everywhere, infrastructure, from roads to buildings, is literally heaving and slumping as the ground moves with extreme temperatures, and threatening transportation, food supplies and the very homes in which people live.

"If we had in Southern Canada the rates of food insecurity and housing insecurity that they have in the North, there would be a lot more outrage," says Dylan Clark, a senior research associate at the Canadian Climate Institute and an author of the recent report *Due North: Facing the Costs of Climate Change for Northern Infrastructure*.

"The report really shows it's a double threat that the North faces, and it's that infrastructure at its base line across the North has been severely under-resourced for decades and has in many cases failed to service basic needs for northern communities, and on top of that, climate change is affecting infrastructure through permafrost thaw, temperature changes and extreme weather at a much quicker

rate in Northern Canada than in Southern Canada, up to twice as fast. It's creating really significant costs and risks that people are already seeing and that will increase rapidly."

Already some communities are unable to build the seasonal ice roads that are critical for access and supplies.

"What we show in this report is that half of winter road kilometres will be unviable in the next 30 years," Clark says. "It shows the need to adapt and figure out new ways to deliver critical food and supplies to communities."

Larger centres are not immune. In Whitehorse, a landslide caused by the melt of a second consecutive winter with record heavy snowfall closed one of two roads into the city and prompted the erection of fences around vulnerable homes. Meanwhile — on a recent day when one Whitehorse resident incredulously shared "Heat warning ... for Whitehorse" on Facebook — wildfires threatened the other road into town. In

early July, a spokesperson from Yukon Wildland Fire Management told the CBC that extreme heat and lightning were sparking 20 new fires a day. "We've got fires almost everywhere in the territory," he said.

The situation gets grimly ironic with the news that many communities are simultaneously threatened by heavy flooding.

Some results of all this may seem mere inconvenience, such as a Whitehorse supermarket limiting per-person sales of essential items, but most consequences are grave, and for some communities existential. In many parts of the north, buildings, including houses, are built on piles that are sunk into the ground down to the hard permafrost. What happens when the solid base gets further and further down? How to build new buildings on unstable ground?

Many experts say we need to rethink how roads — and runways, such as the one in Inuvik that is being damaged by permafrost slump — are designed, built and maintained. Physical geographer Robert Way says that how structures are designed and built must also change, even though such changes will unavoidably increase the costs of building housing, often in communities where higher costs are prohibitive.

"The more engineering you do, the greater the costs," says Way, a specialist in how climate change affects glaciers, ice and permafrost at Queen's University in Kingston, Ont.

"What we've seen over the past couple of decades — but really accelerating in the past decade — has been that permafrost that was once thought to be relatively stable, in a lot of areas there is thaw that has been occurring," says Way, who is of Inuit descent.

Andrea Ann Carter sees the effects of climate change first-hand in her family home of Gjoa Haven, an Inuit hamlet of approximately 1,500 people on King William Island in Nunavut.

"Even with the elders today, it's hard today to predict anything," says Carter,

who works with Indigenous youth in Ottawa, and returns to Gjoa Haven when she can. "Climate change is affecting everybody, and everything — the hunting, the teaching."

Even the storage of food is changing. For perhaps thousands of years her community, which subsists largely on hunting and fishing, with some prohibitively expensive, non-fresh groceries flown in from the South, has stored its meat in a pit dug into the permafrost.

"In our community, we have an underground freezer," she says. "It was made by our first Inuit people way back when, but because of the permafrost thawing they don't really use that anymore. A lot of people use their own freezers at home." Freezers at home, of course, increase demand for electricity and increase the cost of living.

Many communities are rethinking how they generate electricity, such as Old Crow in the Yukon, where the Vuntut Gwitchin First Nation recently built a solar-power facility that now provides 24 per cent of the hamlet's electricity.

Below: A wildfire burns in Yukon. In early July, a spokesperson from Wildland Fire Management told the CBC that extreme heat and lightning were sparking 20 new fires a day. Top: Dylan Clark, a senior research associate at the Canadian Climate Institute, calls climate change "a double threat" to Canada's North.

Other communities look to wind or micro-hydro power generation.

All this change puts pressure on the traditions and culture of Indigenous people of the North, and it even affects — and this may surprise readers — the priceless, irreplaceable archeological evidence of those traditions and cultures, and also the natural history of flora and fauna and the land itself. As glaciers melt and permafrost thaws, more artifacts or valuable sites are exposed at a rate at which archeologists, anthropologists, geographers or others cannot keep up.

"They can't be everywhere all the time, and there's so much potential for losing parts of history, particularly of



Doing their part

We know personal contributions are a tiny part of the puzzle, but it's nice to know our members are working on climate change mitigation.

Driven to electric



When he wanted to decrease his dependence on petroleum, Marc Trépanier bought an electric car. He traded in his Honda CRV, which he bought in 2011, for a 2022 KIA Nero EV EXplus. After rebates, he paid \$54,000 to get the KIA on the road and he still figures he's saving between \$150 and \$200 a month. Now he's researching a battery-powered snow-blower.

He loves how the car drives and not having to fuel up and change motor oil. He's never had to use a charging station outside of his home and his lowest mileage from one charge was 275 kilometres (at -25 C.)

"I have no regrets," says Trépanier, who was director-general for electronic supply chain at Public Works and Government Services Canada. "It's so much fun to drive. Man, it can move. I've never had a gas car that was that fast."

Podcasting priorities



After he retired from the Canada Council for the Arts Claude Schryer decided to help his children and their generation

"have a better world."

He started the *conscient* podcast on which he talks to artists who are making environmental statements with their work. He has created 100 episodes and also founded and is chair of SCALE-LeSAUT, a "national hub to develop strategy, align activities and activate the leadership of Canada's cultural sector in the climate emergency."

He also travels less and invests in green stocks, but thinks "we need to address systems change in order to address the magnitude of the ecological crisis." He says it's an "existential problem" requiring action by retired people like himself.

Halving gas consumption at home



Mike Starr got rid of a gas fireplace and installed a heat pump, thereby using electricity, not gas. They live in Sechelt, B.C.,

and didn't think they'd need the cool function on the heat pump, but during B.C.'s heat dome last year, it kept their home 10 C cooler than outside.

They also replaced a gas stove with an induction stove.

"We find the induction just as quick as gas," he says. "Like gas, as soon as you turn it off, it's off."

first peoples, when permafrost thaw is exposing potential important, valuable artifacts and nobody is there to see them," Way says. The problem is worse in coastal areas, where artifacts or whole sites can be washed out to sea due to coastal erosion that is increasing due to there being less sea ice to protect the land from ocean waters.

While so much change is alarmingly visible, what of the unseen effects on the people of the North?

"There's the physical-structural adaption, and there's also the human adaptation," says Ashlee Cunsolo, a climate change and health researcher and founding dean of Memorial University's School of Arctic and Subarctic Studies in Labrador. "What does it cost to have to adapt when the changes that are happening to you are out of your control? What does it mean when you have to shift your cultural practices or your hunting practices, things that your family has been doing for generation after generation and suddenly you're not able to do those things?"

"The human impacts are enormous," Cunsolo says. "For the people in the North, the ice is everything — it's your life, it's your highway, it's your culture, it's your community. Inuit are people of the sea ice. It's how you hunt, it's how you trap, it's how you get supplies."

As one Inuit resident of Nunatsiavut, Labrador, says in *Lament of the Land*, a documentary Cunsolo made with people in those five remote communities, "If there's no sea ice, how can we be people of the sea ice?"

Carter describes the reality for her Inuit family in Gjoa Haven.

"The ice is melting a lot earlier, so it's harder for hunters to know when to leave and when to come back, because it's unpredictable these days," she says. "Before we were able to travel on the land and just go, but today you have to be very cautious when travelling. It's dangerous, because we've never had this before. It does affect the people a lot, in different areas and different ways."

“For the people in the North, the ice is everything — it’s your life, it’s your highway, it’s your culture, it’s your community.”

As weather patterns change so does the behaviour of those animals and fish that are staple foods in the North. “People used to be able to go every year at the same time, depending on what animals and fish are available,” Carter says. “Today it’s very unpredictable when people can go anywhere.”

Take the vast, migrating herds of caribou. Way says, “We actually think climate change is going to have a pretty negative effect on caribou in general,” and that’s critical “given there are so many northern peoples who rely on caribou.”

The animals are effectively following the lead of climate change, and expanding or changing their range.

“Ecosystems are actually moving physically on the landscape,” says Bob Van Dijken, a geographer with decades of work for Environment Canada, the Council of Yukon First Nations, the Arctic Athabaskan Council and others. When ecosystems move, Van Dijken says, there are fundamental issues for protected areas and land claims that are in part defined by the wildlife or climate upon them. What happens when the essential wildlife or conditions move along, while the land underfoot does not?

In her book *The Right To Be Cold: One Woman’s Story of Protecting Her Culture, the Arctic and the Whole Planet*, the Inuit writer and activist Sheila Watt-Cloutier says, “The Arctic ice and snow, the frozen terrain that Inuit life has depended on for millennia, is now diminishing in front of our eyes. The land that is such an important part of our spirit, our culture and our physical and economic well-being is becoming an often unpredictable and precarious place for us.”

Many innovative projects are under way to help northern residents adapt,

such as the Newfoundland-based SmartICE technical program, which is working with coastal communities on equipment to monitor ice conditions so reliable, real-time information is available to hunters and others who must choose safe routes.

Such projects are important, but, as Cunsolo notes, there’s only so much the North can do. “We need adaption at the global scale to support places like the Arctic,” she says.

“What’s happening in the Arctic is what’s coming for other parts of the country, in different ways. We’re already seeing, across Canada, major flooding disasters, major forest fires, huge storms. We’re seeing heat waves and drought. We’re all impacted by climate change, it’s just unequally distributed right now.”

As Watt-Cloutier puts it in her book, “The Arctic, after all, is the cooling system, the ‘air conditioner,’ if you will, for the entire planet.” ■

Ottawa writer **Peter Simpson** is awed by the resilient beauty of Canada’s North.

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Missing medals

Many veterans don't receive all the medals to which they're entitled, often because some are established after they've retired. Kyle Scott, a service officer at the Royal Canadian Legion in Whitecourt, Alta., is changing that for them. **BY CHARLES ENMAN**

If soldiers are going to serve, then armies and nations must surely recognize their sacrifices in defence of land and liberty. But that recognition often fails to happen. Medals are sometimes created after a soldier's time in service has ended — and the soldier never hears of the honour to which they're entitled. In many cases, soldiers still in service don't care about the medals for which they may be eligible, but years later, those medals, as a reminder of their service and of a nation's gratitude, take on a new allure.

Jeff Rainey of Edmonton is a veteran with two tours of service in Afghanistan. He retired after being wounded on the second tour. As a veteran, he knew he was probably eligible for a medal or other form of recognition.

"But you know, soldiers want to serve. That's the exact opposite of asking for stuff," Rainey said in an interview. "So we may not bother finding out about the medals and bars we are owed. That's just the way most soldiers think."

Rainey found he was less blasé once he became a civilian again. "Once you're out, all that recognition stuff becomes of greater import. You start to think it would be really satisfying to have the medals you're owed pinned to your chest on Remembrance Day."



Fortunately, Rainey learned that another veteran, Kyle Scott of Whitecourt, Alta., had learned all the ropes of military recognition and had been helping hundreds of veterans across the country get the medals and bars they've earned.

Rainey submitted his military record to Scott, who told him he was eligible for a medal for logistical work in Turkey and a bar for his service in Afghanistan. The paperwork was duly submitted and Rainey now has accolades he otherwise wouldn't even have known about.

This is all in a day's work for Scott, a service officer at the Royal Canadian Legion in Whitecourt who has helped roughly 750 veterans get their medals.

"Military life can involve a lot of blood, sweat and tears — and of course it's very important that we give soldiers recognition for the important work they do for Canada," Scott says. But medals are important for the families of veterans, too, he adds. "They are something to be respected and cherished and handed down the line to

continue telling a particular veteran's story."

One of the first soldiers he helped was a 103-year-old navy veteran who learned he was eligible for campaign stars for his service in the Second World War. "He ended up wearing them only one time before he died, but they were a real source of pride for him," Scott says.

Many veterans come to Scott through his Facebook page, titled Canadian Veterans: Owed or Missing Medals, a good source for anyone seeking information on this topic.

"Through Facebook, I get a chance to chat with a lot of veterans and hear about their service. For me, it's amazing how many are owed medals, or got them and lost them, had them stolen, maybe lost them in the fog of divorce."

Scott's process is simple. He has an initial conversation with veterans who think they may be owed a medal or two. He then takes details about the veterans' deployments and, after figuring out what the veteran is eligible for, sends off application forms. It normally takes about

Photo: Kyle Scott, centre, presents the Canadian Peacekeeping Service Medal and a NATO Bar to veteran Wayne Inkpen. On the right, is Kyle's father, Brian, who is navy veteran and branch president of the Whitecourt, Alta., branch of the Royal Canadian Legion.

six weeks to receive the medals, though a large backlog caused by COVID means waiting times are currently far longer.

New Brunswick's Gary Campbell, the Royal Canadian Legion's national medal adviser, has only praise for Scott's work. "What he's doing is wonderful. No one does as much for these veterans as Kyle."

The biggest reason veterans fail to get their medals is that they're often authorized after a soldier is no longer in service, Campbell says. The Special Service Medal, for example, was authorized in the early 1990s, but applicable for service dating back to the 1950s. The Canadian Voluntary Service Medal for Korea was only authorized years after the Korean War of the early 1950s had ended. The Arctic Star, a medal created only recently, recognizes Second World War service above the Arctic Circle, mainly on convoys to Russia.

"These are only some of them," Campbell says. "A full list might include another half dozen."

Veterans Affairs Canada is squarely

behind all efforts to ensure veterans receive the medals they have earned. As senior communications officer Marc Lescoutre says, "Canadian veterans have a legacy of service and sacrifice we should all remember."

For honours pertaining to the Second World War and the Korean War, forms go to Veterans Affairs Canada. For honours issued for actions after the Korean War, the request goes to the Canadian Armed Forces Directorate of Honours and Recognition.

Some honours come from other governments. South Korea, for example, has recently created a medal for soldiers who served in the Korean War and France offers Canadian veterans the Légion d'honneur.

For more information, see the Veterans Affairs Canada website, Kyle Scott's Facebook page or a service officer at your local Royal Canadian Legion. ■

Ottawa writer **Charles Enman** writes features on various subjects while teaching English to early and advanced learners.

French honours



The Légion d'honneur is the highest distinction awarded by France, and the government awards it to living Canadian veterans who took part in the campaign to liberate France, mainly between June 6 and August 31, 1944.

Contact Veterans Affairs to inquire about eligibility.

Photo: Richard Lawrence Photography



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Dying with dignity

Canadians are now allowed to choose their death provided they have a “grievous and irremediable condition” that causes “decline in capabilities and intolerable suffering.” But there are still some holes in the legislation. **BY MARG BRUINEMAN**

When she’s fielding queries about medical assistance in dying, Stefanie Green is consistently asked one question: How can patients with dementia legally get help to end their lives?

“That and whether life insurance is affected,” says the physician whose book, *This Is Assisted Dying*, became a Canadian bestseller in its first week on sale when it was released in March and is set to be published under a different title in Australia and New Zealand. “Let me answer that quickly. Life insurance is not affected.”

As for the former question, well, first some context.

In 2015, the Supreme Court of Canada determined the blanket prohibition of assisted death under the Criminal Code of Canada infringed on people’s rights, finding it

unconstitutional and throwing the door open to assisted death in Canada. The following year, the federal government provided exemptions from criminal prosecution to physicians and nurse practitioners offering medical assistance in dying (MAiD). Although the drugs can be self-administered through a prescribed barbiturate drink, the majority of medically assisted deaths in Canada are doctor-administered.

In 2020 — the latest figures available — 7,595 MAiD cases were reported, accounting for 2.5 per cent of all deaths in Canada. The total number of medically assisted deaths since the enactment of legislation to the end of 2020 was 21,589, according to a Health Canada report.

When Green started providing MAiD very soon after it became legal in Canada in 2016, just 11 jurisdictions in

the world — including five U.S. states — had legalized assisted dying. Now there are 25 jurisdictions. Canada’s approach is very different from that of the United States, Australia, New Zealand and Austria, but similar to Belgium’s and the Netherlands’. The latter was used as a model for the Canadian legislation. Switzerland stands alone in its approach by allowing people from other countries to access assisted dying there. Some Canadians did so before it was allowed here.

The process in Canada starts with a written request, which is followed by independent assessments by two different doctors. The doctors must agree that the individual meets the legal eligibility criteria.

“It’s a very intense experience for a physician,” explains Brian Morris, a retired family physician who now

works in palliative care and MAiD and is medical director for Hospice Simcoe in Barrie, Ont. “In pre-COVID days, I had performed MAiD with 40 people there and glasses of champagne and toasts and tears and laughter and songs and prayers and little speeches and poems being recited. And all of this orchestrated so the circumstances of the death are meaningful and deep and rich for everybody. Sad, of course, but still a deep and rich experience that is planned as much as somebody wants to plan.”

All had decided the final chapter of their lives was coming to an end.

After being twice assessed by two different doctors to ensure all the criteria are met, final consent is established then the first injection, known as a sleepy drug, is administered. That is typically followed about 10 minutes later by a second, an anesthetic drug used in colonoscopies, but at 10 times the strength. It relaxes the muscles, drops the blood pressure, “the breathing muscles get so relaxed, they just stop. And when the breathing stops, the heart stops very soon after,” Morris says. A third drug can also be used to ensure all muscles stop functioning.

Controlling one’s death

Control has been the primary underlying factor. Someone suffering from cancer, Morris reasons, never had a choice in that diagnosis. But in some situations, they can decide the course of their life, or rather end of life.

“That person, with MAiD, can choose the time and place and the circumstances of their death ... They can’t control anything else about their illness,” says Morris, who doesn’t count, but figures he has conducted 100 or so procedures during the six years it has been available.

“If you were watching this being done what you would see is the person’s eyes closing, the mouth would open, there might be a bit of snoring, you’d see the face muscles relaxing with the first drug. With the second drug, the rise

and fall of the chest ebbs and then it doesn’t move,” said Morris. “And that’s it. That’s all that you would see. There’s no seizure, there’s no convulsion, there’s no loss of bowel or bladder control, there’s no gasping or snorting or anything like that in all of the ones that I’ve done. It is a very peaceful, quiet thing.”

The legislation that lays out the parameters under which MAiD can be used continues to evolve, but so far, Canadians cannot request it in advance. That, says Green, cofounder and current president of the Canadian Association of MAiD Assessors and Providers, is problematic for those in cognitive decline and for doctors like her, who help people who want to end their lives. What it comes down to is a phenomenon she refers to as “10 minutes to midnight” where doctors must watch for that window when the individual meets the intersection of two criteria — being in an aggrieved and irreversible condition of decline, but still having the capacity to understand exactly what it is they’re asking for at the time of the procedure.

‘Competence’ is key

For Lucile McGregor’s husband, Norm, that six-day window between the time he was approved for MAiD and when the time had come, was too wide. Midnight arrived too early.

The retired adviser on parliamentary process for the House of Commons was among a group of people who had gathered around her brother when he received assistance in dying in 2017 after being incapacitated with frontotemporal dementia and progressive supranuclear palsy. “It was very peaceful, very quiet in many ways,” she said of the event.

Family and friends gathered in his nursing home room where he had been living the previous two years and bid him adieu after he gave his final consent.

“They had a big bag and it had all the things you need on a long journey,” she recalls. The first injection put him to sleep. Several minutes later he received a second injection, which ended his life.

Doctors must agree that the individual meets the legal eligibility criteria. Currently that means:

- They must have the capacity to make the request and make informed consent;
- The request must be voluntary;
- The individual must be an adult and a resident of a province or territory with access to health care;
- They must have a grievous and irremediable condition which is causing a noticeable and irreversible decline in capabilities and intolerable suffering. That suffering could be fear, pain and the inability to do things or complete tasks that were once important to them;
- They must be eligible for Canadian-funded health care. The process is not available to visitors from other countries.

More details are available through the Canadian Association of MAiD Assessors and Providers website.

Later that year, her husband was diagnosed with bile duct cancer, which she describes as always fatal. He did undergo chemotherapy treatments, but became acutely ill that spring. On his birthday, July 8, he woke up in his Ottawa home trembling, agitated and with a high fever and he headed to hospital. Four days later he was in palliative care.

“He was very lucid,” says McGregor. “He was horribly uncomfortable. He just had enough.”

Two medical assessments were conducted and he was approved for MAiD, with a date scheduled the following week, on July 30. But when the day arrived, he was no longer considered

competent and was prohibited from undergoing the procedure. "That morning, when I got there, I was told by the doctors that he was no longer lucid. "He died the next morning."

The wheels of justice turn

The law, however, is fluid and the legislation around assisted dying in Canada has been amended since it was first made available and is likely to undergo further changes. When it comes to MAiD, the wheels of justice seem to turn their fastest.

Montreal medical lawyer Jean-François Leroux was co-counsel in the 2019 trial of Nicole Gladu and Jean Truchon, in which he successfully argued that the requirement that death had to be reasonably foreseeable in order to access MAiD was a violation of their rights.

In March 2021, the government changed the provisions following the Quebec Superior Court ruling. Although someone who isn't dying can now

access assisted dying, the criteria for that circumstance are more stringent. The individual must be informed of all the means to ease suffering and it must be offered to them.

Leroux expects there will be more loosening of the restrictions. In addition to the ability for those suffering from neuro conditions to request MAiD well in advance, while they still have the capacity, there is the issue of those with mental health conditions who have been requesting access.

"Normally the law is very slow to change. But here it's a good example of where the law is trying to keep track with the values of our society and for some people, actually, the law is changing too quickly," Leroux says.

Bill C-7 required the health and justice ministers to initiate an independent expert review to examine making MAiD available to patients whose only medical condition is a mental illness, resulting in the release of *Final Report of the Expert Panel on MAiD and Mental Illness* this past May. But a sunset on

the exclusion of mental health patients will automatically lift on March 17, 2023, meaning it will be available to mental health patients in fewer than six months.

The special joint committee on medical assistance in dying is also expected to report to government this autumn on whether to make MAiD available to mature minors and addressing the issue of advanced request.

"We may see mature minors access assisted death in this country, we may see advanced requests possible ... I would be surprised if that happened, although I know Canadians want that to happen," says Green, who is considered a pioneer in the field. "These [changes] will be debated over the next five years or so in our country."

Visit www.canada.ca/en/health-canada/services/medical-assistance-dying.html for more information on MAiD in Canada. ■

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



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Selling is still a good plan

The bidding wars may be waning but housing prices are still at record highs across the country, with pockets of affordability.

For Canadian homeowners who are contemplating selling and relocating, the good news is that demand for real estate is still trending high and all indicators point to continued demand.

According to the Canadian Real Estate Association (CREA), real estate markets saw record-breaking high prices during the first quarter of 2022, driven by high demand and low supply.

During the second quarter of 2022, most markets saw an increase in listings, with three quarters of markets across Canada returning to a “balanced” market, or pre-pandemic level of listings-to-sales ratio. There was a decrease in transactions of nearly 25 per cent in June (year over year) and prices also decreased by 1.8 per cent, year over year.

Eight million millennials (those born between 1981 and 1996) are entering the real estate market. Coupled with slow construction startups and supply shortages, homeowners should expect to sell their homes in the “normal” timeframe of approximately 30-90 days. While the frenzy of multiple offers has slowed, the bottom line is that home prices are still on an upward trend.

REALTORS® have exclusive access to The MLS® Home Price Index (HPI), providing them with the most up-to-date and accurate market statistics and insights. This is a helpful tool that only a professional realtor may use to assist in determining your home’s current market value.



It should come as no surprise that moving trends are aligning with housing affordability. The household moving industry has seen an increase in relocations from British Columbia to the more affordable provinces of Alberta and Saskatchewan. The still-affordable Eastern provinces continue to attract Canadians from Ontario and Quebec. A recent article in the *Financial Post* noted that “housing affordability has long been a thorny issue for many Canadians” and surmised that “many left the country’s biggest and most expensive cities in 2021 to move to the outskirts of urban hubs,” with hopes of purchasing less expensive homes with more property. Comparing figures from June 2021 to those from June 2022, the following cities and towns were ranked as the best mix of affordable housing and job opportunities:

1. Regina: \$329,100 – 3.5 (per cent change vs. in the last year)
2. Saint John: \$298,200 – 3.0
3. Fredericton: \$303,900 – 24.6
4. St. John’s: \$316,300 – 9.1
5. Sault Ste. Marie: \$313,600 – 32.9
6. Quebec City: \$329,500 – 11.6
7. Greater Moncton: \$336,100 – 31.9
8. Saskatoon: \$380,200 – -5.4
9. Winnipeg: \$360,900 – 6.9

10. Edmonton: \$409,300 – 8.3

11. North Bay: \$437,300 – 23.6

12. Halifax-Dartmouth: \$544,900 – 28.1

13. Calgary: \$530,500 – 14

14. Bancroft and Area: \$544,300 – 19.5

Source: The Canadian Real Estate Association

Much to the chagrin of many employers, ongoing issues such as staffing, labour shortages and material and fuel increases are also being experienced in the household moving industry. These shortages across Canada and the need for re-training and a lack of qualified drivers are causing delays and headaches for logistical departments. According to Statistics Canada, “36.9 per cent of all businesses in Canada are experiencing labour shortages.” Once again, the careful counsel of an experienced relocation expert and mover is priceless as you contemplate your forthcoming relocation.

For more information, or to reach the Federal Retirees’ recommended relocation professionals, call today 1-866-865-5504. With more than 50 years of insider-industry knowledge and experience, Relocation Services Group’s consultants can assist you with your forthcoming home sale, home purchase and household move. ■

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Time to travel

Studies have found that travel is good for your well-being, good for society and even good for conservation.

For those of us who were stuck at home during the height of the pandemic, the world could at times feel incredibly small. The commute to work was a short walk down the hall, the highlight of our social lives was the occasional Saturday night Zoom cocktail party and the fabric of our closest friendships was contained mostly in text threads. We all felt the effects of not seeing new places, meeting new people and learning new things.

It doesn't take a global pandemic to get stuck in a routine, but it certainly doesn't help either. Luckily, now that restrictions are finally loosening, you can once again partake in one of the most effective ways to access your mind's reset button — travelling. We know airports are clogged and there are some bumps along the way, but the rewards are rich.

Here are a few reasons why travelling right now is good for you and the rest of the world, too.

- It gives your brain a break. Perhaps you developed some not-so-healthy habits during the pandemic. Travelling can help you break out of negative routines and set you on a healthier path. In fact, one 2013 survey linked travel to enhanced empathy, attention, energy and focus.
- It elevates your mood. And even if you're not ready to board a plane quite yet, scientific research indicates that the simple act of planning a trip can be great for our mental health. In 2014, a Cornell University study showed that just the anticipation of a vacation experience can substantially increase a person's well-being and happiness.



- It improves cognitive flexibility. Every time you have to navigate through a new neighbourhood, adapt to cultural customs or speak a different language, your brain benefits by becoming a little more agile and it will benefit you even after you've returned home.
- It fights poverty. According to the World Travel & Tourism Council (WTTC), travel and tourism supported the livelihoods of 330 million people in 2019. Your trip can help bolster a job sector hit hard by the pandemic — and help lift communities out of poverty at the same time.
- It helps conserve wildlife and natural habitats. This might seem counterintuitive, but according to the WTTC, the money you spend by travelling responsibly can help protect wildlife and heritage by supporting conservation and habitat protection efforts. Collette supports local non-profits and social enterprises, has a robust animal welfare policy and

carefully aligns with partners who share our views, so you are travelling responsibly with us.

The takeaway? It's time to start planning your next trip. Think of it as an act of self-care. Collette can take you to the must-sees and beyond on more than 160 tours to all seven continents for your dream getaway.

Are you ready to get back out into the great big world? Book now! Federal retirees save \$100 per person* on tours. See gocollette.com/nafr to learn how to save. ■

*This article is courtesy of **Collette**, a Preferred Partner of the National Association of Federal Retirees.*

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restrictions may apply. Promotional pricing may remain in effect after the expiration. Travel Industry Council of Ontario Reg.# 3206405; B.C. Reg.# 23337



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Night Vision

Driving at night is a challenge for everyone. Here are some tips to keep you safer after dark.

Anyone who has driven at night knows that dark or poorly lit roads create a unique challenge. In complete darkness, even your high beams will illuminate only 100 to 150 metres ahead, and it takes more than 60 metres to stop when travelling at 100 kilometres per hour, so all drivers are at a disadvantage in the dark. Here are some steps you can take to make driving at night safer.

Maintain your headlights: Have your mechanic make sure your headlights are aimed correctly and always keep them free of grime and bugs so the beam projects further. Plastic headlight covers on older cars may need to be replaced or polished to restore clarity. And don't overlook your taillights. If they are not functioning properly, or are coated in dust or snow, the drivers coming from behind may not see you.

Know when to use your high beams: High beams usually aren't necessary where there are street lights and they should never be used if there is oncoming traffic. During heavy snowfall or torrential rain, your high

beams can reflect distracting glare back at you, so low beams or fog lights are a better choice.

Wear appropriate corrective lenses: Which glasses are best for night driving? If you wear prescription glasses, make sure to get the anti-reflective coating that stops reflections from bouncing around inside the lenses.

Avoid glare while driving at night: Your windshield may look practically invisible in sunlight but, after sunset, every smudge and smear creates glare. Microfibre cloths work well to clean it, but a quick solution is to wipe the inside glass with balled-up newspaper.

Shift your focus: To help avoid eye fatigue, move your eyes from side to side across your field of vision instead of focusing on one spot. And rather than stare into the blinding lights of oncoming traffic, look slightly up and to the right.

Make adjustments: Your rear-view mirror should be switched to its "dim" or "night" setting so the headlights of

cars behind you aren't reflected directly into your eyes. Tilt side mirrors slightly down to avoid the same problem.

Reduce distractions inside your vehicle: Dashboard lights and infotainment screens are essential, but don't let them catch your attention at night. Find out how to dim all the interior lighting so it doesn't cause distractions or reflections. And if using your mobile phone while driving is dangerous during the day (which it is), just imagine how disastrous it could be to glance at that bright screen while driving in the dark.

Stay alert: How to stay awake while driving at night? Of course, taking a break for a beverage that contains caffeine helps. Listening to talk radio or loud music also works, as does fresh air blowing on your face. But once your eyes are fatigued and the lids start to droop, it's time to stop and rest.

A deer in the headlights: Often the retinas of an animal's eyes shine brightly in the dark and warn you to slow down. It's always better to brake than swerve when avoiding an animal, as their actions are unpredictable.

According to the National Highway Traffic Safety Administration, road fatalities triple at night. But by taking a few precautions, you can keep your insurance premiums from being affected by a nighttime driving incident. ■

*Article courtesy of **Johnson Inc.** ("Johnson"). Johnson is an insurance intermediary specializing in home, auto and travel insurance, as well as group benefits. For more information about Johnson, go to www.johnson.ca (Quebec residents please visit: www.johnson.ca/quebec).*

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Pension fund pulse check

Two big pension funds have released their annual reports and their signalled intention to focus on climate change mitigation when investing in the coming years. **BY PATRICK IMBEAU**

The Canada Pension Plan Investment Board (CPPIB) and Public Sector Pension Investment Board (PSP Investments) have released their annual reports. Their returns over the fiscal year 2021-22 were positive while moving towards climate change targets.

With the release of its Fiscal 2022 Annual Report, the CPPIB announced on May 19 that it had achieved a net return of 6.8 per cent for the fiscal year that ended March 31, 2022, a five-year net return of 10 per cent, a 10-year net return of 10.8 per cent, as well as net asset increases of \$42 billion for the fiscal year and a one-year dollar value-added of \$10 billion or 2.1 per cent above reference portfolios. This led to total net assets of \$539 billion.

"CPP Investments delivered solid returns in fiscal 2022 despite turbulent market conditions in the wake of Russia's war on Ukraine, supply chain disruptions caused by the pandemic and rising inflation," said president and CEO John Graham. He highlighted the enduring growth of the fund over the long term, with steady resilience in uncertain times.

Looking ahead, Graham suggested things will remain uncertain with higher inflation expectations, potentially worsening supply-chain interruptions, reactions to the war in Europe, climate

change and the persistent global pandemic.

On climate change, Heather Munroe-Blum, chairperson of the CPPIB, wrote that "climate change is a major risk and mitigating it is a responsibility shared by all. The steady convergence of evidence, opinion, commitments and action among governments, corporations and civil society concerning the need to transition the global economy to a low-carbon future, identified broadly as 'net zero by 2050,' has added impetus to our collective responsibility to act." CPPIB released its comprehensive approach to reaching net zero.

Meanwhile, it was another very positive year for PSP Investments, which posted a 10.9 per cent total fund one-year net portfolio return as of March 31, 2022. This pushed up the five- and 10-year net annualized returns to nine per cent and 9.8 per cent, respectively. This also brought the net assets under management to \$230.5 billion, a 12.7 per cent increase. Over 10 years, this represented net investment gains of \$25.9 billion versus a reference portfolio.

The increases are attributed to significant gains in private equity (27.6 per cent), real estate (24.8 per cent), natural resources (15.9 per cent) and infrastructure (13.9 per cent).

PSP Investments said it focused on sustainability in many of its investments this past year. The plan invested in Angel Trains, one of Britain's leading

train asset management companies and a key player in decarbonization in the UK transport system; Brookfield Global Transition Fund and the TPG Rise Climate Fund, which invest at scale in climate opportunities in private markets; and finally Spark Infrastructure, an energy infrastructure company heavily involved in Australia's transition to a greener electricity grid.

PSP Investments signed on to the statement by the Quebec Financial Centre for a Sustainable Finance, which seeks to tackle the climate emergency and social inequities. PSP issued its first green bond with proceeds earmarked for projects with environmental benefits, and launched a new climate strategy and targets for supporting the transition to net zero.

PSP's CEO and president Neil Cunningham wrote: "We have integrated ESG (environmental, social and governance) fundamentals into our investment and asset management processes and practices. While we used to consider ESG mainly as a risk lens, we are now approaching it as a way to enhance returns. We do this by investing in companies that have put sustainability and inclusive growth at the centre of their operations and by guiding our portfolio companies to improve their ESG practices." ■

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





Pharmacare: a goal since 1965

We talk to an academic who sees only benefits to its implementation. **BY JEAN-SÉBASTIEN CÔTÉ**

Pharmacare: It's a goal that dates back to 1965, the year Canada's health care system took its current form. The universal single-payer government-based medication insurance has been recommended by every commission that has studied the question and is the cornerstone of the agreement between the governing Liberals and the NDP to prolong this session of Parliament until 2025.

It's also a policy supported by between 80 to 95 per cent of Canadians depending on the study, but so far, no government has implemented it.

When asked about pharmacare, Marc-André Gagnon, a Carleton University professor who specializes in health, pharmaceutical and innovation policy, is clear. "I work in social policy and the issues are always big grey areas. I would say pharmacare is the only [one] where it's really black and white."

But there are pharmacare naysayers, including some federal retirees, who mainly cite three concerns. First,

Quebec has government insurance for medication so some believe pharmacare would be redundant. Second, there is uncertainty about what pharmacare would mean for Public Service Health Care Plan coverage; and third, others believe it would be too expensive.

Canada, argues Gagnon, is the only country in the world with a universal health care system that does not also have universal pharmacare, which means it doesn't recognize medication as an essential part of health care service. That has various consequences.

First, in the world of public and private medication insurance, coverage varies greatly based on age, status, location and profession. There are more than 110 public programs and 100,000 private plans in Canada. There is no way to monitor and act on the cost. With such fragmentation, governments have no negotiation power over pharmaceutical companies and pharmacies.

Second, it makes it difficult to monitor prescriptions and assure safety,

because the current system has no centralized data to analyze. As such, it enables sub-prescribing, over-prescribing, and mis-prescribing. Prescription issues have effects on the health care system in general, unnecessarily increasing the pressure on and the cost of the system.

Third, the lack of cost controls gives too much latitude to key players in the industry — from insurers to pharmaceutical companies to pharmacists — to set prices as they see fit, and there is no cohesive bulk-buying strategy that would generate economies of scale and help control drug prices, making Canada the second most costly country after the U.S. for medication. Within Canada, Quebec is the province with the priciest medication.

"We have to stop seeing the matter of pharmacare as a bill payment management system. A pharmacare plan is an organized system, to ensure that we get value for our money, to ensure that we avoid waste, to ensure the safety

of drugs and to ensure that prescriptions are made appropriately.”

So are Quebecois getting value for money — and does the province actually have pharmacare?

Gagnon believes Quebec’s is a system that prioritizes private for-profit insurance over quality of services, reduced cost or prescription monitoring. It is a system in which no one has an interest in reducing the cost. Residents with access to a private drug plan are obliged to subscribe to it. Residents without one have to subscribe to the government plan, which includes premiums and co-payments. Those over 65 can continue private coverage or transition to the government plan. That said, like most provinces, Quebec has a restrictive pharmacare-like program for children, low-income people and senior citizens.

If the purpose was to make sure

“What we can’t afford is the current system. Estimates put savings at 20 per cent per capita on drug spending by shifting to a national, universal pharmacare program.”

everyone has more or less equal access to medication, Gagnon feels it is not a great success. “If you look at the amount of people not filling prescriptions for financial reasons, we have some of the highest rates in the OECD.”

Some worry that pharmacare would threaten their private or employer-sponsored health insurance, such as the PSHCP. While it’s unlikely to threaten PSHCP, Gagnon acknowledges employers offering private insurance benefit from government tax subsidies. With pharmacare, these subsidies might go. However, Gagnon says there are no

guarantees these plans will continue anyway and it’s in everyone’s interest to work towards guaranteed minimum acceptable coverage now.

With skyrocketing medication costs, private plans might well become too expensive. Just a few members who need high-cost medicine could cause the cost to escalate to a point where it is not sustainable for the employer to offer the plan.

Insurance industry players have an interest in maintaining the current system, but the 2019 *Final Report of the Advisory Council on the Implementation of National Pharmacare*, the government roadmap to implementation, recommends “federal, provincial and territorial governments engage with private insurers, as well as the employers and employees who benefit from their services, to ensure a smooth transition to national pharmacare.”

The council also recommended that “private insurers be allowed to provide coverage for co-payments, as well as for drugs not on the national formulary.” And insurance companies have a role in underwriting and insuring for services outside the health-care system, such as vision care, dental services, travel insurance and paramedical services from practitioners, ranging from acupuncturists to physiotherapists.

The council also heard from employers who are eager to offer better extended health-care benefits such as eye or dental coverage as well as greater coverage for mental health or other extended health-care benefits, which are possible, they say, if drug-related cost pressures are alleviated.

When it comes to paying for pharmacare, Gagnon and others insist it is financially feasible and sustainable.

What we can’t afford is the current system. Estimates put savings at 20 per cent per capita on drug spending by shifting to a national, universal pharmacare program. Not only would we save, but Canadians — many of whom lack adequate coverage, or have to reduce their medications to make



Professor Marc-André Gagnon sees only positives with a national pharmacare system.

them last longer due to cost — would have better coverage and more efficient prescription regimes that would help avoid inappropriate prescribing.

According to Gagnon, it’s a clear choice, and he’s found no independent research that favours the current situation. Further, there are no independent researchers or academics who don’t support the implementation of pharmacare.

But if pharmacare is better, cheaper, more efficient and Canadians agree with it, why isn’t it already done? That is the hard question. For Gagnon, it comes down to political will and to the fact that what we have here is a majority with a small interest in change, facing a minority with a huge opposition to that change and colossal financial and organizational resources that can be directed to keep the status quo. While every Canadian would benefit, insurance, pharmacies and pharmaceutical companies have an interest in upholding the status quo. But for Gagnon, there’s hope yet, given the agreement between the federal Liberals and the NDP. ■

Jean-Sébastien Côté is a provincial-territorial government relations officer at Federal Retirees.

Advocacy and your APO team

Advocacy is important to Federal Retirees. We tell you why, and introduce you to several key people in our advocacy infrastructure. **BY AMY BALDRY**



Advocacy is about using your voice to demand change. Effective advocacy brings awareness to priorities, creates public support and influences public policy.

Federal Retirees advocacy is about bringing together member voices from across the country to demand change for four key priorities: retirement income security, a national seniors strategy, with a focus on principles and standards for long-term care; support for veterans and their families and pharmacare.

Local voices give a face to the issue and a personal story that gives a relatable, human perspective. This is why volunteer advocacy — local advocacy — is so important to Federal Retirees. At branches across the country, volunteers are doing important advocacy work. And these volunteers are supported by advocacy program officers (APOs).

What is an APO and why do we have them?

APOs are volunteer leaders at Federal Retirees, offering advocacy leadership and support in each province. They support branch advocacy volunteers and the Reach 338 network and they help make certain that Federal Retirees is seen and its priorities are understood by every sitting member of Parliament.

More specifically, APOs work with district directors and the staff advocacy team, along with volunteers and members in their provinces to plan, implement and report on advocacy campaigns and activities at the federal, provincial and local levels.

APOs assist the district directors and advocacy committee in identifying advocacy priorities, plans and issues requiring action. They work with volunteers and members to engage MPs and MPPs or MLAs in their provinces. They also liaise with the staff team and their local network on election campaigns to engage candidates and involve members.

Who are the APOs and why do they do it?



Leslie Gaudette, British Columbia

A member of the Fraser Valley West branch, Leslie Gaudette has been APO for B.C. and Yukon since 2018. Gaudette has also sat on the Association's national advocacy committee.

As APO, she has been instrumental in building a volunteer advocacy team across 15 B.C. branches. As a result,

advocacy volunteers in B.C. have recently met with 17 of their local MPs to ensure they understand the importance of Federal Retirees' priorities.

"Advocacy to our elected officials is critical so that they know Federal Retirees' priorities. What I find particularly rewarding is that we focus on key issues affecting all older adults, and without organizations such as Federal Retirees, these issues would not be heard by those with power to do something about it," Gaudette says.



Maria Fitzpatrick, Alberta

Maria Fitzpatrick, with the Southern Alberta branch, is one of the Association's newest

advocacy program officers.

Prior to becoming APO, Maria worked with her district director and her branch president to produce a podcast featuring Federal Retirees and the Alberta Seniors Advocate campaign.

"I am drawn to the advocacy program with Federal Retirees for several reasons. First, our members generally have the same concerns whether it be health, housing or travel to name a few. Second, it provides our members an opportunity to work with a focused approach to

Main photo: Attending events is one way to create awareness about Federal Retirees' advocacy agenda. Shown here are Fraser Valley West president Ian Spence, NDP leader Jagmeet Singh and B.C. and Yukon advocacy program officer Leslie Gaudette at an NDP Lunar New Year Celebration.

address those concerns, to have a voice. And third, by addressing those issues for our membership, we are addressing them for all seniors who may be unable to speak for themselves," Fitzpatrick says.



Richard Simpson, Saskatchewan

Richard Simpson is a member of the Regina and Area branch, and has been APO for

Saskatchewan since 2019. Prior to this, he was APO for B.C. from 2016 to 2019.

As APO, Simpson has been integral to Federal Retirees' collaboration with the Saskatchewan Seniors' Mechanism (SSM) and other advocacy groups in Saskatchewan, particularly working to make seniors issues a priority during the most recent Saskatchewan provincial election.

"Defending our pension and benefits against any real or potential threats is a primary goal of our advocacy work. As an APO, I have the opportunity to work with our members to further this goal and also to improve the well-being of older Canadians more generally," Simpson says.



Cynthia Foreman, Manitoba

Cynthia Foreman is a member of the Winnipeg and District branch and has been

AP0 for Manitoba since 2021. Prior to this, she was a national director for the district of the Prairies and Northwest Territories from 2017 to 2020.

New to the APO role, Foreman worked closely with Manitoba branches to meet with 12 local MPs prior to the 2021 federal election. She is also serving as a member of the national advocacy committee.

"Advocacy, to me, means working together with others to make positive changes for everyone. Federal Retirees have influence and our voices can

make a difference in the lives of older Canadians," Foreman says.



Dorma Grant, New Brunswick

Dorma Grant is a member of the Fredericton and District branch and has been

AP0 for New Brunswick since 2018.

During the 2019 federal election, Grant supported the New Brunswick branches in holding all-candidates meetings across the province. This ensured Federal Retirees members had an opportunity to hear from their candidates and for candidates to hear about Federal Retirees' priorities.

"I think advocacy is an important activity as it allows people to express opinions in a positive manner. Advocacy activities should be well organized. This manner allows us to move priorities to action levels with actual steps and not allow noise to get in the way so that the message is not lost. Much good work is done through thoughtful and considered advocacy," Grant says.



Michelle Langille, Nova Scotia

Michelle Langille has been APO for Nova Scotia since 2020 and is a member of the

Nova Scotia Central branch.

During past federal elections, she and the Nova Scotia branches held town halls and met with candidates across the province. These advocacy efforts gave Federal Retirees members a chance to meet and hear from the candidates running in their riding, and ensured candidates were aware of the Association and its priorities.



Anne MacEwen, Prince Edward Island

Anne MacEwen is the APO for Prince Edward Island and a member

of the Summerside branch. She became branch secretary in 2015 and then branch advocacy officer in 2019.

"As the branch secretary, I helped plan advocacy events and found the work valuable and rewarding. So, I was only too happy to accept the additional role of branch advocacy officer when the incumbent became our vice-president," MacEwen says.

"Federal Retirees advocacy matters to me because the issues matter to me. These are not just issues of relevance to our members, either. We advocate on behalf of every senior Canadian and veteran to have financial security, as well as access to dental, pharmaceutical, health and mental health care," MacEwen says.

How can I connect with the APO in my province?

Inspired by your APO above and wondering how you can get involved in advocacy? Email advocacyteam@federalretirees.ca today. We'll connect you with your APO and your local branch.

Why doesn't my province have an APO?

Like all volunteer positions at Federal Retirees, APOs have term limits. And sometimes APOs move on to other volunteer opportunities (former Quebec APO Andrée Lise Provost moved on to become Quebec district director, for example). Federal Retirees is always looking for advocacy volunteers who are interested in working with their provincial advocacy team and, at the time of writing, we are recruiting to fill the APO role in a few provinces, including Newfoundland, Quebec and Ontario. To learn more about the APO position and how you could be involved, please email advocacyteam@federalretirees.ca to reach the advocacy staff team. ■

Amy Baldry is advocacy co-ordinator for Federal Retirees.

WANTED!

NATIONAL BOARD MEMBERS



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

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

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

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

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

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

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

What you bring to the role

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



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

What you'll do

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

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

Application process

In 2023, the following five three-year positions will be open for election in five districts: directors from British Columbia and Yukon, Prairies and Northwest Territories, Ottawa and Nunavut, Quebec and Atlantic districts. Nominations for these positions will open Oct. 13, 2022.

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

The nominations process closes in March 2023.

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

For more information, please contact the nominating committee by emailing elections@federalretirees.ca

A toast to volunteers

The Association handed out six awards — three to dedicated individuals, and three to branches — for their efforts to keep Federal Retirees strong and effective in its mandates.

**BY JENNIFER CAMPBELL
AND SANDRINE RASTELLO**

After she retired from her communications job in Ottawa and moved to Airdrie, Alta., to be closer to her grandkids, Maggie Smith was starting over socially and felt she needed to “connect.” She joined the Calgary & District branch of Federal Retirees and learned how the organization worked as “a friend of the board.” By 2020, she had joined the board and this year, she was the recipient of the national award for collaboration. The award is given to an Association volunteer who makes “a significant contribution to a partnership or collaborative activity, resulting in benefits to members, one or more branches or districts, or the Association as a whole.”

As the lead on veterans’ issues as well as recruitment and retention, she helped develop a communications plan and then started working with Allan Reid, president of the Calgary Veterans Services Society (CVSS), and Rick Wright, national president of the Canadian Association of Veterans of United Nations Peacekeeping. The trio filed a Veterans Affairs Canada grant application focused on developing projects for the Hoggin Alberta Veterans Ranch as well as delivering and enhancing existing services.

Smith’s citation says she was instrumental in researching the grant



process and assisted the CVSS in developing its application. In January 2022, the Society secured \$300,000.

“That made me feel good,” Smith says.

Smith has also collaborated with Homes for Heroes, a Calgary organization that builds affordable urban villages across Canada to allow homeless veterans to integrate back to civilian life. She also manages communications for its programs.

“My desire to volunteer is because of where I come from,” Smith says, reflecting on her work and the award. “Growing up with a family of seven kids, there were times when we could have used a lot of the services available today.”

Smith is always looking for other ways her branch can help locally. She will soon propose it consider sponsoring some of the work of the Kerby Centre, which has a program to mitigate elder abuse.

Embracing new challenges

When the pandemic hit, Micheline Lefrançois was quick to embrace video-conferencing technology. Not only did it make it easier to schedule meetings with officials, but it also became key to her Québec branch’s efforts to keep members informed and engaged during an isolating time. The “COVID exit” team she was part of organized events ranging from a violin concert to a costumed Christmas party.

“People were so in the mood to be entertained by something positive,” says Lefrançois, first vice-president of the Quebec branch and this year’s winner of the Claude Edwards Leadership Award.

Embracing new challenges is nothing new for Lefrançois. In 2005, she moved to Ottawa to begin a civil aviation project for Transport Canada after working for two decades in the Quebec provincial administration, jumping to a new job a few years before retirement.



Opposite page: Outgoing president Jean-Guy Soulière presents a volunteer award to Maggie Smith. This page, top: Micheline Lefrançois receives the Claude Edwards Leadership Award from Soulière. Below: Soulière himself becomes the first recipient of the Fred Whitehouse Founder's Award. He is flanked by board member Connie Kehler and outgoing board member Léonard LeBlanc.



A moment of speechlessness

Jean-Guy Soulière was speechless the night he received the Fred Whitehouse Founder's Award. As someone who helped draw up the criteria for the award more than 10 years ago, he knew how prestigious and special it was. He also knew it had yet to be awarded to anyone.

"My first feeling was being extremely proud that people recognized my contributions," Soulière says. "I gave a lot, but I received a lot."

He was also "very humbled," because he didn't volunteer for glory-seeking reasons. And he was awed by the standing ovation he received when presented the award.

"I felt the love," he says. "It was sort of a tidal wave coming right at me."

Soulière's commitment to the Association at the highest level of leadership spanned 24 years, 13 as executive director and more than 11 years in key volunteer roles on the national board, including six as president. And he was in it from the start. Shortly after joining in August 1994, he was elected national secretary treasurer.

He said the Whitehouse award recognizes broad contributions — ones that go beyond the Association. He served as chair of the National Seniors Council, which provides advice to the federal government on the health, well-being and quality of life of seniors. In that role, he advised several seniors ministers and made recommendations on action against elder abuse, low incomes among seniors, volunteering and positive active aging.

Soulière also represented pensioners on the Public Service Health Care Plan, including the plan's partners committee.

In his various roles, he fought countless fights for seniors' and retirees' rights.

Recruitment through webinars

The Ottawa branch received the membership recruitment and

She joined the National Association of Federal Retirees at the time, but started pitching in after returning to Québec. Then vice-president Yves Bouchard coaxed her into volunteering.

"He said, 'Just a little, you could give me a hand in communications.' We know the rest of the story," she joked, recalling fondly an "exceptional leader" who passed away this year.

Lefrançois, who says volunteering is a "core value" in her family, was previously involved with a taekwondo association and a not-for-profit inn. She brought a

personality she describes as "intense" and a love of fast, concrete results to Federal Retirees.

The Quebec branch's advocacy work was instrumental in getting the organization to testify before the House of Commons Standing Committee on Veterans Affairs. Lefrançois has also stirred efforts to recruit members while they're still in the workplace.

"Recruiting, retaining is the great challenge," she says. "We must find tomorrow's members right now. We must not let go."



From left, Ottawa branch president Bob Giroux, Charlottetown branch president Brenda Powell, outgoing national president Jean-Guy Soulière and Okanagan branch president Guy Bird. Soulière presented awards to each of the branches.

engagement award for “excellence in the delivery of programs, activities, and services — such as recruiting campaigns, community outreach, educational and social functions as well as participation in national recruitment initiatives — which attract, retain and engage members and help contribute to net membership growth.

The branch’s unique pandemic initiative was to build on an already successful webinar program. In 2021, the branch held 55 webinars, attended by more than 3,500 members and their guests.

The branch aimed to recruit new members through the guest initiative and in the end, it helped stem the national trend of shrinking membership, something that’s now on the rise again in Ottawa and across the country.

“We wanted to add health and wellness issues and exercise to our webinars,” says branch president Bob Giroux. “So, we started doing them on Zoom. We’d often have 100 people. We also had some French ones.”

The award, he says, means a lot to the branch as it was a recognition of the hard work the board and volunteers put in to keep the Association membership strong.

“We put a lot of emphasis on education and the award was recognition of it,” Giroux says.

Engagement beyond email

The award for excellence in the delivery of programs and activities in support of the three key branch functions — membership recruitment and engagement, volunteer recruitment and support and advocacy initiatives that are aligned with the Association’s mission — went to two branches — Central Okanagan and Charlottetown.

Central Okanagan made a special effort throughout the pandemic to stay in touch with members who don’t have email. In its case, that’s 180 members.

“People assume that if you send an email blast, you’ve covered all your members,” says Guy Bird, branch president. “But we have 180 members who don’t have emails. We went out of our way to connect with them because they tend to be older, they tend to be more isolated because they don’t have Facetime (or Zoom) and we made sure that any of the communications we sent went to them by mail.”

In addition to any branch information, they also made a special effort to turn

the Association-made Christmas card into a postcard, which they mailed to the same members.

“We had a bunch of initiatives to stay in touch,” Bird says. “I think most members have appreciated that they heard from us periodically. We have an answering machine and one person monitors it seven days a week so members who call will hear back from someone within 24 hours.”

Make a Difference is the branch motto and the pandemic efforts certainly exemplified that, winning the branch its third award.

Pandemic participation

The Charlottetown branch also received a branch excellence award.

The branch has established five annual events that give members a chance to get together, network and engage in the Association’s priorities. During the pandemic, when in-person activities were no longer possible, the branch held these events by Zoom. Members embraced the idea and attendance was strong.

The gatherings also contributed to strong membership numbers throughout the pandemic.

“This award provides recognition that our branch strives for excellence and that our members are dedicated and committed to the growth and effectiveness of the branch,” says branch president Brenda Powell. “Volunteer recognition acknowledges accomplishments, reinforces efforts and is a sign of appreciation. It helps build team spirit and camaraderie.”

As part of its recruitment efforts, the branch also held federal retirement-planning sessions up to five times a year for federal employees about to retire. “The presentations highlight our national advocacy priorities, preferred partners, the value and advantages of being a member and our Mega Recruitment Drive,” Powell says. ■

Jennifer Campbell is Sage’s editor.

Cross Canada roundup

1 The 2022 Federal Retirees board of directors were chosen at the annual members meeting. Front row, from left: H el ene Nadeau, Megan Williams, Jacques Lambert, Roy Goodall, Andr ee Lise Provost, Michael Jolicoeur and Carol Grieco. Back row: Roland Wells, Rick Brick, Ted Young, Brian Strongman, Connie Kehler and Daniel Brunet. Photo: Stephen Grant



2 Central Okanagan branch president Guy Bird and vice-president Jan Redlich present a \$500 cheque to Katelin Michell, left, and Ellen Boelcke, right, of Kelowna Community Resources in support of Ukrainian refugees.



3 Brenda Allard, left, and Cathy Lively of the Nova Scotia Central branch staff a booth at the FMI conference in Halifax.

4 Veteran members of the Niagara Peninsula branch gathered for a group photo last May. From left, Michel Sastre, 87; Burdett Sisler, 107, and Romeo Daley, who was celebrating his 90th birthday. Standing behind his father is Norman Sisler, a retired CBSA officer.



5 A group selfie was the order of the evening at a recent International Longevity Centre (ILC) Canada event. Clockwise, from left, are Federal Retirees member Suzanne Gumpert, Leah Clement of ILC-Canada, ILC-Canada founding president Margaret Gillis, Association member and president of the Council of Senior Citizens' Organizations of B.C. Leslie Gaudette, Federal Retirees CEO Anthony Pizzino and Sayward Montague, director of advocacy for Federal Retirees.



6 Paula Gilmore, finance officer and branch financial coordinator, couldn't attend the annual members meeting in person, so Federal Retirees brought her to it virtually. Photo: Stephen Grant

The latest news

Getting personal at the AMM



The National Association of Federal Retirees was delighted to welcome more than 200 enthusiastic delegates to this year's annual members meeting last June in Gatineau, Que. It marked the first time delegates met in person since the global pandemic was declared in March 2020. The 2020 and 2021 events were held virtually, with delegates ensuring that Association business continued with the use of digital tools for voting. The 2022 meeting also contained a virtual component, so delegates who were unable to attend in Gatineau could still participate.

The event marked the final meeting chaired by long-time president Jean-Guy Soulière, who served close to 30 years with the Association, including two three-year terms as president.

Congratulations, Mr. President and welcome new directors

The June AMM featured a vote for a new president, as well as four positions on the national board of directors.



Members chose **Roy Goodall**, a long-time volunteer who joined the Calgary and District branch board in 2005 and the national board of directors in 2014.

Goodall served in the Canadian Armed Forces for 38 years and brings comprehensive financial, personnel and project management experience in both national and international settings. He served as the Association's national vice-president for six years before taking the presidential reins.



Michael Jolicoeur was elected to the role of director for the District of B.C. and Yukon, replacing Randy Wilson. A member of the Victoria-Fred

Whitehouse branch, Jolicoeur previously served on his branch's board as treasurer and president.



Ted Young has once again been elected to the role of director for the District of Ontario, replacing Linda MacDonald. Young served as a director on

the Kitchener-Waterloo and district branch board before serving two terms on the national board, beginning in 2014.



Andrée Lise Provost will now serve as director for the District of Quebec, replacing James Nicholson. Provost joined the Federal Retirees'

volunteer team in 2021 as the advocacy program officer (APO) for the District of Quebec and also previously served as vice-president of the Outaouais branch.



Roland Wells is now director for the District of Atlantic, replacing Léonard LeBlanc. Wells began volunteering with the Central Newfoundland branch

in 2020, eventually becoming the branch's vice-president in 2021.

We hope you'll join us in welcoming our new board members and in thanking our departing board members for giving generously of their time and expertise during a particularly challenging period for the Association and for all Canadians.

Call for email addresses

Communication by email is critical as we look forward to living with the coronavirus pandemic in our rear-view mirror.

Federal Retirees continues to ensure its members receive accurate information about matters that are most important to them. There are two easy ways you can join our email list:

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

You and Your Survivors

The digital fillable PDF edition of *You and Your Survivors*, an estate-planning workbook published by the Association in partnership with Arbor Memorial, is available for download at federalretirees.ca under publications. This edition, which is available at no charge, is an updated version of the original publication, which was produced to serve as a resource for members and their survivors.

Note that the information provided in the workbook is general in nature and does not replace professional advice or a legal will.

A message from the CEO on PSHCP renewal



Anthony Pizzino, chief executive officer

Protecting our members' hard-earned pensions and benefits is the *raison d'être* of the National Association of Federal Retirees (Federal Retirees) and it's why close to 165,000 members trust us to represent their best interests in retirement. The Public Service Health Care Plan (PSHCP) had not been meaningfully renewed since 2006, and now, after 2 1/2 years of in-depth and tough negotiations, Federal Retirees is delighted to announce that a deal for plan renewal has been reached. The terms of the agreement are subject to approval by the Treasury Board, which is anticipated over the coming weeks.

"Currently, the president of Federal Retirees is the sole pensioner representative on the PSHCP Partners Committee, and represents all pensioners — not just our members. The Partners Committee also includes three senior government officials who represent the employer's interests, and three senior officers of the federal public service unions." The deal will see meaningful enhancements and improvements across nearly every benefit category, and will take effect July 1, 2023, when Canada Life

takes over from Sun Life as the plan administrator.

Federal Retirees entered negotiations in 2019, armed with the responses to a survey from more than 8,500 of our members who gave their input on what elements of the plan, fielded in 2017, needed to be addressed. Members said vision care, eliminating restrictions to accessing physiotherapy and massage therapy, better paramedical and hearing-aid coverage, improvements to hospital coverage and emergency travel benefit enhancements, were most important to them. And now Federal Retirees has delivered on these priorities and more.

Among the many enhancements: the vision care benefit has been increased from \$275 to \$400 every two years; yearly amounts for massage, osteopathy, naturopathy, chiropodist/podiatrists are increasing from \$300 to \$500; hearing aid coverage is being increased from \$1,000 to \$1,500 every five years and there is a new \$200 yearly battery benefit. There's no longer a prescription requirement for massage, physiotherapy, psychological services and speech therapy and there's now a \$1,500 yearly physiotherapy limit; up to \$5,000 per year for mental health services and more coverage for psychotherapists, social workers and registered therapists. Coverage in the PSHCP's emergency travel benefit will increase from \$500,000 to \$1 million; nursing services have increased to \$20,000 per year; and Hospital Level I coverage has increased from \$60 per day to \$90 per day, and Levels II and III are now \$170 and \$250, respectively (see www.federalretirees.ca for a complete list.)

The federal government's guiding principle for renewal negotiations was

to achieve cost containment, thereby creating scope for the reinvestment of savings into plan enhancements. Due to a near-total absence of features that help benefit plans control costs, PSHCP costs had exploded in recent years with little benefit to members.

Plan members will need to plan for changes coming with the renewed plan, which will take effect in July 2023. These include a requirement for prior authorization of specialty drugs, such as biologics; mandatory generic drug substitution with a 180-day transition period and a process to enable medically necessary exceptions; reimbursement of pharmacists' fees for a maximum of five times per year for maintenance drugs; and limited reimbursement of pharmacists' dispensing fees up to \$8 per fee. More information and further details will be provided before the July 1, 2023, implementation date.

If you are as excited about these coming changes as we are, why not tell a current or former colleague about the important work our professional advocacy staff is doing on your behalf and refer a potential new member during Federal Retirees' Mega Recruitment Drive? For more information, scan the QR code, visit federalretirees.ca/MRD or contact our members services team at 1-855-304-4700. They will be pleased to assist you.

Anthony Pizzino
Chief Executive Officer



Scan the
QR Code

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 Christmas

luncheon: Dec 8, 11:30 a.m., Newlands
Golf and Country Club, 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

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 meetings: Sept. 11, Dec. 11,
details TBD by email


General meeting and luncheon:

Sept. 11, 1 p.m., Halina Centre,
3310 37 Ave., Vernon — **\$15** 

BC12 KAMLOOPS

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

General meeting: Oct. 12, 11 a.m.,
Oak Room, Cottonwood Manor,
730 Cottonwood Ave.

Christmas lunch: Dec. 7, 11 a.m.,
Oak Room, Cottonwood Manor,
730 Cottonwood Ave. — 

BC13 KOOTENAY

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


BC14 SIDNEY AND DISTRICT

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

BC15 PRINCE GEORGE

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

General meeting: Sept. 19, 1 p.m.,
Elder Citizens Recreation Association
(ECRA)

Christmas luncheon: Dec. 12, 1 p.m.
— 

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.

Alberta

AB16 CALGARY AND DISTRICT

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

Kerby Centre Elder Abuse Program presentation (Zoom): Sept. 16, 10 a.m., details TBD

AB17 EDMONTON

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

AB18 SOUTHERN ALBERTA

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

AMM: Oct. 24, details TBD

Volunteers wanted: contact branch for more info

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

Volunteers wanted: treasurer, membership chair, phone committee chair

Saskatchewan

SK22 NORTHWEST SASKATCHEWAN

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

SK23 MOOSE JAW

c/o Jeff Wall
267 Wellington Dr.
Moose Jaw, Sask. S6K 1C5
(306) 693-3848
mcwall@sasktel.net

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)
federalretirees.ca/saskatoon
saskatoon@federalretirees.ca

Corn boil: Sept. 14, noon, Floral Community Centre — \$7 🍷
RSVP Sept. 10

Spotlight on Seniors (branch booth):

Oct. 4, 9 a.m.-3 p.m., TCU Place,
35 22 St. E., Saskatoon., visit
tcuplace.com/spotlight-on-seniors for
more info — \$12

Fall supper: Oct. 19, see branch website
for more info — **RSVP** Oct. 15

SK26 PRINCE ALBERT AND DISTRICT

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

Christmas social: Dec. 6, noon, Coronet
Hotel, 3551 2nd Ave. W., Prince Albert —
\$10 RSVP

SK29 SWIFT CURRENT

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

Manitoba

MB30 WESTERN MANITOBA

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

MB31 WINNIPEG AND DISTRICT

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

MB32 CENTRAL MANITOBA

12 Radisson Ave.
Portage La Prairie, Man. R1N 1A9
(204) 856-0662
r1n1a9gj@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.
P.O. Box 84018
Oakville, Ont. L6H 5V7
(905) 858-3770
(905) 824-4853
federalretirees.ca/peel-halton
nafrtreasureron34@gmail.com

ON35 HURONIA

80 Bradford St., Barrie, Ont. L4N 6S7
1-855-304-4700
federalretirees.ca/hurononia
hurononia@federalretirees.ca

Meet and greet: Sept. 13, 11:15 a.m.,
Woodchester Villa, 15 King St.,
Bracebridge

Fall AGM: Oct. 4, 10:30 a.m., Barrie
Legion, 410 St. Vincent St., Barrie —
\$7 🍷 RSVP

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
nafrkingston@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

P.O. Box 235
Jordan Station, Ont. L0R 1S0
(905) 562-5414
nafrsecretaryniabranh41@outlook.com

ON43 OTTAWA AND INTERNATIONAL

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

ON44 PETERBOROUGH AND AREA

P.O. Box 2216 STN Main
Peterborough, Ont. K9J 7Y4
(705) 786-0222
jabrown471@outlook.com

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

207A-1995 Normandy St.
Lasalle, Ont. N9H 1P9
(519) 982-6963
nafron49weck@gmail.com

ON50 NEAR NORTH

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

ON52 ALGOMA

P.O. Box 167
Echo Bay, Ont. P0S 1C0
(705) 248-3301
lm.macdonald@sympatico.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

P.O. Box 28
Long Sault, Ont. K0C 1P0
1-855-304-4700
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

BBQ luncheon: Sept. 28, noon —  
RSVP

Volunteers wanted: phone committee


QUEBEC


QC57 QUEBEC

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

QC58 MONTREAL

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

Rights of residents in PSR's (virtual conference): Sept. 27, 1:30 p.m., details TBD by email, see branch website for info — 

Christmas lunch: Dec. 6, noon, Hôtel Universel, 5000 Sherbrooke St. E, Montreal — \$45  **RSVP**

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

Trip: Sept. 7, Mosaïcures and free tour of Old Quebec

Breakfast: Sept. 13, 9 a.m., Stratos Restaurant, 1863 av. Saint Marc, Shawinigan — 

Breakfast: Oct. 12, 9 a.m., Maman Fournier Restaurant, 3125 boul. des Récollets, Trois-Rivières — 

Branch 30th anniversary celebration: Nov. 25, 5 p.m., Hôtel Énergie, 1100 prom. du St-Maurice, Shawinigan — 

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

Fall dinner and meeting: Oct. 18, 5 p.m.,
Ramada Fredericton, 480 Riverside Dr.,
Fredericton, see branch report for details
— \$21/\$25 🍴 🗳️

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

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

Fall general meeting: see branch website
for info

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

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., P.O. Box 214
Bridgewater, N.S. B4V 1V9
1-855-304-4700
(902) 527-0432 (RSVP)
nafnrs71pres@gmail.com
berry177@live.com (RSVP)

General meeting: Oct. 25, 11:30 a.m., Italy
Cross/Middlewood Fire Hall, 17722 Hwy 103
— \$10 🍴 🗳️

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

Fall luncheon and recruitment event:
Oct. 26, noon, Best Western Plus Hotel,
15 Spectacle Lake Dr., Dartmouth —
\$20 🗳️

NS75 WESTERN NOVA SCOTIA

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

Fall meeting: Oct. 19, 11:30 a.m., Deep
Brook Lions Club, 948 Hwy 1, Deep Brook —
\$12 🍴 🗳️ 🗳️

Christmas dinner: Dec 8, 11:30 a.m.,
Kingston Legion, 1472 Veterans Lane,
Kingston — \$15 🍴 🗳️

NS77 CAPE BRETON

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

General meeting: Oct. 28, 2:30 p.m.,
Steelworkers and Sydney Pensioners' Club,
30 Inglis St., Sydney — \$12 🍴 🗳️ 🗳️
RSVP Oct. 21

NS78 CUMBERLAND

P.O. Box 303
Parrsboro, N.S. B0M 1S0
(902) 661-0596
gerard.cormier@ns.sympatico.ca
carose1948@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
federalretireescharlottetown@gmail.com

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: Sept. 21, 2 p.m., Royal
Canadian Legion, Blackmarsh Rd., St. John's
— 🍴 🗳️

BBQ and dance: Sept. 30, 6:30 p.m.,
Shriners Hall, Mount Carson Ave., St. John's
— \$35

General meeting: Oct. 12, 11 a.m.,
Conception Bay North, details TBD — 🍴 🗳️

General meeting: Nov. 16, 2 p.m., Royal
Canadian Legion, Blackmarsh Rd., St. John's
— 🍴 🗳️

Christmas dinner and dance: Dec. 2,
7 p.m., Royal Canadian Legion, Blackmarsh
Rd., St. John's, details TBD — \$ 🍴 🗳️

Volunteers wanted: director, Canadian
Armed Forces

Those who can, do.
Those who can do more, volunteer.

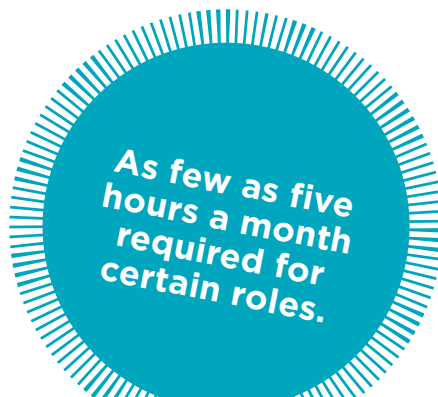
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Join our VOLUNTEER TEAM!

With your commitment,
we can make a difference!

Are you looking for a meaningful way to share your skills and support fellow retirees? Your expertise and experience are in great demand at the National Association of Federal Retirees.

For more information, contact your local branch or our National Volunteer Engagement Officer, Gail Curran at **613-745-2559, ext. 235** or email **gcurran@federalretirees.ca**



OPPORTUNITIES

- Branch committees (as a member or Chair)
- Branch Board Director positions
- National Board Director positions
- Advocacy
- Promotional events and member recruitment
- Administrative support and financial management
- Event planning
- Special and/or episodic projects (Branch or National Office)



National Association of Federal Retirees Association nationale des retraités fédéraux

Volunteer Bénévole

In memoriam

BC01 CENTRAL FRASER VALLEY

Lorne Listoen
Anthony (Tony) Martin

BC02 CHILLIWACK

Beverly Bennett
John Dornan
Diane Johnson
Dennis Luciak
Vale Martens
Jack Nickle
Gordon Norrish
Nellie O'Hara
Mildred Reaume

BC04 FRASER VALLEY WEST

James Stanley
Doucette

BC06 NORTH ISLAND-JOHN FINN

Richard Barnett
Michael Cloutier
Byron Doyle
James (Stocky) Edwards
Sonja Franklin
Francis Genoe
Milton Gronsdahl
Donald Hilchey
Robert K. Hutton
Anthony Kyle Jones
Elvira Kilpatrick
Ken MacDonald
Ian Daniel Mackenzie
Grace McPhail
Evelyn E. Miller
Ellen Ouellette
Donald Reiser
Harold Thomson
June Waite
John W. Watson

BC07 CENTRAL OKANAGAN

David French
Helen Giffin-Coe
Catherine Gorman
Florida Kisel
John Neil McIntyre
William G. Roberts

BC08 VANCOUVER

Charles Bifano
Wilfred R. Biles
Russell Bradley-Meerwald

Glen Chapman
Grant Bryce Dudley
Alan E. Furmedge
Eleanor Hamilton

BC09 VICTORIA-FRED WHITEHOUSE

Cyril Barnes
Diane Basso
Vera Carrol
Edna Cracknell
Betty Doherty
R. I. Douglas
Julia Dunn
Lloyd Engelking
Lloyd Ferguson
Paul Girardet
Sheila Henley
Joan Landsky
Jeanne Lesoway
A. L. D. MacDonell
R. A. H. Mason
Margorie Moser
Elizabeth Pellaers
Reg Price
Theresa Scott
Roy Shepperd
Noella Tough
Shaopap Tsai

BC12 KAMLOOPS

Christina Harris
Bernard Wilkinson

BC14 SIDNEY AND DISTRICT

Frances Creswick
James Harrison
Mervin Harrower
Wayne Holmes
Doris Jones
Beatrice Kirby
Donald MacDougall
Robert McKay
Ian Scott McKenzie
James Peters
Robert Rayner
Gerald Resch
June Sherlock
Shevaun Washington
Jerry Westphal

AB20 MEDICINE HAT AND DISTRICT

Margaret Davis
Patricia Gebhardt
Anne Lonson
Don Mason
Marion McKenzie

Doris Smethurst
Valerie Zwicker

AB92 LAKELAND

Helen Dygert
Phyllis Hite
Dorothy Jex

SK25 SASKATOON AND AREA

Barry Lee Anderson
Mary Anna Dymond
Clarence (Clare) David Gitzel
Jack Eby Hooper
Dennis William Kyrzyk
Maurice Proctor
Robert Andrew Scott

MB31 WINNIPEG AND DISTRICT

Caroline Bernhardt
Doralyn Borsa
Ronald Buchanan
Joseph A. Burt
Jeanette Coutu
Scott Davison
Donald J. Delisle
Marvin Jury
John R. King
A. Kintop
Janet Kubanowski
Robert Major
George McKay
Joan Papushka
Frank Scaletta
Bernice Snowdon
Robert Stewart
Donald Swanson
Olga Tchir
Grace Thurlbeck
A. Van Cauwenbergh
David Walker

ON33 ALGONQUIN VALLEY

Jeanette Boyle
Geraldine Caldwell
Egon Conrad
Charles Davidson
Paul Ferrigan
Kathleen Foster
Stella Gallant
Philip Gumley
Arnold Hoelke
Aline Kahl
Joan Kirkus
James MacWha

Virginia Milliken
Raymond Park
Arthur Plume
Ruby Ross
V. Saar
J. Van Hoof
Audrey Whittier
Daintree Wright

ON36 BLUEWATER

Robert Stennette

ON37 HAMILTON AND AREA

Jean Balogh
Susan Baker
Maitland Birchall
S. Dachuk
Marie Geraghty
Bernadette Gore
Frances Hall
Ron Valvasori
Lorne Vibert

ON38 KINGSTON AND DISTRICT

A. J. Feller
Andrew B. Graham
George Kendra
Patricia MacCaulay
Leonard C. Van Luven
Conrad Weck

ON43 OTTAWA

Liliane Cloutier
Fay Hoffman
Paul Louis Morin
Anita Seguin
Eric Robert Stephen
Michael Swords

ON45 QUINTE

Bill Robertson

ON47 TORONTO AND AREA

June Armstrong
Joyce M. Astill
William Bacon
William Beverly
Kiril Bukatko
Riya Dassanayake
Carolyn Fawn
Roy Hall
Clement F. Hobbs
Elena Schlanger
Helen E. Shutts
Edward F. Stevens
Audrey B. Tseng
John G. Whitaker
M. Yaguchi

ON56 HURON NORTH

Roger Léo Lalonde

Roger Pagé
Bernadette Piette

QC57 QUEBEC

Gilles Bizier
Bernard Carbonneau
Marcel Dion
Richard Dubois
Lucia Fillion
R. Grenier
Jean A. G. Labbé
Jean-Guy Roy
Jean-Marie Thiboutot

QC58 MONTREAL

Pierre Boisvert
Denise Bromow
Fouad Chehata
Jean Pierre Dontigny
Gisèle Dueck
Georgette Jeukens
Jean-Antoine Jeukens
René Lamoureux
J. Laferrière-Vachon
Georgette Laroche
Yvon G. R. Latrémouille
Pierre Lebeau
Jean-Guy Leblanc
Patricia Marien
Marcel Poirier
Pierre Poitras
André Pruvost
Jean-Guy André Rioux
R. Rochefort
Andrienne Tremblay
Beaudoin

QC60 OUTAOUAIS

Gilles Lavoie
Lise G. Fortin
Réjean Laprade
Serge Bélanger
George Wilkes
Henri Arseneault
Paul Royer
Olga Earwaker
Paulette Morin
Jody Sewell
Richard Bélanger
Richard Séguin
Louis Laflamme
Muriel Bernice Wills
Normand Chauret
Madeleine Dupuis
Lisette St-Amour Sauvageau
Donald Dupel
Yolande Vauterin
Henri Sarrazin
Denis Cayen

Michel Lanois
Jean Aubry
Lucile Gauthier
André J. H. Gariepy
Diane Belisle
Diane Daoust
Marcel Florent
Gaston Poirier
Georgette Patry Perron
Michèle Tassé
Beauchamp

QC61 MAURICIE

Gilles Arseneault
Louise Gelly Desmarais

NB64 SOUTH-EAST NEW BRUNSWICK

Ann Kee
Viola McCardle
David Moore
Roy (Roly) Niles
Jeannette Ralph
Edward Riordan
James Talbot

NB65 FUNDY SHORES

Rita Almon
Carol Anne Bonnenfant
James Davis

NB68 CHALEUR REGION

Réginald Basque
Clara Gosselin
Valmont LeBlanc

NS75 WESTERN NOVA SCOTIA

Marilyn (Dawn) Alcoe
Eugene (Sam) Babin
Mona Bateman
Brian Glavin
Lloyd Graham
Anne Hutchinson
Bernadette LeBlanc
Donald C. MacDonald
Rita MacDonald
Francis Pugh

NS80 NORTH NOVA

Phyllis Walters

PE83 SUMMERSIDE

Alfred Bridges
Edna Gay
Thomas Lynch
Ross Moore
Shirley Newcombe
Dianne O'Neill

Mega Recruitment Drive is back



Spreading the word has its perks.

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

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

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

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

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

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

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

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



Renew your membership

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

The Association has decided not to raise membership rates. The rates for 2022 are the same as 2021.

To pay by credit card:

Log on to federalretirees.ca

To pay by cheque:

Send cheque payable to National Association of Federal Retirees:

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

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

2022 membership fees

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

How to sign up?

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

Contact us

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



**MEGA
RECRUITMENT
DRIVE**

MORE CHANCES TO

**WIN
BIG**

EARLY-BIRD DRAW
Oct. 31, 2022
 Win a \$500
 pre-paid credit card
 courtesy of Rogers and SimplyConnect

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

Refer a member to Federal Retirees for a chance to win*



\$500 Top recruiter

\$250 Most referrals

\$250 Lucky draw prize for new members

courtesy of
 Arbor Memorial

HOW TO ENTER

Fill out a digital referral card at federalretirees.ca/mrd or contact Federal Retirees national office at 1-855-304-4700, ext. 300, or service@federalretirees.ca

NEW MEMBERS

Save 25% with DDS payment option. Details at federalretirees.ca

For full contest rules and other important details, visit federalretirees.ca/mrd

NO PURCHASE NECESSARY. Contest open Sept. 1, 2022, to Dec. 31, 2022, to Canadian residents who are current members of the National Association of Federal Retirees in good standing. Odds of winning depend on number of eligible entries received. Math skill-testing question required. There are no limits to the number of ballots you can receive, so refer early and often! Please review the full contest rules at federalretirees.ca/mrd before you begin recruiting. Call 1-855-304-4700, ext. 300, to refer someone by phone, or for more information about the contest. *All successful referrals must be eligible for membership and qualified by Federal Retirees recruitment and member services team.

**Visit federalretirees.ca/mrd for prizing details.



SCAN



National Association
 of Federal Retirees
 Association nationale
 des retraités fédéraux





Travel

TRAVEL INSURANCE THAT'S PACKED AND READY.

Travel with up to \$10 million* in medical coverage.



The National Association of Federal Retirees and Johnson know you're thinking of travelling more. So, wherever you decide to take your next trip, make sure your travel insurance is packed too. With MEDOC Travel Insurance, coverage includes:

- \$10 million in medical coverage*
- Coverage for COVID-19 related medical emergencies
- **NEW Effective Sept 1, 2022:** Trip cancellation, interruption, and delay coverage¹ is available if you are unable to travel or have to interrupt your trip due to you or your travel companion contracting COVID-19.

As always, for often less than the cost of purchasing single trip insurance², you can enjoy an unlimited number of trips³ during the policy year, plus many benefits exclusive to members of the National Association of Federal Retirees.

Give Johnson a call at **1.855.428.8744** or visit johnson.ca/MEDOC to get a quote and finalize your coverage. Johnson is ready when you are.

Call for a no-obligation quote and you'll be entered for a chance to

WIN 1 of 12 prizes of **\$2,500⁺**



National Association of Federal Retirees
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