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THE VOICE OF FEDERAL RETIREES

# Sage

## Anti-ageism warriors

Ageism is a form of oppression too often experienced by older people. Members such as Linda MacDonald are fighting it.

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## Take time to watch the birds: a veteran birder tells you how

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## How climate change affects the two biggest provinces

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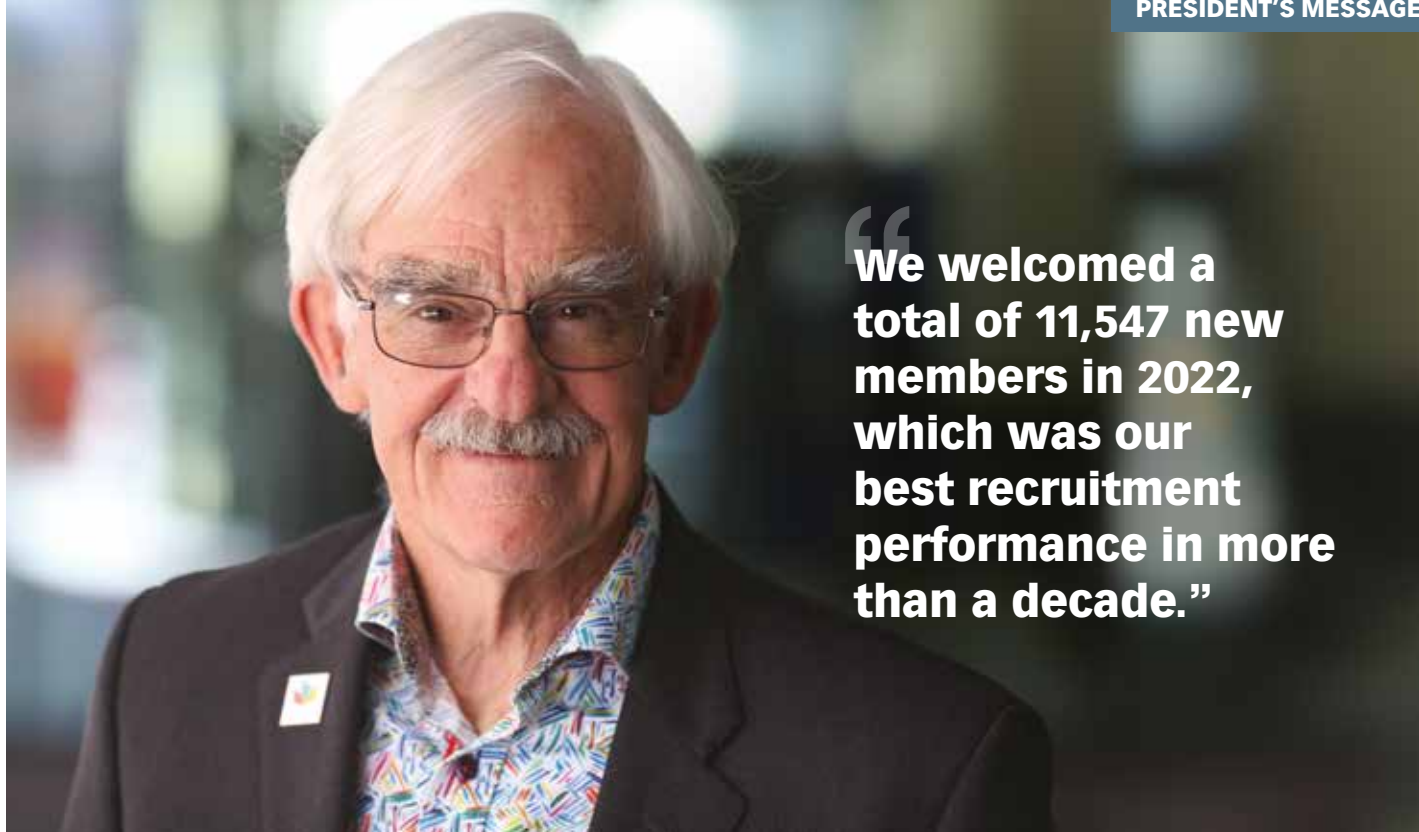
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“We welcomed a total of 11,547 new members in 2022, which was our best recruitment performance in more than a decade.”

## AMM on the horizon

Federal Retirees marks two anniversaries and looks ahead to the AMM in June. **BY ROY GOODALL**

**N**ow that the festive season is behind us, the Association's Annual Meeting of Members (AMM), the spring district meetings and branch AMMs are on the horizon. At your branch AMM, your board executive will present updates on activities, accomplishments and plans for 2023. If you are interested in helping your branch achieve its core functions in support of Association goals, please speak to your president about standing for election.

The election of five new directors at the Association's AMM will complete a renewal process that commenced with

the election of four new directors and a president at AMM 2022 and the vice-president in September 2022. Although a lot of experience will be lost, the new directors should bring a wealth of knowledge and ideas to the board. If you have the desire to volunteer and the qualifications we're looking for, email the nominations committee at [elections@federalretirees.ca](mailto:elections@federalretirees.ca) before March 22, 2023. Also at AMM 2023, participants will receive a report on branch financial needs and discuss recommendations being written by seven current and former branch presidents.

Along with lots of accolades about the renewed Public Service Health Care Plan (PSHCP), we have also received several complaints from vulnerable members with disabilities and pre-existing chronic conditions who will be adversely impacted by the physiotherapy limit. Consequently, we sent a "relief" request to the president of the Treasury Board for adversely affected pensioners. Our request was supported by all members of the PSHCP Partners Committee. We will keep you posted about any developments on this file.

In the fall of 2022, the Association joined the Global Alliance for the Rights of Older People (GAROP), and we were present at the official launch of the newly formed Canadian Coalition Against Ageism in Toronto in late November. Ageism will most likely be a plank in our evolving strategic plan.

This year, we are marking two anniversaries. Federal Retirees as an organization is celebrating its 60th anniversary and the RCMP is marking its 150th. Among our members, we have 13,000 RCMP veterans.

Speaking of members, I'd like to thank those of you who referred new members throughout the year and during our Mega-Recruitment Drive as this has driven six consecutive months of net growth and allowed us to grow our membership by 1.1 per cent in 2022. We welcomed a total of 11,547 new members in 2022, which was our best recruitment performance in more than a decade. Let's keep that momentum going as we mark our 60th year. ■

**Roy Goodall** is president of the National Association of Federal Retirees.

# Dear Sage

*Note that letters have been edited for grammar and length.*

Dear Sage,

Re: Chasing your family's tale, Winter 2022

I'd suggest specific caution using familysearch.org. Mormons do incredible work, but I advise verifying all information from their site. Genealogists will never be 100 per cent certain of their content, but why not take the extra steps to verify when you can?

Marilyn Lohnes

Dear Sage,

Thank you for the very interesting article on genealogy. In addition to the sites suggested in your article, the site Généalogie du Québec et d'Amérique française is quite helpful for research.

Jean Dion, St-Bruno, Que.

Dear Sage,

On page 27 of the latest edition of *Sage*, there is a mistake in the photo at the top left of the page. The description appears to say that it is Sarajevo. I can confirm that there is no ocean, nor any significant body of water, near Sarajevo. The photo is of the city of Dubrovnik, not Sarajevo. Keep up the good work. *Sage* magazine provides good information and I rush to read it from cover to cover as soon as I receive it.

Respectfully,

Roch Giguere, Kingston, Ont.

*Thanks very much for keeping us on our toes.*

Dear Sage,

I was so pleased when I turned the page to find your article about Fred Blackstein. It would be hard to guess which achievement makes Fred most proud — he has so many. I favour his leadership in establishing the Pembroke Campus of Algonquin College while serving on its board of governors. It will improve the lives of its many students and be an economic driver for the area forever. Fred is an inspiration to us all.

Judy Sauv , Eganville, Ont.

Dear Sage,

In the member profile section of Winter 2022 *Sage* magazine, Charles Enman mistakenly wrote that Fred Blackstein lives in Renfrew. Fred lives in Pembroke in the heart of Renfrew County. We are proud of him for his many accomplishments over the years.

Marilyn Craig

Dear Sage,

A good summary article of the impending changes to the PSHCP. Kudos to those who worked diligently to negotiate the changes. One question: what will be the cost to retirees?

Alistair Hensler

*The intent is that the changes being introduced to the PSHCP will also help contain costs for pensioners. Because contribution rates or premiums are adjusted annually and are based on how much is claimed by pensioners, and changes are being introduced midway through 2023, it will take some time to see whether and how the plan enhancements and changes manifest. The pensioner representative and Partners Committee are firmly committed to monitoring the impact of plan changes.*

Dear Sage,

For some years now, I have conducted an annual review of my [posthumous] instructions to my wife and daughters. The Last Post Fund was something I had omitted, but, thanks to your reminder on page 39, it is now embedded in that document. Thank you.

Peter Armour

*For an excellent estate planning resource, download a copy of *You and Your Survivors* at [www.federalretirees.ca/en/publications/you-and-your-survivors](http://www.federalretirees.ca/en/publications/you-and-your-survivors)*

Dear Sage,

In his climate change article, Peter Simpson notes that new requirements on waterside development are now imposed by legislation such as Nova Scotia's Coastal Protection Act. Although the Act was passed in 2019, it will not come into force until the regulations are finalized and approved. Meanwhile, folks have been rushing to build shoreline structures and barrier rock walls before these regulations become law. The government says that will happen in 2023.

Bill Rafuse, Hunts Point, N.S.

Dear Sage,

Dying with Dignity seems to be pleased that patients approved for MAiD can invoke a waiver of final consent, even if they do not have the capacity to consent at the time of the procedure. This is very troubling. What if the patient changes their mind later — because of dementia or Alzheimer's — and they don't want to go through with it? Who decides? We need more palliative care and more mental health resources, and less MAiD.

Sincerely,

Patricia Maloney, Ottawa, Ont.



## 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](mailto:sage@federalretirees.ca)





## A sneak peek at 2023

We mark our 60th anniversary, the 150th anniversary of the RCMP and we look forward to a busy and productive year. **BY ANTHONY PIZZINO**

**H**appy New Year. This is the first edition of *Sage* in 2023 and my first opportunity to bid all members a wonderful and prosperous year ahead.

It's an auspicious year for Federal Retirees as we will be celebrating two significant milestones. First, the Association turns 60 later this year. In this issue, you'll find a timeline of our progress from humble beginnings to a powerhouse organization of nearly 170,000 members, advocating for causes that relate to a healthy and stable

retirement for our members. We have some exciting projects coming, including a travel contest, to mark the 60th anniversary, so stay tuned.

We will also mark the 150th anniversary of the RCMP. The force was established in 1873, just a few years after the country's own establishment in 1867, and the force will be celebrating this milestone all year. This issue of *Sage* features a retired RCMP officer in our member profile and also marks the anniversary in our Veterans' Corner section.

Beyond celebrating, there's also plenty of harder work to do this year, including our campaign to have our voice heard by the federal government as it draws up its 2023 budget. Our priorities for this budget include continuing to press the government to develop a national seniors strategy and a Safe Long-Term Care Act, investing in and implementing pharmacare, supporting caregivers, enacting equitable outcomes for veterans, resolving the Phoenix pay system problems by the end of the year and ensuring secure retirement incomes. Our "advocacy in action" piece in the magazine tells you how you can get involved and help amplify these six recommendations, which we've already formally submitted to the federal finance department.

As our article on ageism mentions, Federal Retirees has also decided to work to eliminate the systemic problem and, to that end, a team will go to the United Nations in April as part of the UN Open-Ended Working Group on Aging.

On the volunteer front, there is some good news. We have received accreditation from the Canadian Code for Volunteer Involvement (CCVI). It is a guide for involving volunteers in all levels of an organization and it aims to improve volunteer engagement across the country. We are proud to have been recognized in this way.

And speaking of volunteers, I want to thank those who are always there to help us carry out our work of securing and safeguarding our members' retirements. We appreciate everything you do. And thank you to our members for joining us in our work simply by buying a membership and amplifying our voice through sheer numbers. If you want to help out further, recommend a membership to your friends and former coworkers. The larger we are as an organization, the more forceful our message to government will be. ■

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**Anthony Pizzino** is chief executive officer of the National Association of Federal Retirees.



# The evils of ageism

Ageism can lead to shorter lifespans, poorer physical and mental health and cognitive decline. Federal Retirees is set to fight it. So is Linda MacDonald.

BY JENNIFER CAMPBELL





**L**inda MacDonald remembers very clearly one time she experienced ageism. The 73-year-old had been having chest pains so she went to the emergency room. On further investigation, the pain was simply muscle spasms and, as she was leaving, a hospital official came by to interview her, something they do with all patients over the age of 70.

"That was fine — actually, I thought it was a good thing," she recalls about the interview request. "They do it to make sure that when you go home, you have the support you need."

The interviewer started with his questions, including asking if she was on any medication. When she said yes, he asked if she "remembered" which one.

"He didn't even realize what he was saying to me by using that word," says MacDonald, who formerly served as Ontario District director for Federal Retirees. "But I let him know. I told him the inference is that you think I might not know what [my medication] is, or remember. But very clearly, I did. And as it turned out, he's on the same one. Those kinds of things are subtle, but they really point to something else."

That "something else" is ageism, a systemic form of oppression that is very often experienced by older people. It manifests itself in the way people think, in the form of stereotypes; in the way they feel, in the form of prejudice; and in the way they act, in the form of discrimination.

How one experiences ageism and how it is directed is influenced by gender, race and orientation and it can come at us from many sources — marketing, television, movies, media of all forms, government policies and health care delivery. It can be implicit, explicit, institutional and personal.

MacDonald's other experience with it is more painful than the first. When her mother was in her early 70s, she started to have serious pain, which a doctor

diagnosed as arthritis, a common ailment for people her age. After several years of enduring the pain, she became so ill she was hospitalized and doctors soon figured out she had multiple myeloma, a blood cancer that affects the bones in painful ways.

"Had they not assumed her symptoms were arthritis, because she was in her early 70s, she would have been diagnosed months, if not years, in advance and she would have been spared a great deal of pain," MacDonald says. "That's the kind of thing that really worries me. And it should worry a lot of people."

### **Anger over ageism**

Ashton Applewhite, author of *This Chair Rocks: A Manifesto Against Ageism*, was inspired to research ageism out of anger.

"I realized I was getting old and I started looking into oldness and realized that my fears were legitimate," Applewhite says. "I became obsessed with why we never talked about both sides of the story. I've come to [better] understand how prejudice works."

Applewhite, whose website is [thischairrocks.com](http://thischairrocks.com) and who publishes a Q&A advice column called "Yo, Is this Ageist?" on her website, says the single most effective argument for dismantling ageism is the prospective health benefits of a world without it.

In its landmark *2021 Global Report on Ageism*, the World Health Organization (WHO) states that ageism is associated with a shorter lifespan, poorer physical and mental health, slower recovery from disability as well as cognitive decline.

It continues: "Ageism reduces older people's quality of life, increases their social isolation and loneliness (both of which are associated with serious health problems), restricts their ability to express their sexuality and may increase the risk of violence and abuse against older people."

Federal Retirees member Linda MacDonald has waged war on ageism. She has experienced it and she calls it out when she sees it. Photo: Anna Pelletier Doble



Author Ashton Applewhite started researching ageism when she started noticing it herself.

The report also quotes a “recent estimate” showing that ageism costs society billions of dollars.

Applewhite also likes a study done by Becca Levy, professor of public health and psychology at the Yale Institute for Global Health. Levy found that people with positive (though Applewhite prefers the term accurate over positive) attitudes toward aging live 7.5 years longer than those with poor attitudes.

A similar study by the Annenberg Public Policy Center and AARP found that the more one knows about aging, the less fear it holds and that learning about aging reduces anxiety about it. Only hearing the “scary” aspects isn’t healthy, as Applewhite puts it.

“I am not a Pollyanna,” Applewhite

says. “It’s super important to address the fact that many of our fears [about aging] are completely legitimate, but much of what we think of as ageism is actually ableism [discrimination in favour of able-bodied people.] It’s stigma.”

### **Federal Retirees’ fight**

In the summer of 2022, Federal Retirees took the historic step of joining the Global Alliance for the Rights of Older People (GAROP) and collaborated with the International Longevity Centre Canada to establish the Canadian Coalition against Ageism, a group that is now lobbying the United Nations to introduce a UN Convention on the Rights of Older Persons. The convention was

among the recommendations in the WHO’s report on ageism. The UN has already made this decade the UN Decade of Healthy Aging, which may help forge the path.

Anthony Pizzino, CEO of Federal Retirees, is making raising awareness about ageism a priority for the organization.

“Older Canadians are tired of this stigma,” Pizzino says. “We need to call out ageism when we see it, and we need concerted government actions to support those efforts. We need a change of perspective to eliminate stereotypes of older persons being a weak, dependent and non-contributing part of society.”

Leslie Gaudette, who has volunteered



**“Ageism reduces older people’s quality of life, increases their social isolation and loneliness... restricts their ability to express their sexuality and may increase the risk of violence and abuse against older people.”**

for Federal Retirees in many capacities, is helping to move this initiative along in her province of British Columbia. She says you see ageism even in volunteer opportunities.

“When you get to be about 50, often your responsibilities decrease, and you have time to pursue things that you were interested in, but couldn’t do before,” Gaudette says. “But there’s a failure to recognize that a person in their 50s may have 20 or 30 quality years — or even longer — to contribute. That’s a lot of time.”

She recalls one group she joined that was looking for 30-year-olds to volunteer, though it had women into their 80s who were still contributing at a high level.

“Even if there are sometimes some physical limitations, mentally, there are none,” she says. “And [older people] have all this experience in planning and organizing and wisdom and connections they can bring that can be really helpful.”

**Ideas for eradication**

The WHO recommends three strategies that have worked to help eradicate ageism. The first suggests “policies and legislation that address age discrimination and inequality in human rights law.” The second is “educational activities [to] help enhance empathy, dispel misconceptions about different age groups and reduce prejudice and

discrimination by providing accurate information and counter-stereotypical examples.” Finally, it recommends inter-generational contact that can “reduce inter-group prejudice and stereotypes” to reduce ageism across the spectrum.

Applewhite also has some “antidotes.” She says awareness is the critical starting point because society needs to acknowledge its own prejudices about age and aging. Even MacDonald recognizes that she has some ingrained prejudices on the subject, in spite of being an anti-ageism warrior.

Like the WHO, Applewhite also suggests connecting with people of all ages because “an equitable society for all ages requires intergenerational collaboration.” And, she recommends activism. “Watch for ageist behaviours and attitudes, challenge them and create language and models that support every stage of life.” ■

**Jennifer Campbell** is the editor of *Sage* and will call out ageism when she sees or experiences it.

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# The call of the birds

Spring is the time migrant birds return to Canada, which they use as a breeding ground, free of southern predators. **BY ROGER BIRD**



1

If you're reading this over a springtime morning coffee, there are many other Canadians already outside looking for, and at, birds. Some will be glancing at an app called Merlin, or checking email for where that recent flock of yellow-headed blackbirds was last seen. Others, old-school for sure, will be carrying field guides or online versions of *Peterson Field Guide to Birds* (of Eastern or Western, or all of North America), or *National Geographic's* guide or *The Sibley Guide to Birds*.

Some people retain family stories of how they got hooked. Mine was the "other" grandfather, not a Bird but a Bradshaw, a British man who started out as an egg "collector" (i.e., he robbed nests), and changed late in life to an amateur field naturalist, content just to spot returning birds every spring. He took me along.

In doing so, I became part of a community whose participants send about 1.3 million checklists every year

to the online eBird website, boosting their own self-esteem and contributing to a mainstay of how Canadians keep tabs on the natural world. eBird is a worldwide bird monitor operation, and in Canada as elsewhere, the pandemic vastly increased its data storehouse (and data for science.)

Birders get "out there" more than the average citizen, but vary hugely in knowledge and dedication. Some get a bang out of whatever shows up in a backyard, in bushes or trees down the street, or on or above any nearby water. Others drive great distances to chase a reported rarity. I once drove from Ottawa to Presqu'île Provincial Park on Lake Ontario to see a boreal chickadee. When I got there, I headed toward a crowd peering into a bush, and added this tiny brown-capped (as opposed to the common black-capped chickadee) species to my life list.

This popular recreation requires only a field guide and a pair of binoculars.

It pays to set the alarm early (an early birder gets more birds.) There is much birding help available online: Besides eBird, check out Fat Birder, 10,000 Birds, and Cornell University's Bird Lab. Find out online where your local hotspots are and head for anyone in view carrying binoculars. Be realistic — what you see will not look like a David Suzuki TV feature. His brilliant shots of birds (or bears or wolves or beavers) were taken by photographers who sat in heat, cold, rain, wind, for hours, waiting for a fleeting photo-op.

The first rule of birding for experts and ordinary people alike is "be lucky." The second rule is "be patient." The third is "be quiet."

Most birds, most of the time, don't want to be seen as a potential meal for a predator. What a birder often will see with the naked eye is just movement — behind a leaf, around a tree trunk, in leaves on the forest floor, amidst grasses in a field or reeds in a marsh.



Then it's time for binoculars. Binoculars are almost a must if you want to identify a bird you've never seen before. John James Audubon had no binoculars, so how did he get close enough to execute his astonishing images of what he saw? He shot them with a gun, a custom frowned upon in our era. Many birders use "spotting" telescopes (as compared to celestial scopes) mounted on tripods, but skip that expense until you're well hooked on this pastime.

Binoculars in hand, focus on the area where movement happened, and raise the binoculars to your eyes. Don't try to find a bird through binoculars. Some birds, such as the western tanager and the scarlet tanager have easy-to-see brilliant colours. But others aren't so colourful. A red-eyed vireo makes up for its drab appearance by singing endlessly (Cornell University's bird lab reports up to 20,000 repeats in a single day) — enough to brighten anyone's outlook. It has a longish song — "here-I-am, in-the-tree, look-up, at-the-top" — as rendered by David Sibley.

Anyone with a better "translation" than Sibley's for birdsong deserves a coffee, but learning songs and calls helps, because birds are often heard before seen. Their songs function to attract and retain a mate or reinforce a bird's claim to a territory, but are a boon to birdwatchers.

Spring is special because it is arrival time for migrants, especially warblers, a biological "family" of tiny, colourful migrants, which spend most of the year in Central or South America, or the U.S. south. They head to our part of the world, which they use as a maternity ward. They mate and raise young free of southern predators and fill up on insects and caterpillars. Black fly and mosquito season may be bad news for humans, but it's a crucial time for warblers.

Come summer, most birds stay hidden as much as possible while they raise their young. They're out and about again in fall, but adults look faded because breeding plumage has gone downhill and

fledglings are only partially on the way to adult colours.

Spring is calling. Go for it.

## Our home and native birds

A look at Canada's official provincial and territorial birds.

1. Canada's national bird is the Canada jay and each province and territory also has its own bird symbol.
2. Up north, Nunavut's choice is the rock ptarmigan. Like its genetic relatives (including wild turkey and ruffed grouse), it lives year-round in Canada's Arctic archipelago, nesting on the ground. The Ptarmigan doesn't migrate. It eats short vegetation, supplemented by insects and snails.
3. Moving west, the Northwest Territories' bird is the gyrfalcon, a huge version of the peregrine falcon and American kestrel, both of which flourish all over North America. Gyrfalcons pretty much stay north, but have been seen occasionally in the south of Canada, astonishing lucky bird-watchers. Their feathers vary from pure white to mottled brown.
4. Yukon's bird is the common raven, a

beefy relative of the American crow. Its distinguishing characteristic is voice — ravens say "croak"; crows say "caw." A raven in the neighbourhood is bad news for juvenile birds of other species, so smaller birds often mob the intruder to drive it away.

5. Steller's jay is British Columbia's official bird. It is iridescent blue, with a noisy call. Like its cousin the blue jay in the east, it's tolerant of people and knows that campgrounds and picnic





areas are where to find something to eat. However, it's not that tolerant — it won't land on your hand for an offered peanut as readily as a tiny chickadee.

- 6. Three provinces have chosen big owls as their official bird, and Alberta's is the aptly named great horned owl, with a wingspan almost 1.5 metres across. Rarely heard, more often seen by birders, the great horned attracts a crowd fast. It lives in forests, suburbs and even deserts from Alaska to Central America.
- 7. The sharp-tailed grouse is official in Saskatchewan. A grassland bird, it's

noted for purple neck sacks, which inflate during courtship. It behaves like a domestic chicken, foraging on the ground. Saskatchewan has more of these birds than any other jurisdiction in North America.

- 8. Next door, Manitoba is home to another big owl species also aptly named the great grey owl, which has a wingspan of about 1.2 metres. Its normal range in Canada is from the Yukon to the Ontario-Manitoba border, but it occasionally erupts eastward. This movement is often deadly, with these owls vulnerable to collisions with motor vehicles.

## Looking for loons

### Want to do your part for conservation of Canadian lakes?

You can join the Canadian Lakes Loon Survey, a project by Birds Canada to help understand why loons are disappearing. Survey participants have been tracking common loon breeding by monitoring chick hatch and survival since 1981. Participants dedicate at least three days, visiting their lake once in June (to see if loon pairs are on territory), once in July (to see if chicks hatch) and once in August (to see if chicks survive long enough to fledge.)

### For more information, visit:

Birds Canada – [www.birdscanada.org/bird-science/canadian-lakes-loon-survey](http://www.birdscanada.org/bird-science/canadian-lakes-loon-survey)

- 9. Ontario's official bird, the common loon, has been heard uncounted times via the soundtrack of TV programs and movies with outdoor settings. It's a near-hopeless walker on land, but successfully hunts fish underwater. It builds a semi-floating nest.
- 10. Quebec's snowy owl breeds in the Arctic and migrates south in winter. Pure white to mottled brown, it matches varied snow cover, and it's silent except during breeding up north. Snowies eat pretty much anything they can catch — fish, rodents, squirrels, rabbits, ducks and songbirds.
- 11. The black-capped chickadee gets official recognition only in New Brunswick. It's deserved — this bird





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is often an introduction to the natural world for children. Give children birdseed, tell them to hold it up in their hands and chances are a chickadee arrives to eat. The familiar “chick-a-dee-dee-dee” call and the less recognized “spring soon” are heard year-round.

- 12.** Nova Scotia, rooted in the fishing industry, chose the osprey, a raptor that fishes spectacularly, hovering over the water and then diving down to and under the surface to emerge with a fish in its claws. It rotates the fish until it’s head-first, and flies off to perch and eat. What a show.
- 13.** Prince Edward Island has one of Canada’s greatest show-offs, the blue jay. Related to crows and ravens, it scavenges off people. It’s also expert at cracking open seeds, and stealing eggs from other birds’ nests. Common across the country except for British Columbia, it rivals the raven for brain power and imagination.
- 14.** Hardy and weird looking, the Atlantic puffin dives for fish in Atlantic waters as far north as Greenland. In Canada, its home range includes the waters around Newfoundland and Labrador, which claims it as provincial bird. It takes its catch home to small offshore islands where puffin chicks shelter on rocky ground. ■

**Roger Bird**, a retired Carleton University professor of journalism, usually edits other people’s words, but is comfy writing about the natural world.



# Sky-high problems

The provinces of Quebec and Ontario are dealing with climate change issues, especially in their biggest cities.

BY PETER SIMPSON



**A** suite atop the tallest building can distance you from the noise and traffic below, but even the highest penthouse can't escape the reality of climate change.

Nowhere is this particular grim climate truth more urgent than in Central Canada's two biggest cities. Millions of people live in apartments or condos in the metropolitan areas of Toronto and Montreal, and many do not have the ability or money to mitigate the wild weather that's coming. In both cities, many projects are proposed, or under way, to protect vulnerable residents.

"Because of the fact that we have such a large population, it feels like the changes are even worse in those regions, just because our vulnerability to those changes is much greater because of the sheer number of people that live in those urban areas," says Isabelle Charon, the head of knowledge transfer and training with Ouranos, a Montreal-based consortium on climate change and adaptation.

"Because we've put asphalt everywhere, and we've taken out all of the green that we could have had in cities, that creates an urban heat island effect, so that, essentially, the heat stays in the cities and the nights don't cool," Charon says.

"The number of deaths has skyrocketed in those events for both provinces when we have long periods of very warm temperatures in the summers. We're expecting almost a doubling or tripling of the number of very warm days in the summers in coming years, so that will have a very real impact on the health of the population."

The issues in cities are many and complex, but two broad fronts are the battle to reduce greenhouse gas (GHG) emissions that cause climate change,

Millions of people live in apartments or condos in the metropolitan areas of Toronto and Montreal, and many do not have the ability or money to mitigate the wild weather that's coming. At left is Toronto's One Bloor East and above is one of the Tour des Canadiens condominium complexes located next to the Bell Centre. One Bloor East photo: Alex Laney

and to improve both existing buildings (with updates and other projects) and new buildings (with municipal, provincial and even federal rules and codes on new construction.)

This is what Shannon Logan calls "future-proofing" residential buildings. Logan is senior program manager with the Toronto and Region Conservation Authority (TRCA), and works on the Sustainable Neighbourhood Action Program (SNAP).

"Basically, it's working closely with stakeholders in a targeted neighbourhood or community to develop an action plan for climate action and climate resilience," Logan says. "We do know that some communities, like towers, are disproportionately affected by climate change, especially the most vulnerable areas, where there's low income," or there are other existing issues that can be exacerbated by climate change.

People in highrises are not homogeneous, and range from wealthy owners to subsidized renters, from transitory students to those isolated by age, illness or even recent emigration to Canada. Many have issues, such as lack of resources or mobility, little access to green space and even food insecurity.

The actions are equally varied. Building owners can install backup power systems and alternative energy systems and make buildings more energy-efficient. They can also protect against floods, plant trees to create green space and allow food gardens on balconies, just to name a few trends being seen in the Toronto region. Municipalities can promote urban agriculture, and build green spaces and other features to provide shade, and facilities such as splash pads and cooling centres to help on the hottest days. These are perhaps the simplest changes that a community can make in a vortex of varied interests.

"You have to bring all of those different stakeholders together, and you have to work across sectors," Logan says. "It's tower owners, it's residents,



it's the city, it's the conservation authority, it's multiple levels... We're working in this space where public health and climate come together. Co-operation is very important."

Creating green space in cities is complex, but not impossible. The small city of Trois-Rivières, Que., transformed Saint Maurice street by replacing parking spaces with hundreds of trees and shrubs and 18,000 plants, in addition to installing new pipes and sumps to manage storm water. The project reduces asphalt and, therefore, urban heat.

## The fight to stay frozen

Climate change is an unwelcome visitor for winter tourism and sports, and ski resorts worldwide face a future that looks as challenging as a black diamond run.

“Is this the beginning of the end for some European ski resorts?” fretted a recent U.K. headline.

The situation may for now be less alarming in North America, and there’s much research and adaptation in snow-making under way. Some of that research is helping a Carleton University study on preserving another famous winter tourist attraction, the “world’s largest skating rink” on Ottawa’s Rideau Canal.

“Ski hills (have) gotten very good at making snow, so we’re actually sort of borrowing some of the

concepts there, and applying that to a body of water,” says Cole Van De Ven, an assistant professor of civil and environmental engineering. “How can we make that body of water hold heat a little bit differently, to freeze and stay frozen?”

He adds, “We don’t necessarily [always] connect that climate change will impact the little things we enjoy in life — the canal, I think, is a great example. It resonates with people.”

Van De Ven and colleague Yeowon Kim are studying the volume, salinity and temperature of water coming into the canal through storm drains, and their work could potentially help more critical systems. Their simulations, he says, “will allow us to better understand how urban environment impacts things like water resource systems.”

that rainwater that normally would end up in our sewer system,” says Montreal’s Charon. Again, it requires everyone to get involved, as government can’t face the crisis alone.

“If we leave it just to the city of Toronto or the city of Montreal, it’s not going to happen,” Charon says. “Public spaces are one thing, but that needs to happen as well on private spaces, and that’s a huge challenge.”

That challenge of involvement spreads from the cities into the St. Lawrence River and the Great Lakes, the health of which is critical for the many municipalities in Quebec and Ontario that drink from them, work on them or live next to them.

“It’s politically a big endeavour to try and figure out what’s going to happen with the St. Lawrence, who’s responsible for what and what (low-water levels) will mean for everybody [who’s] using that water. For agriculture, there will be less, there’ll be less for boats, there’ll be less for municipalities, etc.”

The same critical issues are being felt in the Great Lakes, which, environmentally, are the beating heart of Ontario.

The challenges are difficult, even when the best solution is to simply not do the wrong thing.

“There are a lot of things,” says Zoe Panchen, a botanist at the Canadian Museum of Nature who studies climate change. “We could try and be more resilient to some of these climate extremes — allow for green spaces in the city, and not build out further, you know, not building on wetlands.”

The answers begin with just talking about them, says Sharon Lam, a project manager in climate science at the TRCA.

“We’ve found that sharing concrete stories of successes and actions that are being taken, locally or elsewhere, is a strong motivating factor for people to take action.” ■



Carleton University Professor Cole Van De Ven, at left, and environmental engineering student Chris Rouse install sensors in the Rideau Canal in Ottawa in late 2022. Photo: Yeowon Kim

Storm water drainage is a danger because the infrastructure in so many cities is ancient — this is Canada’s infamous “infrastructure deficit.” The danger becomes acute as climate change increases precipitation, and

the frequency of singularly heavy precipitation increases.

“Some of their solutions are to put in more green, to put in some sort of water retention — facilities and green roofs, for example — to try and capture more of

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**Peter Simpson** lives two blocks from the Rideau Canal and understands its importance to the city’s tourism.





# Bringing misinformation to heel

Fake news and misinformation of all kinds exist in the online world.

We tell you how to avoid falling prey to it. **BY JENNIFER CAMPBELL**

**K**imiz Dalkir wrote a book on misinformation and she has a PhD in educational technology. And yet, she fell for a bit of fake news during the pandemic.

An associate professor and the director of the school of information studies at McGill University in Montreal, Dalkir was surprised she believed the relatively harmless good news story about swans and dolphins returning to Venice's canals as a result of reduced pollution thanks to lockdown measures. In fact, the swans regularly appear in the canals of Burano, which is within the greater metropolitan Venice area. As for the dolphins? They were photographed at a port in Sardinia, which is hundreds of kilometres away from Venice.

"I think I first saw it on Facebook," Dalkir recalls. "There was this lovely

image of swans swimming down the canals of Venice. And because everybody was staying home, apparently the environment cleaned itself up. It was kind of nice to think that maybe there's a silver lining."

That particular piece of fake news was harmless enough, but often it's not.

## The dangers of misinformation

Misinformation is defined as false or misleading information while its subcategory — disinformation — includes the intent to deceive.

It's easy to tell ourselves that misinformation and disinformation are the purview of countries such as the U.S. and Russia, but Canada is not immune.

Just this autumn, during the Quebec provincial election, a piece of fake news

was circulated first as a Facebook post. It alleged that François Legault, the leader of the Coalition Avenir Québec and the incumbent, was so virulently booed at a restaurant in Beauceville, Que., that he had to leave before he received his lunch order. It was posted on the LibreChoix Facebook group and shared more than 1,000 times. It garnered nearly that many comments.

But it was complete fiction. Legault was actually warmly received at the restaurant. The LibreChoix group's leader, Carl Giroux, meanwhile, has often spoken out about pandemic measures, including mandatory masks and the province's QR codes for vaccination proof.

Dalkir says the further danger of such posts is that the mainstream media will usually report on their falseness as a

Shown here are the always-present swans in Burano, outside of Venice; the convoy protest on Parliament Hill in February 2022 (photo: Véronic Gagnon) and an Elections Canada sign. During the 2021 federal election, there was widespread COVID-19 misinformation from those who opposed vaccine mandates and lockdown measures.

news story, and while it's admirable to set the record straight, it's still repetition of the story, which then cements it in people's minds. And if a doubter posits that it was proven false, the believers will say "Well, of course that's what the other side will say." And then the doubters are accused of orchestrating a coverup of what really happened.

Other Canadian incidents have included the 2021 federal election, for example, during which widespread COVID-19 misinformation was perpetuated by protesters who opposed the pandemic health measures, such as mandatory masks, and vaccination policies. There were also claims of widespread voter fraud on social media

platforms that were comparable to the stories told south of the border that culminated in an attempted coup at the Capitol Building on Jan. 6, 2021. The attempted coup was fuelled by supporters of former U.S. president Donald Trump, who believed, and convinced his supporters, that he'd actually won the 2020 election.

## Top 10 tips to avoid falling prey

To avoid it, the experts we spoke with, as well as the MediaWise course, had some basic tips.



### Here's a shortlist of the 10 best:

- 1. Determine who's behind the information.** If you're reading an article on the *New York Times* website itself, it'll be more trustworthy than a Facebook post that claims to contain *New York Times* information. Seek information straight from the source.
- 2. Determine what evidence exists for the claims you're reading.** Do some double-checking with credible sources. Snopes.com is a reliable fact-checking service that will often expose hoaxes.

- 3. Become familiar with red flags.** MediaWise advises that if the information creates strong feelings — especially of surprise or disgust — it could be designed to upset you and thereby compel you to share it. Other red flags: articles with no date and viral posts from an unverified account.

- 4. Social media has algorithms** that create a bit of a utopian world where all the views you see are similar to yours or legitimize yours. As such, you're more likely to share without fact-checking. Beware of your own confirmation bias. This was borne out in the Legault example, where his opponents shared a meme that made him look bad.

- 5. Slow down.** "[When we're] accessing things with our fingers on a small device, we move too quickly," Lim says. "We need to stop and ask questions. Where does it come from? Who shared it? If it's not trustworthy, move on, or, if it's in your messages, just delete it."

- 6. Use the rule of three,** Lim advises. If you can check the facts you're considering believing or even sharing with three credible sources, they're likely true. Without that, they're more suspect.

- 7. Read laterally.** MediaWise advises readers to open a number of tabs across their browser and check sources they trust to see what they're saying about the same story. With the swan story, a quick Google search with the terms "swans, dolphins, Venice" turns up several that discredit the claims made in the memes.

- 8. Be vigilant.** Dalkir says misinformation spread about organizations such as the Canada Revenue Agency will often be discredited on their own websites.

- 9. It's better to be skeptical.** Using artificial intelligence, nefarious actors can take "deep fake" software that will learn a person's facial movements and, when it can access their voice, which is easy to do with politicians, they can basically make them say anything they like. Be aware of this when sharing videos.

- 10. Use common sense.** As Serge Blais, executive director of the University of Ottawa Professional Development Institute, says, ask yourself if you would accept and take a pill, without knowing what it is, from a stranger on the street? And would you pass on that pill to a family member or friend? "We have to have the same approach with online information," Blais says.



## Why do people fall for it?

In her studies, Merlyna Lim, Canada research chair in digital media and global network society and a professor of media and communication studies at Carleton University, finds that susceptibility to misinformation is often due to the kinds of information and groups to which a person is connected.

“Young people become radicalized because [of their associations] with social groups that are radical,” Lim says. “This is more about the limited social network they have and their distance from a community that is more likely to have robust discussions on technology, social media and information in general.”

Studies have shown that seniors are a group that’s particularly susceptible, especially those over 65, but Stanford University researcher Ryan Moore found these results perplexing.

“[Older people] tend to be among the best democratic citizens,” Moore says. “They turn out to vote. More than younger people, they pay way more

attention to the news. They say that civics and those kinds of things are really important to them. And there’s a bunch of research in political science that says when they’re asked factual questions about issues and how government works, they know way more.”

Given all of that information, he was perplexed by the findings of the early misinformation studies.

“You could imagine predicting that older adults would be the most immune to misinformation, but [according to the research] it seemed as though it was reversed [in the] online [world], where older people were the most likely to engage in misinformation.”

He figured it had something to do with digital literacy and the evidence shows he was right. To that end, he worked with the MediaWise initiative through the Poynter Institute to develop a digital media literacy skill program — a short course on how to spot misinformation online — for seniors specifically. The uptake has been good and the results have been even better, Moore reports.

## Seniors can be part of the answer

Moore says seniors have a number of strengths that can be leveraged in society’s fight against misinformation. He says we know from psychological studies that as we age, we get better at spotting when people are lying, for example.

“That’s because we have a lifetime of experiences of [determining whether] information is right or wrong. Older people are civically minded, they’re more likely to have free time because they’re more likely to be retired, and they’re better at detecting deception under other circumstances,” Moore says. “It’s for all these reasons that I’m so excited to be working on efforts to help this population with their internet skills and digital skills. I think if we can bolster those, our older adult population can be a massive asset for the fight against misinformation.” ■

**Jennifer Campbell** is the editor of *Sage*. She wanted to believe the swan story, too.



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# Celebrating 60

Federal Retirees is launching a 60th anniversary campaign to highlight the Association's past achievements, advocacy goals and vision for the future. Here, we feature our historical highlights.

BY ANGELA JOHNSTON

## 1963

### A need for change

The National Association of Federal Retirees is founded on Oct. 18 (then under the name of the Federal Superannuates National Association) as a result of a need for changes in federal pensions.

## 1983

### A small but significant gain

The government imposes compensation-restraint legislation on public-sector pensions, and the Association fights hard to gain an additional 0.5 per cent for federal pensioners.

## 1988

### Non-profit status

The Association is formally chartered and begins business as a non-profit corporation in June.

## 1973

### Full indexation arrives

Years of consistent lobbying from the Association result in the introduction of legislation providing for full pension indexation. The provision comes into effect in January 1974, and provides full indexing for future pensions, but also gives increases ranging from 6.35 per cent to 11.45 per cent to those who retired prior to January 1974 to cover past inflation. The same legislation allows retirement at age 55 for employees who has worked for 30 years or more.

## 1985

### Protecting pensions

After the government announces the termination of guaranteed indexation, the Association wages its biggest battle yet. The legislation doesn't pass, but the threat to federal pensions remains.





## 1994

### **A seniors' coalition**

The Association spearheads the formation of the Coalition of Seniors for Social Equity, which seeks to ensure any changes to seniors' income-security programs are thoroughly examined.

## 2000

### **Party of three**

The Association is officially recognized as one of the three parties governing the Public Service Health Care Plan (PSHCP).

## 2007

### **Pension parsing**

The Association is part of a team effort, along with like-minded organizations, to convince the government to allow income-splitting.

## 1992

### **Pensions for survivors**

Bill C-55 passes and extends the option of survivor pensions to those who marry in retirement. The bill also substantially increases the Public Service and Canadian Forces Supplementary Death Benefit.

## 1999

### **All the way to the Supreme Court**

In a case that would escalate to the Supreme Court of Canada, the Association and 14 other plaintiffs challenge the government's appropriation of a \$30-billion pension fund surplus.

## 2001

### **Toothy triumph**

After intensive advocacy by the Association, the Pensioners' Dental Services Plan, a dedicated dental plan for all federal retirees, comes into force.



## 2016

### **Pension protection — again**

The Association successfully lobbies against Bill C-27, legislation that would put pension security at risk. The legislation never passes.

## 2018

### **Finally, a federal voice**

After calling for a dedicated voice for seniors in the federal cabinet for years, the Association witnesses the creation of a new cabinet role — a minister for seniors.

## 2015

### **See you in court**

When the federal government announces the Public Service Health Care Plan's retiree contribution rate will jump from 25 per cent to 50 per cent, the Association takes the government to court.

## 2017

### **Supporting veterans**

The Association launches the veteran outreach initiative, engaging more than 500 veterans across the country and helping to bring their issues and their voices forward to the federal government.

## 2022

### **A renewed PSHCP**

The Association's hard work at the negotiation table pays off and Treasury Board approves the proposed Public Service Health Care Plan renewal deal with numerous improvements — more money for hearing aids, vision care, massage, osteopathy and easier access to services such as physiotherapy, to name a few. The improvements come as a result of extensive consulting with members on the changes they wanted to see.





# Accidents happen

We offer a handy checklist of what to do when you're involved in one.

**A**s much as we try to avoid them, accidents sometimes happen. If you find yourself in a fender bender, make sure you ask key questions and record important information. To help you out, we've created this fender bender checklist.

After an accident, it is important to first do the following:

- Stay calm.
- If the vehicles are drivable and it is safe to do so, move them safely out of traffic.
- Apply first aid.
- Call the police, and if necessary, an ambulance.
- Take photos of the accident scene if possible.

Take brief notes and record the following details: Time, date, and address of the accident; speed of all vehicles involved; weather and road conditions; a description of how the accident happened as well as your vehicle's damage; the owner of your vehicle and the vehicle of the other party, as well as both owners' addresses and phone numbers; the driver of your vehicle and

the vehicle of the other party at the time of the accident, as well as both drivers' addresses and phone numbers; the driver's licence number for you and the other party; the plate numbers for all vehicles involved; the insurance company and policy number for you and the other party; the make, model, year and colour of all vehicles involved; the number of passengers in all vehicles involved; the name of injured and where they were treated; the investigating officer's information, including name, phone, badge number and local police detachment; and all witnesses' information, such as name, address and phone number.

Once you are safely away from the accident scene and have time to clearly provide accident details, you can take the following steps:

- Report the claim to your insurance company. If you are insured with Johnson Insurance, you can get started simply by calling 1.844.229.1272. For your convenience, our experienced claims staff is always available 24/7.

- Find a reputable repair firm for your vehicle. Our claims representatives can help Johnson policyholders choose a repair centre for their vehicle. When you choose to have the repairs done at an authorized auto repair centre, we'll guarantee the repair for as long as you own the car and remain insured with us.

If you have any additional questions, feel free to contact us. ■

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perspectives you'll find beyond the coach on some of our small group tours.

**Zodiacs in Iceland:** Iceland is an ethereal wonderland. There's something thrilling about stepping off the sidelines and jumping into its postcard-perfect landscapes. On the Icelandic Adventure small group tour, you'll bundle up and get into that thermal gear for a whale-watching cruise on Skjálfandi Bay. You cannot get any closer than this to whales in northern Iceland. Aboard your specialized rigid inflatable boat, you just might catch a glimpse of the humpback, minke, fin or harbour porpoise and possibly the orcas or giant blue whales that frequent these waters.

**Treks by foot in Ireland:** When envisioning Ireland, we think of the rolling green hills, stunning seaside cliffs and stately castles, but that is only a taste of what makes up the Emerald Isle. On The Best of Ireland small group tour, you'll begin by getting to know Dublin on a walking tour.

This tour is led by a local expert from the group Secret Street Tours, a non-profit organization that trains citizens formerly affected by homelessness to be guides in their own city. You'll gain insight into their life story as you discover Dublin's Liberties district. Then arrive in Galway to explore by foot and awaken all your senses. You'll also meet a local food lover, during a walking food tour, who will teach you all about Galway's culinary scene and how its cuisine breaks the stereotype of traditional Irish food.

**Safari boats and tender boats in Southern Africa:** Going on safari in itself is the definition of journeying beyond the coach, right? You're spending your days searching for lions, leopards, elephants and the other unique game animals of Africa. But what about hippos? Crocodiles? Aquatic birds? On the new Wilderness of Southern Africa: Safari by Land & Water small group tour, you'll spend several days setting out on safari by land, and then set off on a cruise for three nights on a privately chartered safari boat along the stunning Lake Kariba, which is teeming with birdlife and game species. You'll also have a front row seat to watch stunning sunsets. During your stint on the lake, you'll also be able to hop into a smaller tender boat, giving you the chance to cruise the upriver channels off the lake.

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# Amplifying our voice

In autumn 2022, Federal Retirees submitted federal budget recommendations on behalf of its members as part of the annual pre-budget consultations. Here, we outline them. **BY AMY BALDRY**

## 1. Commit to a Safe Long-Term Care Act and a national seniors strategy

This government must deliver on its commitments to a Safe Long-Term Care Act. Now that it has delivered national long-term care standards, it needs to reinforce them with funding, accountability and enforcement.

A national seniors strategy must be developed with provinces and territories, with dedicated funding and accountability goals, including improving social determinants of health, building

a continuum of care closer to home, planning and providing sustainable financing for the health-care system and developing solutions to address ageism, elder abuse and social isolation.

Delivering on these priorities is essential because by 2030, Canada will have 9.5 million Canadians over 65 years of age, which will represent 23 per cent of the country's population.

Some of the worst pandemic outcomes seen in Canada occurred in long-term care. Strong federal leadership is needed to fix older adult care.

A national seniors strategy could improve quality of life and well-being for older adults, help control increasing costs related to an aging population, relieve pressure on the health-care system and ensure older Canadians get the care they need, when and where they need it.

## 2. Invest in and implement pharmacare

Federal Retirees is calling for meaningful investments to enable pharmacare's implementation, including passing the Canada Pharmacare Act by the end of 2023, while ensuring that no one ends up with less access to, or coverage for, medications.

This investment is important, as prior to the pandemic, about 7.5 million citizens — one in five Canadians — either did not have prescription drug



insurance or had inadequate insurance to cover their medication needs. Almost one in four Canadian households have difficulty affording medicines, leading some to cut back on essentials such as food and heating, to borrow money or to not take their medication as prescribed.

In 2019, Canadians spent more than \$34 billion on prescription medications, one of the highest per-capita expenditures among developed countries. Pharmacare is the most effective way to ensure consistent, equitable and affordable access for all.

### 3. Support caregivers

Federal Retirees urges the government to increase the value of the Canada Caregiver Credit tax credit by making it refundable, and to invest in tools and programs to assist informal caregivers, especially those who are 65 years and older.

Financially recognizing the role of caregivers is important as most older adults want to age in place. Informal caregivers help make that happen.

About 1.5 million Canadians over the age of 65 provide care for a family member or friend suffering from a chronic illness, Alzheimer's or dementia. Caregivers require support and should be provided with training, peer mentoring, financial compensation and opportunities for respite.

### 4. Act on equitable outcomes for veterans

Federal Retirees continues to call for Veterans Affairs to provide clear and transparent information on claims. The Association is also calling for a systemic review, plan and investments to find and remove barriers to fair treatment, equitable outcomes and fair service delivery. A voice through effective and empowered advisory councils and a return of the annual Women Veterans Forum are essential.

Federal Retirees also recommends establishing an Office of Equity, an approach taken by the U.S. Department of Veterans Affairs.

Federal Retirees supports the Office of the Veterans Ombudsman's recommendations to extend immediate coverage for treatment of all conditions. The benefit should include reservists, cover all service-related mental health conditions, reimburse for travel to mental health treatment and extend access to veterans who reside outside Canada.

In addition, it is long past time for veterans to have answers on government commitments to address pension restrictions for some veterans and their survivors.

Without sound data focused on veterans' needs, governments will continue to perpetuate harm for some groups of veterans, particularly women.

Government leadership, dedicated funding, strategic co-ordination and collaboration across departments and sectors are urgently needed to assure equity in military and veteran research and inform better decision-making.

Veterans and their survivors have waited years — and through successive governments — for answers on the marriage-after-60 issue. It's time to assess and resolve it.

### 5. Resolve Phoenix issues fairly by the end of 2023

Federal Retirees is calling on this government to resolve Phoenix cases finally, and fairly, by the end of 2023.

Phoenix has hurt employees, retirees and the government's credibility. Leaving compensation owed to employees and former employees unaddressed for so long would never be acceptable to any other employer.

Unpaid severance remains one of the top issues affecting our members. A recent survey found that 68.5 per cent of new Federal Retirees members have suffered from a Phoenix issue. Some of our members have been waiting as long as six years for severance payments.

### 6. Improve retirement security

The government must prioritize a strong policy environment for defined-benefit

pensions and address inefficiencies in retirement-income savings.

With record inflation in 2022, purchasing power is dwindling, particularly with substantial increases to food, transportation and energy costs. It is especially difficult for older adults on a fixed income.

The government moved to increase Old Age Security (OAS) for seniors 75 and older, which was a welcome step, but by making the change age-based instead of needs-based, many seniors have fallen through the gap and find themselves having to return to work or find other sources of income.

### Want to learn more?

Federal Retirees members are helping to get this message out, sending thousands of letters and meeting with their MPs.

You can get involved, too. Visit [federalretirees.ca](https://federalretirees.ca) to learn more about our 2023 federal budget campaign.

- Read the budget brief submitted by Federal Retirees.
- Send a letter to your MP with the easy-to-use tool.
- Use the 2023 federal budget toolkit to meet with your MP.

Want to stay up to date on our campaigns? Visit [federalretirees.ca/JoinReach338](https://federalretirees.ca/JoinReach338) to sign up as a supporter.

### Have a story to share?

Do you have a Federal Retirees advocacy success story to share? Send your story to [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca) for a chance to be featured in an Advocacy Spotlight article on our website, and maybe even in an upcoming issue of *Sage*.

### Want to get involved?

Interested in getting involved in Federal Retirees advocacy? Join the Reach 338 team today by visiting [federalretirees.ca/joinReach338](https://federalretirees.ca/joinReach338) or reach out to our advocacy team for more information at [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca). ■

**Amy Baldry** is Federal Retirees' advocacy co-ordinator.

# Now it's your teeth's turn

With the Public Service Health Care Plan renewed and set to come into force in July, Federal Retirees is now turning its attention to the dental plan.

**BY THE HEALTH ADVOCACY TEAM**

**M**any members have been reaching out to Federal Retirees over the past few months to ask when the Pensioners Dental Services Plan (PDSP) will be improved.

No changes to retiree dental coverage were addressed during the recent Public Service Health Care Plan (PSHCP) renewal, because these plans are separate. Dental coverage will, for the time being, remain with Sun Life, although the federal government has started a competitive bid process for all employee and retiree dental plans. There is no news yet on how, when, or even whether the PDSP plan administrator will change.

Dental coverage is complex. In 2018, following lengthy negotiations and an arbitration process, some federal employees won enhancements to their plan, including an increase to the annual maximum for routine and major services and coverage for dental implants.

However, the results of this arbitration did not apply to the PDSP. It does not include the same benefits as the employee plans and is not a negotiated plan. Pensioners pay 50 per cent of the plan costs, and the federal government pays the other half of



expenditures. Any improvements to the plan may require increases to premiums for members and for the federal government. Given recent government statements on fiscal responsibility, including the fact that new spending will require reviews or cuts to other areas, expecting significant enhancements to the PDSP is optimistic.

Nevertheless, Federal Retirees understands and completely agrees that PDSP urgently requires improvements. After all, the dental plan hasn't been enhanced since its inception more than 20 years ago.

"Federal Retirees is turning its focus in 2023 to our next big challenge — the PDSP," says Sayward Montague, Federal Retirees advocacy director. "Members will be surveyed about their PDSP needs, and staff will be reviewing the plan's usage as well as benchmarking and analyzing comparable plans, all with an aim to advance aspects of dental coverage that our members need."

Federal Retirees CEO Anthony Pizzino agrees it's a priority.

"Good dental health is an important element of maintaining a healthy lifestyle. The changes to the PDSP are long overdue," Pizzino says. "We plan to tackle this issue once again in 2023. We will involve our members and step up our outreach with government officials to achieve gains that will be meaningful and deliver improved value to members, while balancing the need to ensure affordable coverage for members."

Keep an eye on your emails, as well as on website and social media channels for more information on this important issue and to find out how you can participate in improving the PDSP.

**If you have questions** about your current PDSP coverage or claims, please call Sun Life at 1-888-757-7427. While the Association advocates for changes that improve our members' health and dental coverage, we cannot intercede on your behalf with Sun Life or the Treasury Board Secretariat. Please write to [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca) for more information. ■





# Assessing inflation's effects on pensions

Defined benefit plans are expected to weather the storm.

BY PATRICK IMBEAU

For decades, high inflation was thought to be a thing of the past. The Bank of Canada targeted an inflation rate of two per cent per year and usually achieved it. All that changed in 2022, when we saw the Consumer Price Index (one of the ways to measure inflation) rise to levels unseen since the early 1990s. It peaked at more than eight per cent in June. Individual purchasing power cratered and to try to mitigate price increases, the Bank of Canada increased interest rates, adding pressure to already squeezed Canadian wallets, particularly for many pensioners who are on fixed incomes without the protection that indexing offers.

Why did inflation increase so drastically, how has it affected pensions and where is inflation headed in the years to come?

The reasons behind the increases are numerous: the COVID pandemic

caused supply chain issues (particularly in China where a zero-tolerance policy was implemented to control spread). Droughts, floods, the war in Ukraine and pent up demand after years of isolation and low spending, which strained global supply (especially in the automotive industry), and near-record corporate profits through it all (which have not been passed on to consumers in the form of savings) didn't help.

The impact on pension plans has been mixed. Defined benefit (DB) pension plans are built to be durable over several decades and fluctuations like this will have little impact long term. On one hand, higher inflation leads to higher long-term interest rates. This would increase discount rates (a measurement used to estimate future pension obligations), which should decrease plans' liabilities, thus leading to a surplus.

On the other hand, we could see a

negative impact on investments such as bonds and poorly performing equities as well as costs related to indexation and salary increases to keep up with inflation and changing labour markets. DB plans can mitigate these issues through hedging by using inflation-linked investments.

In the end, DB pension plans are expected to weather the storm as these fluctuations are anticipated and small in the grand scheme of things.

Retirees and near retirees who are part of defined contribution (DC) plans are particularly sensitive to inflation as the time to recover from erosion of purchasing power is reduced. DC investments need to be more liquid (more easily converted into cash), which make it difficult to hedge over the longer term as DB plans can do while still offering the needed returns.

Interest rate increases also have a negative impact on bond prices and bonds are often used by those exiting a DC plan as a more conservative form of investment.

Those who have been the most affected are pensioners on fixed incomes with little or no inflation protection (such as indexation) — especially those who are living off their savings. Many individuals who have RRSP/RRIFs are suffering from low returns and personal savings that are being eroded.

It's difficult to know where inflation will go from here. While it has slowed in the last few months, there are still risks that could push it up again: an uncertain geopolitical situation leading to deglobalization, high public debt from years fighting the pandemic and lower labour supply as more older workers leave the workforce. Whether these risks push inflation higher or not, it's clear that DB pension plans with solid indexation provisions continue to be the best way to ensure pensioners secure their purchasing power over the long term. ■

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



# The RCMP: A storied history

As the force celebrates 150 years, we look back on its accomplishments. **BY CHARLES ENMAN**

**T**his year, the Royal Canadian Mounted Police — more commonly referred to as the RCMP, or “the Mounties” — is celebrating its 150th birthday. That’s a big event in a country that celebrated its own sesquicentennial only five years ago.

One could say that the country and the police force have grown up together, with the highs and dips that happen in all long-tracked narratives.

In general, Canadians hold the RCMP in high regard. In 2013, Statistics Canada reported that 87 per cent of those polled said the force played into their sense of

national identity. The world at large is also aware of the RCMP. From the 1920s to the 1940s, Hollywood made a number of movies about the Mounties, including *Susannah of the Mounties* starring Shirley Temple and Cecil B. DeMille’s *North West Mounted Police*.

Adding to its fame, the RCMP has served in numerous peace missions around the world, with thousands of officers posted to more than 33 countries, including Sudan, Kosovo, the West Bank, Haiti and Afghanistan.

The RCMP provides at least some policing services, under contract, to all

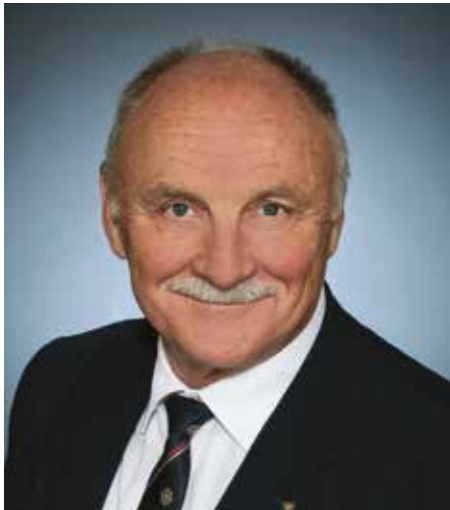
provinces and territories except Ontario and Quebec.

With a staff of 30,000, including 20,000 officers, there are constant retirements from the force, and many members join Federal Retirees. Steve Graham, of Bedford, N.S., is one of them.

Graham had a storied 38-year career in a storied force, serving in operations, security and staff roles. Near the end of his career, he was successively the Commanding Officer of Prince Edward Island (2001-2003), New Brunswick (2004-2008), and Nova Scotia (2008-2010).



As Federal Retirees Atlantic district director Roland Wells, who served 26 years in the RCMP himself, says, Graham is “intelligent and thoughtful — a man who has made important contributions to an institution that in some ways makes Canada Canada, so tightly is it woven into our national fabric.”



Steve Graham had a storied 38-year career with the RCMP.

But Graham makes no great claims about himself. His satisfactions came from duty and service.

“At least in my early days, one of the things I liked was just the intensity in those small detachments,” he recalls. “You needed stamina. You couldn’t go home before the phones stopped ringing, if they did. The life could be hard on families, but working with like-minded people, enforcing the law and serving Canadians the best [we] could in trying circumstances — for me, it was a great time.”

He recalls one time looking for a small girl who had wandered from her home in rural Nova Scotia. “These are always difficult situations,” he says. “But by good fortune, we managed to locate her. The delight in bringing things to a good conclusion has stayed with me since.” No doubt others would tell similarly rewarding stories.

Like all national symbols, the RCMP knits Canada into a tighter union, but Graham sees another respect in which

this national police presence contributes to unity. “Our situation is unique,” he says. “Our recruits initially serve in small detachments across the country, and they frequently move — east to west, north to south, encountering and carrying with them the histories and cultures of all kinds of communities. It’s a kind of cross-pollination that can only help Canadians know each other better.”

No institution is perfect, and Graham acknowledges that such controversies as the 2020 mass shooting of 22 people in Nova Scotia and the ongoing class action suit alleging the RCMP’s failure to provide a workplace free from bullying, intimidation and harassment have sometimes left questions about the force’s comportment. “Things don’t always go perfectly,” he says. “The important thing has always been to look for learning, change and renewal and I’m sure that will happen.” ■

**Charles Enman** is an Alberta-born Ottawa-based writer.

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# We're on our annual search

for dynamic individuals with the motivation, knowledge and drive to volunteer as leaders.

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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.

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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

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- Financial management principles

## What you'll do

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

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

## Application process

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

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

The nominations process closes on March 22, 2023.



[federalretirees.ca](http://federalretirees.ca)  
[retraitesfederaux.ca](http://retraitesfederaux.ca)

**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](mailto:elections@federalretirees.ca)







Be at the decision table

# Federal Retirees' own CSI

After a long career with the RCMP, Jim Ackison returned from retirement to investigate crime scenes from the Kosovo War.

BY MARG BRUINEMAN

**A**lmost immediately after wrapping up his sometimes intensive RCMP career as a forensic investigator, Jim Ackison joined Federal Retirees and eventually found his footing volunteering with the Association.

But retirement the first time around was short-lived for the forensic investigator, who now calls Cranbrook, B.C., home, because he was invited to investigate the atrocities in the immediate aftermath of the Kosovo War in 1998 and 1999.

That was the culmination of a fulfilling and stressful career that launched in 1964 when Ackison, then 20 years old,



joined the RCMP after completing Grade 13 in Cobourg, Ont. His eventual focus on crime scenes, he says, exposed him to the worst of human behaviour.

"You could see all the nasty things people do to each other," he recalls.

Yet the experience of being a Mountie was fascinating from the very beginning.

After a stint at the RCMP Depot Division in Regina, home to the force's training academy, Ackison found himself in Winnipeg.

Among his duties was to drive with court staff to outlying areas for court appearances.

"I got to sit in court all day," says Ackison, who quickly took advantage of the learning opportunity, absorbing the process and its rules, which served him well years later when taking the witness stand as an expert.

Next, he served at the municipal detachment in The Pas, Man., and then Winnipegosis, Man.

A year later, Ackison was working as a corporal in Dauphin, Man., when he was accepted into the identification section for crime scene investigation, one of the first for the detachment.

Subsequent deployments took him to Fort St. John, B.C., and finally Cranbrook, B.C., where he ended his career and settled.

Fewer than two years after retirement, he became part of a crime scene team investigating war crimes in Kosovo as part of a largely retired crew of Canadian specialists. Arriving five days after the war had ended, the experts

found shelter on a Canadian military base that was free of the many looters who hampered the efforts of other teams and free of concern about still-live landmines.

The work through murder investigations and mass graves, with the protection of American soldiers, was fast paced.

"It was just moving site to site, basically processing mass graves," he says.

Following them was filmmaker Garth Pritchard, who created the resulting documentary, *Shadows of War*.

Ackison found the work to be no different than what he had done for the RCMP in Canada, but the scenes were unlike what he had previously seen.

"It took about two years for all the adrenaline to go away," he says. "I began to realize I had probably seen enough."

On his return home, he decided not to probe any more crime scenes and retired — this time for good.

It was in 1996 that Ackison first joined Federal Retirees and about 15 years ago, he became involved in the executive for the branch that covers a vast rural Interior B.C. landscape. He has served as branch president for the better part of the past decade for a membership of about 600. Ackison, now 78, has been instrumental in keeping his Kootenay Branch together, holding meetings throughout the region. ■

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

Jim Ackison had a long career in the RCMP and then investigated the atrocities in the immediate aftermath of the Kosovo War. He's shown at left and at centre above, during his time in Kosovo.





# 'Our strength is communication'

The all-women board of the Mauricie branch is unique, but its members want men to know they're welcome, too. **BY SANDRINE RASTELLO**

In Mauricie, a region that stretches north from the St. Lawrence River between Montreal and Quebec City, branch president Rachel Baril and vice-president Lyse Gervais have known each other for decades. Not only did their careers at the Canada Revenue Agency in Shawinigan overlap, but so did their efforts to empower women.

Both were actively involved in an advisory committee formed to help women advance professionally, at a time when few reached management positions. Baril discovered there were tools available to help candidates prepare for tests and interviews that most women didn't know about. That prompted her to spearhead a project to round up and share information. Women's performances at the Shawinigan centre started to increase dramatically, she recalled.

"It's natural for me to fight, to influence — but not alone," says Baril, who grew up with nine siblings and played several team sports. "Whatever I learn, I [share with] others."

Her inclination to spread the word is still strong. The only woman to head one of Quebec's six branches, Baril makes a point of sharing the contents of all her provincial and national meetings with

board members, occasionally taking some along for a first-hand experience, Gervais says. Baril makes sure the Facebook page is updated often. And she doesn't shy away from asking other branches to share their best findings.

"Our strength is communication," says Gervais, who volunteered with Federal Retirees for several years before accepting the branch vice-presidency in 2021, when Baril became president. That's when the nine-person board turned all-female.

"We are all in sync, everyone has the same information, at the same time. If one goes on a trip, the other is up to date on everything that's going on."

Baril said she believes in building an institutional memory. Under her leadership, the team has been producing detailed reports on the branch's initiatives, such as event planning and budgeting, to make organizing future events easier. When it comes to communicating with the 1,566 or so members, however, she is mindful of not flooding them with too much information.

"We get straight to the point," she says. "I never liked chatting away to say nothing, I like being direct."

But the nine women, who are all

"super qualified" and enjoy working together, want to make sure they don't send the wrong message to men, Gervais adds. The board may be all-female, but male volunteers have done invaluable work, too, including for the branch's 30th anniversary celebrations last year.

"I don't want people to think we don't want men in our group," she says. "The quality of volunteering has nothing to do with gender. What we look for is a commitment to offer the best of one's capacity."

Gervais speaks from experience. Her extensive volunteering includes sitting on the board of the regional health and social services centre, co-managing a children's choir and dressing up as Mrs. Claus during Christmas parties at the Shawinigan tax centre (known today as National Verification and Collections Centre) where she worked for 35 years. She credits her Catholic upbringing, but also circumstances.

"I had a taste for it — it's really life that took me there," she says. ■

Montreal writer **Sandrine Rastello** covered business and economics for *Bloomberg News* for two decades with posts in Paris, Washington, Mumbai and Montreal.

The 2022–23 Mauricie branch board (from left), Monique Déry (director of outreach), Jacynthe Trudel (director of membership), Nicole Hébert (treasurer), Johanne Champagne (administrative assistant), Rachel Baril (president), Célyne Houde (director of communications), Lyse Gervais (vice-president), Josée Mayer (director of activities) and Lyna Bellerive (director of health benefits.)

# The latest news



Sayward Montague, director of advocacy for Federal Retirees

## A well-deserved honour

Congratulations to Sayward Montague, our director of advocacy, who has been named one of “2023’s top women in defence” by *Esprit de Corps* magazine. The magazine will run profiles of each of the award recipients in its Breaking Down the Barricades edition in March and there will be an awards gala held in May.

Montague has been a passionate advocate for all members and she has worked hard on the veterans file with Federal Retirees and beyond. She said she felt “very honoured, knowing the calibre of women who’ve been recognized in the past.”

## PSHCP changes coming

Changes to the PSHCP were announced in 2022, and we know you have questions. As we inch closer to the July 1 date that the changes come into effect, we’re pleased to let you know we have a frequently-asked-questions (FAQ) guide available on our website. The FAQ answers members’ most common questions about the PSHCP, coverage amounts and plan changes. Visit [federalretirees.ca/pshcpfaq](https://federalretirees.ca/pshcpfaq) today.

## Accessibility in action

Veterans Affairs Canada (VAC) has released its first accessibility action plan, which lays out how the department will improve accessibility by identifying barriers and actions to prevent and remove them. Some of those actions will include adding described video and subtitles to audiovisual displays in visitor centres; collecting ongoing feedback from persons with disabilities on accessibility issues; and improving the application process for programs and services.

VAC says an accessibility barrier is anything that prevents persons with disabilities from being included and taking part in all areas of life.

The barriers in the action plan were identified in consultation with persons with disabilities, veterans and their families. Canadian Veterans have a higher prevalence of physical and mental health conditions when compared to the general population, according to VAC’s Life After Service Studies ([bit.ly/3Rdo69V](https://bit.ly/3Rdo69V).) As such, VAC celebrates this opportunity to become more accessible.

Visit the Veterans Affairs Canada

website ([bit.ly/3HAXAsj](https://bit.ly/3HAXAsj)) to read the accessibility action plan, provide feedback on VAC’s accessibility or request alternate formats.

## Update on retired executives retroactive pay increases

The Office of the Chief Human Resources Officer (OCHRO) announced the approval of base pay increases for core public administration executives and for certain other senior levels of the public service on April 14, 2022. The following increases to base pay are aligned with those negotiated through collective bargaining:

- 2.8% for 2018-2019
- 2.2% for 2019-2020
- 1.5% for 2020-2021
- 1.5% for 2021-2022.

The Pay Centre of Public Services and Procurement Canada (PSPC) has begun to process salary revisions and retroactive payments for active executives and for retirees. This process is expected to be completed by the end of 2023-24. As each case is completed by PSPC, updated pay rates will be sent from Phoenix to the Pension Centre automatically.

The Pension Centre will review and complete any recalculations required for retirees. No action is required on the part of retirees to initiate pension recalculation.

For retirees whose pay files are not serviced by the Public Service Pay Centre, completion timelines may vary given different client populations and workloads.

If you ended your employment in a department served by the Pay Centre and have any questions about your retroactive pay, please contact the Client Contact Centre at 1-855-686-4729 (in Canada or the U.S.) or 1-506-424-4330 (outside Canada and the U.S.)





## Still volunteering at age 100

Federal Retirees member Nelson Whatmore celebrated his 100th birthday on Nov. 20, 2022, and he's still a volunteer for the National Association of Federal Retirees. Whatmore has served for many years as a member of the North Okanagan Branch executive and continues to do so into his second century.

Whatmore was a member of the Canadian Armed Forces (army) and was deployed to France during the Second World War and served during the D-Day battle at Normandy. He was a signaler and gun position officer.

"We were under fire all the time," he told the Vernon Morning Star in 2017, the year he was awarded the French Legion of Honour for his service in France. "We just did the job and didn't think about it.

We kept going ahead and then we were called back to help liberate Calais, which was still held by the Germans. I stayed in reconnaissance until the end."

Whatmore remained in the army for 30 years, serving in Canada and Europe. He moved his family, including his British war bride, to the Okanagan in 1962.

## PSHCP contribution rates effective April 1, 2023

Traditionally, Sage publishes the new Public Service Health Care Plan rates in its spring edition. This year, unfortunately, the Treasury Board Secretariat was unable to provide these rates to Sage in time to meet our press date. We realize many members who do not have access to digital communications depend on Sage for timely notification on such matters and we regret that we were unable to secure Treasury Board's assistance in sharing this information. For the latest information on the 2023 rates, please telephone the Pension Centre at 1-800-561-7930. ■

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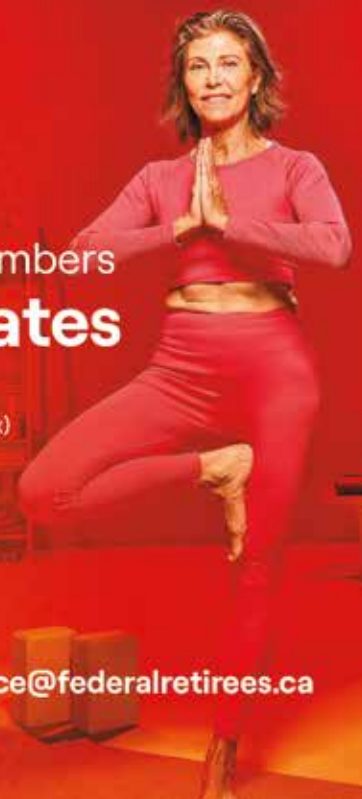
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# Your branch in brief

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](http://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](http://federalretirees.ca/centralfraservalley)  
[centralfraservalley@federalretirees.ca](mailto:centralfraservalley@federalretirees.ca)

### BC02 CHILLIWACK

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

**AGM:** March 27, details TBD

### BC03 DUNCAN AND DISTRICT

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

### BC04 FRASER VALLEY WEST

P.O. Box 34141, RPO Clover Square  
Surrey, B.C. V3S 8C4  
(604) 574-2939  
[federalretirees.ca/fraservalleywest](http://federalretirees.ca/fraservalleywest)  
[nafrcb04@gmail.com](mailto:nafrcb04@gmail.com)

### BC05 NANAIMO AND AREA

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

### BC06 NORTH ISLAND-JOHN FINN

P.O. Box 1420  
Comox, B.C. V9M 7Z9  
1-855-304-4700  
[nijf.ca](http://nijf.ca)  
[info@nijf.ca](mailto:info@nijf.ca)

### BC07 CENTRAL OKANAGAN

P.O. Box 20186  
RPO Towne Centre, Kelowna, B.C. V1Y 9H2  
(250) 712-6213  
[federalretirees.ca/centralokanagan](http://federalretirees.ca/centralokanagan)  
[centralokanagan@federalretirees.ca](mailto:centralokanagan@federalretirees.ca)

### BC08 VANCOUVER

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

### BC10 SOUTH OKANAGAN

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

### BC11 OKANAGAN NORTH

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

### BC12 KAMLOOPS

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

### General meeting and luncheon:

April 5, 11 a.m., 730 Cottonwood Ave.,  
Kamloops — \$ 🍴 **RSVP**

### BC13 KOOTENAY

396 Wardner-Fort Steele Rd.  
Fort Steele, B.C. V0B 1N0  
(250) 919-9348  
[federalretireeskootenay@gmail.com](mailto:federalretireeskootenay@gmail.com)

**AGM and luncheon:** April 18, noon,  
Heritage Inn Ballroom,  
803 Cranbrook St. N., Cranbrook. — 🍴

**Volunteers wanted:** secretary, Zoom  
meeting coordinator

### BC14 SIDNEY AND DISTRICT

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

### BC15 PRINCE GEORGE

P.O. Box 2882 Station B  
Prince George, B.C. V2N 4T7  
[federalretirees.ca/princegeorge](http://federalretirees.ca/princegeorge)  
[princegeorgebranch@federalretirees.ca](mailto:princegeorgebranch@federalretirees.ca)

### AGM and recruitment meeting:

March 20, 12:30 p.m., Elder Citizen's  
Recreation Association, 1692 10 Ave.,  
Prince George — 🍴

### General and recruitment meeting:

June 12, 12:30 p.m., Elder Citizen's  
Recreation Association, 1692 10 Ave.,  
Prince George — 🍴

## Alberta

### AB16 CALGARY AND DISTRICT

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

### AB17 EDMONTON

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

## 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.

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**AB18 SOUTHERN ALBERTA**

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

**AMM:** April 24

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

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**AB19 RED DEER**

c/o 126-4512 52 Ave.  
Red Deer, Alta. T4N 7B9  
(587) 877-1110  
federalretirees.ca/reddeer  
reddeer@federalretirees.ca

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**AB20 MEDICINE HAT AND DISTRICT**

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

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**AB21 BATTLE RIVER**

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

**Branch annual meeting:** March 29,  
11 a.m., Happy Chopstix Restaurant,  
6110 48 Ave., Camrose, guests welcome  
— \$10 🍷 🍴 🧑

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**AB92 LAKELAND**

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

**Volunteers wanted:** president, treasurer,  
membership chair, phone committee  
chair, communications director, advocacy  
director, directors

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**Saskatchewan**

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**SK22 NORTHWEST SASKATCHEWAN**

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

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**SK23 MOOSE JAW**

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

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**SK24 REGINA AND AREA**

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

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**SK25 SASKATOON AND AREA**

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

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**SK26 PRINCE ALBERT AND DISTRICT**

P.O. Box 211  
Candle Lake, Sask. S0J 3E0  
(306) 921-4449 (AGM info)  
(306) 314-5644 (AGM/picnic info)  
gents@sasktel.net

**AGM:** April 20, noon, Travelodge Hotel,  
3551 2 Ave. W., — \$10

**Annual picnic:** June 8, noon, Prince Albert  
Penitentiary, contact branch for more info

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**SK29 SWIFT CURRENT**

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

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**Manitoba**

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**MB30 WESTERN MANITOBA**

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

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**MB31 WINNIPEG AND DISTRICT**

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

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**MB32 CENTRAL MANITOBA**

12 Radisson Ave.  
Portage La Prairie, Man. R1N 1A9  
(204) 856-0662  
r1n1a9gj@gmail.com

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**MB91 EASTERN MANITOBA**

P.O. Box 55  
Pinawa, Man. R0E 1L0  
(204) 753-8402  
nafr-mb91@hotmail.com  
ttveiv@mts.net

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**Ontario**

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**ON33 ALGONQUIN VALLEY**

P.O. Box 1930  
Deep River, Ont. K0J 1P0  
(613) 735-4939 (president)  
fsnaalgonquinvalley.com  
vhulley@nrtco.net  
avb.on33@gmail.com

**Branch annual meeting:** April 13,  
11:30 a.m., Petawawa Legion, details TBD

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**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

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**ON35 HURONIA**

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

**AMM:** May 10, 10:30 a.m., Barrie Legion,  
410 St. Vincent St., Barrie — \$7 🍷 🍴 🧑 **RSVP**

**Volunteers wanted:** vice president,  
directors

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**ON36 BLUEWATER**

P.O. Box 263 STN Main  
Sarnia, Ont. N7T 7H9  
(226) 886-6599  
federalretirees.ca/bluewater  
bluewaterbranch@federalretirees.ca

**AGM:** March 29, details TBD by email —  
\$ 🍷 🍴 **RSVP**

**Volunteers wanted:** treasurer, volunteer  
recruitment and engagement director,  
French translator

**Call for nominations:** vice-president,  
treasurer, director of membership

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**ON37 HAMILTON AND AREA**

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

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**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



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**ON39 KITCHENER-WATERLOO AND DISTRICT**

c/o 865 Shefford Rd.  
Ottawa, Ont. K1J 1H9  
(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  
nafsecretaryniabranh41@outlook.com

**ON43 OTTAWA AND INTERNATIONAL**

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

**2023 AGM:** May 3, 10 a.m.

**Volunteers wanted:** board of directors

**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

**ON56 HURON NORTH**

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

**AGM (in-person/Zoom):** April 19, 1 p.m.,  
Royal Canadian Legion, 1533 Weller St.,  
Sudbury —  **RSVP**

**Volunteers wanted:** president, directors,  
phone committee


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**Quebec****QC57 QUEBEC**

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

**AGM:** April 11, 10 a.m., Hotel Mortagne,  
1228 rue Nobel, Boucherville — **\$25** 

**Conference on insomnia:** details TBD by  
email


**Carrefour 50 plus (branch booth):**

April 14-16, Palais des Congrès,  
1001 place Jean-Paul-Riopelle, Montreal

**QC59 CANTONS DE L'EST**

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

**Breakfasts:** March 14, April 11, May 9,  
8:45 a.m., Eggsquis Restaurant, 3143 blvd.  
Portland, Sherbrooke

**Annual meeting:** April 20, 10:15 a.m.,  
Club de golf Sherbrooke, 1000 rue Musset  
— **\$20/\$25**  **RSVP** April 14

**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 (event info)  
federalretirees.ca/mauricie  
anrf.mauricie@gmail.com  
anrf-mauricie.adhesion@outlook.fr  
activites.anrf.mauricie@gmail.com

**Breakfast:** March 8, 9 a.m., Maman  
Fournier Restaurant, 3125 boul. des  
Récollets, Trois-Rivières

**AGM:** April 12, 9:30 a.m, details TBD

**Breakfast:** May 10, 9 a.m., Chez Auger  
Restaurant, 493 5<sup>e</sup> rue de la Pointe,  
Shawinigan

**Call for nominations:** president, treasurer,  
membership director, communications  
director

**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

**AGM:** May 2, 5 p.m., Ramada Fredericton,  
480 Riverside Dr., Fredericton — **\$21** 🍴  
**RSVP** April 25

**NB63 MIRAMICHI**

4470 Water St.  
Miramichi, N.B. E1N 4L8  
(506) 625-9931  
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  
southeastnb@federalretirees.ca

**Annual banquet:** June 5, location TBD —  
🍴 🗿 **RSVP**

**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

**Spring meeting:** May 2, 10:30 a.m.,  
Kin Centre Building, 381 Centreville Rd.,  
Florenceville-Bristol

**NB68 CHALEUR REGION**

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

**Nova Scotia****NS71 SOUTH SHORE**

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

**NS72 COLCHESTER-EAST HANTS**

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

**Branch annual meeting:** March 22,  
10 a.m., Air Force Association,  
22 Cottage St., Truro — **\$10** 🍴

**NS73 NOVA SCOTIA CENTRAL**

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

**AGM and spring luncheon recruitment  
event:** April 12, 11:30 a.m., Best Western  
Plus Hotel, 15 Spectacle Lake Dr.,  
Dartmouth — **\$20** **RSVP**

**NS75 WESTERN NOVA SCOTIA**

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

**AMM:** May 8, 11:30 a.m., Kingston Legion,  
1472 Veterans Lane, Kingston — **\$12** 🍴  
🗿 **RSVP**

**NS77 CAPE BRETON**

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

**General meeting:** April 28, 2:30 p.m.,  
Steelworkers and Sydney Pensioners'  
Club, 30 Inglis St., Sydney

**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  
(902) 485-5119  
margaret.thompson@bellaliant.net

**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

**Branch AMM:** March 15, 11 a.m.,  
Royal Canadian Legion, 57 Blackmarsh Rd.,  
St. John's — 🍴 🗿

**General meeting:** May 10, 2 p.m.,  
Royal Canadian Legion, 57 Blackmarsh Rd.,  
St. John's — 🗿

**General meeting:** June 14, 11 a.m.,  
Marystown, location TBD — 🍴

**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.



# In memoriam

**BC01 CENTRAL FRASER VALLEY**

Ronald Allen  
Sarah Anderson  
Wayne Gannon

**BC02 CHILLIWACK**

Beverly Bennett  
Edward Brien  
Diane Johanson  
Jack Nickle  
Gordon Norrish  
Nellie O'Hara  
Geffrey Poulton  
Mildred Reaume

**BC07 CENTRAL OKANAGAN**

Robert Bissell  
Neal Christiansen  
Gayle Honey  
Richard Kent  
Arnold Newman  
Ethel Fern Slyck  
Philip Zacher

**BC08 VANCOUVER**

Patrick W. Cassidy  
Glenys Dawson  
Thomas Anthony Dohm  
Phyllis E. Fox  
Jane Evelyn Girard  
Doris Irvine  
Ralph Mayall  
Brent McIlveen  
Lorelei Meinert  
Albert W. Ranger  
Emily Reid  
Beverly Sloan  
James Wotten

**BC09 VICTORIA-FRED WHITEHOUSE**

Phyllis Blaney  
Grace Brereton  
Sybil Cathcart  
Robert Cottam  
Josephine DeGoesbriand

Sylvester Drabitt  
Rita Fitzpatrick  
Leslie Harper  
Irene Healey  
P. Lockwood  
Margaret Robb  
Richard Roberts  
Patricia Paterson  
August Pokotylo  
John Rowan  
Dora Sawatsky  
Mavis Silverson  
Willa Smith  
Albert Walkingshaw  
Barbara Wittchen

**BC10 SOUTH OKANAGAN**

Kevin Ritcey

**BC11 OKANAGAN NORTH**

Margaret Bryant  
Lucille Mary Graves

**BC13 KOOTENAY**

Miles Myers

**BC14 SIDNEY AND DISTRICT**

Charles (Chic) Goodman  
Arthur Lyon  
Florence Stewart

**AB18 SOUTHERN ALBERTA**

Sharon Anderson  
Don Bagnall  
Donna Beatty  
Pat Von Chorus  
Betty Clifton  
L. H. Hanabata  
Vaughan T. Harris  
Marian Harrison  
Elwyn Holmberg  
D. A. Kaminsky  
Alvin T. Marshall  
Ginko Nakama  
Allan Pritchett

John Van Roon  
William Ruller  
Samuel Schlaht  
Doug B. Shields  
Edith Taylor  
Orest Torsky  
Julia Winkler

**SK25 SASKATOON**

Fran Donnelly  
Mary Harris  
R. Ian MacEwan  
Deirdre Anne Nyffenegger

**MB31 WINNIPEG AND DISTRICT**

Donna Aitchison  
Frederick Beckett  
Dorothy Bell  
Yvonne Brennan  
Julia Brooks  
Marvin Brown  
Robert Burd  
Francoise Collins  
Joseph Corbett  
Charles Goddard  
William Hall  
Wayne Hryσιο  
Wilfred James  
Roy Meakings  
Lucille Morrison  
Wastle  
Marion Nowell  
E. Pickell  
Naomi Pickford  
William Polonuk  
Sharon McShane  
Doreen Slot  
Paul Vandale  
Edward (Ted) Vidler  
Agnes Whitehouse

**MB91 EASTERN MANITOBA**

Sandra M. (Sandy) Campbell  
Harley Davidson  
Zona Dmytriw

**ON35 HURONIA**

Albert Leyton Ley

**ON43 OTTAWA**

Allan Laverne

**ON44 PETERBOROUGH AND AREA**

Donald Victor Urry

**ON45 QUINTE**

Betty Langstaff

**ON47 TORONTO**

Joyce East  
William C. Howe  
Albert Huwiler  
Mary Helen Kaizer  
Charles Peter Martel  
Ernest R. Minnig  
Richard M. Parker  
Edward Saunders

**ON55 YORK**

Susan Beharriell  
Joyce Murray

**QC57 QUEBEC**

Gilles Bizier  
Paul-Henri Bizier  
Aline Blouin  
Mariette Cloutier  
Thérèse DeFallon  
André DeRepentigny  
Marcel Dion  
Philippe Gotty  
Jacqueline Hallé  
Jacques Lapointe  
Pauline Mercier  
Mario J. F. Michaud  
Gaétan Théberge

**QC58 MONTREAL**

Marcelle Arseneault  
René W. A. Ayotte  
Jean-Guy Brassard  
D. Brochu  
Paul André Daviau  
M. Ferland

Claude Fiset  
Normand Frisko  
Lyne Gagnon  
Bernadette Girard-Brochu  
Gisèle Houle  
Louise Anne Juneau  
Robert Lavoie  
Henriette Lesiege  
Denis Loubert  
Jacques Majeau  
Gérard Martel  
Francine Daigneault  
Paradis  
André Poirier  
Victor Rossignol

**QC60 OUTAOUAIS**

Marguerite Bisson  
Guylaine Bolduc  
Raymonde Bougie  
Pierre Carrière  
Thérèse Delisle  
Yolande Tardif-Dubé  
Thérèse Charbonneau  
Pierre Fournier  
Gilles Gareau  
Madeleine Gosselin  
Jacqueline Larose  
Barry Nesbitt  
Marc Potvin  
Phyllis Reid  
Pierre Chantigny  
Kenneth Hampel  
Leo R. Couture

**QC61 MAURICIE**

Lise Brodeur  
Yolande Dupont  
Vézina  
Jacinthe Godin  
Johanne Morency

**NB64 SOUTH-EAST NEW BRUNSWICK**

Elsie Blakney  
Patrick Daigle  
Pricilla Doucet  
Paul Hebert

Reginald LeBlanc  
Louise LeBlanc  
F. J. LeBlanc  
Lionel Léger  
Carole A. Meunier  
Cynthia Joan Richard  
Terry M. Tower

**NB65 FUNDY SHORES**

Louis Cuppens  
Blanch McGowan

**NS72 COLCHESTER-EAST HANTS**

Ron McKenzie

**NS75 WESTERN NOVA SCOTIA**

David Bugden  
Raymond Cluett  
Brian Dunn  
Edmond Guindon  
Louise Leblanc  
Brian Lenton  
Reginald Lunn  
Frank MacDougall  
Margarite Sabko  
Alfred Saulnier

**PE82 CHARLOTTETOWN**

Mary Ella Brodersen  
Gwenith Zella Darrach  
Michael Vincent LeClair  
Laura MacGregor  
Edith Robinson  
William Brian Watts

**PE83 SUMMERSIDE**

B. B. G. Gallant



## Thank you for your referrals

We would like to sincerely thank everyone who submitted a referral in this year’s Mega Recruitment Drive (MRD), which ended on Dec. 31, 2022. Our members continued to step up during this important campaign, and this was by far our most successful one to date. After suffering a COVID-19 effect in 2020 and 2021, we recruited 1,031 new members in 2022 — close to double our total of 550 during our inaugural launch in 2019.

Congratulations to Burke Bullock, who won the early bird prize. A member of the of the Nanaimo & Area Branch, Bullock won a \$500 prepaid credit card, courtesy of Rogers. Look out for a full summary of the 2022 MRD, including the list of all the winners, in the next edition of Sage.

Even if you don’t win one of the prizes, you will still receive a \$5 gift card for every successful referral you submitted this year as a small token of our appreciation. A big thank you again to our sponsors — Johnson Home and Auto, Collette, SimplyConnect, HearingLife and Arbor Memorial — and to all participating members for making the 2022 Mega Recruitment Drive a success. Nothing helps the association grow more than word of mouth, so please continue to mention us to anyone in your network who is eligible to join. The more members we have, the stronger our collective voice becomes. **The Mega Recruitment Drive will return Sept. 1, 2023.**

## Switch to DDS and save

Still paying your membership dues by cheque or credit card? Here’s why switching to DDS is 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 \$4.38 deducted monthly for single memberships and \$5.69 for a double;
- Receive three free months of membership simply by switching;
- You can cancel or change your method of payment at any time.

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

## Renew your membership

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

### To pay by credit card:

Log on to [federalretirees.ca](http://federalretirees.ca)

### To pay by cheque:

Send cheque payable to National Association of Federal Retirees:

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

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

### 2023 membership fees

	YEAR	MONTH
Single	\$52.56	\$4.38
Double	\$68.28	\$5.69

### How to sign up?

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

## Contact us

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



## Notice to all Federal Retirees members



federalretirees.ca  
retraitesfederaux.ca

The National Association of Federal Retirees allocated \$5.40 of your 2022 annual membership dues for your subscription to Sage magazine. This equates to \$1.35 per issue, including postage.

In 2023, we will allocate the same amount of \$5.40 from your annual dues for your Sage magazine subscription.

**The Sage management team**



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

- Unknown

# Join our VOLUNTEER TEAM!

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](mailto:gcurran@federalretirees.ca)



National Association of Federal Retirees  
Association nationale des retraités fédéraux

## Volunteer Bénévole

### 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)



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- \$10 million in medical coverage\*
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