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THE VOICE OF FEDERAL RETIREES

# Sage

## 'Let my record speak for itself'

Newly minted Seniors Minister Seamus O'Regan on his portfolio and how he won't be a part-time minister.

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## Healing the health-care system: Experts weigh in on what needs to change

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THE VOICE OF FEDERAL RETIREES

# Sage

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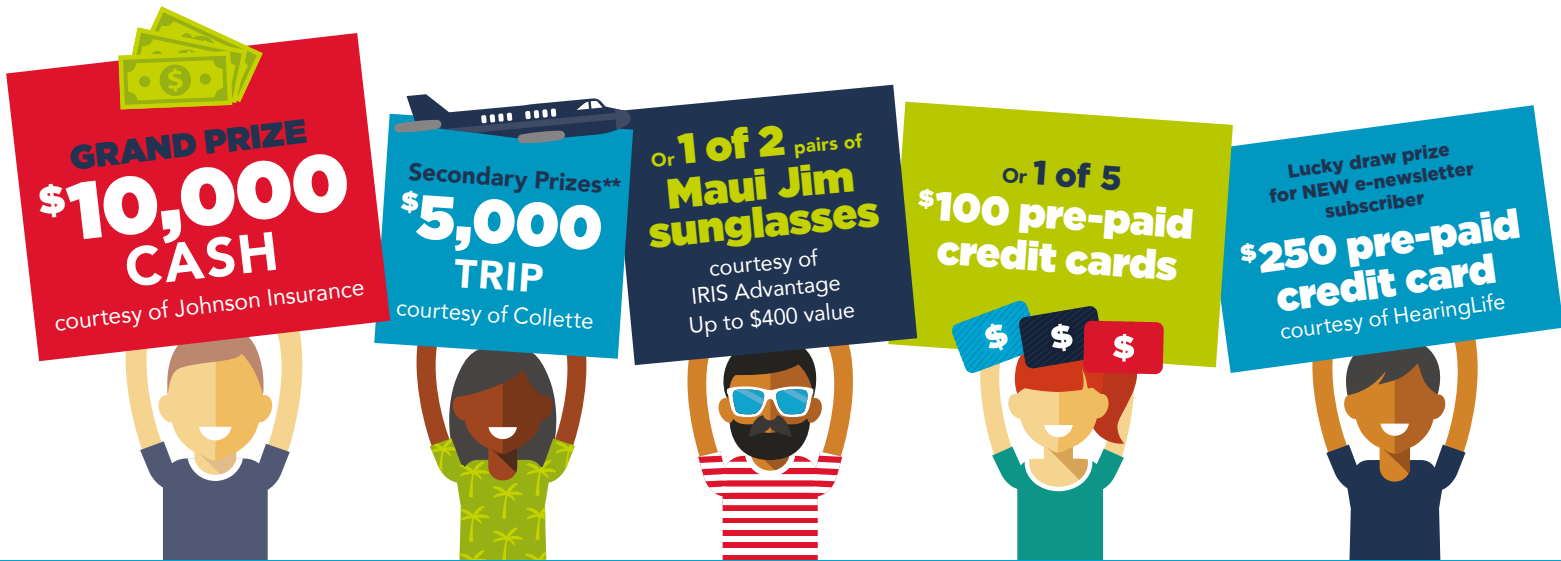
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# Navigating a stressful autumn

The Public Service Health Care Plan's transition from Sun Life to Canada Life was a huge undertaking and has caused problems for too many members. **BY ROY GOODALL**

**A**s many of you know, Association staff, board members and volunteers have been consumed by the issues involved in the transition of the Public Service Health Care Plan (PSHCP) plan from Sun Life to Canada Life since July 1.

In early August last year, the partners met to formally sign the renewal agreement. There was hope and confidence in what was to come. It is disappointing that a year later we are reviewing the significant shortcomings with the implementation of the new agreement.

We appreciate that this was a big undertaking and we know that the teams at Canada Life and Treasury Board share our members' frustrations. As well, there have been some good outcomes, thanks to Manon LeBlanc and Katrina Daigneault at the Administrative Authority, who have worked hard to resolve heartbreaking member issues. Our national office employees have, too, though their ability to help is limited because they're powerless to change things directly. In addition, Treasury Board has been responsive to our pleas to address system failures.

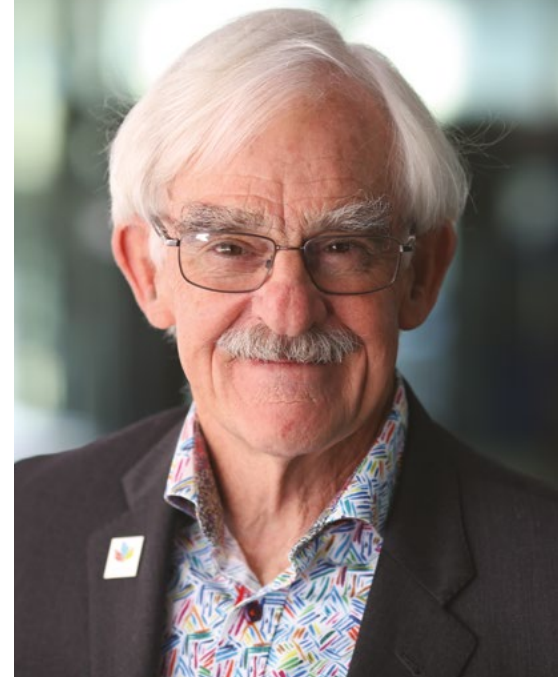
I also appreciate that former Treasury Board president Mona Fortier extended the physiotherapy benefit in the plan, though we are still working through the finer points of that. To that end, our suggestions have been (1) to implement a legacy clause for retirees who were using physiotherapy before July 1, 2023; (2) to implement a physiotherapy application and assessment process for those applying for reimbursement in

excess of the plan limit, and (3) to revisit physiotherapy benefits at the PSHCP review period.

On the switchover as a whole, many of our 170,000 members did have a seamless transition, but that's not helpful to hear if you're one of the few thousand who are experiencing problems with enrolment, claim disbursement and claim rejections for prescriptions. The transition problems have been exacerbated by under-resourcing of the Canada Life call centre and its inability to address the call volume associated with so many new files.

For those who've identified incomplete or incorrect member data at Canada Life, we are told these are system transfer issues that should have been resolved by the time you are reading this message. There have also been delays in processing paper enrolments, which is how many of our members prefer to communicate. We are also hearing from members who had submitted claim adjudication forms to Sun Life and are now being asked for the same information from Canada Life because it wasn't properly transferred and they can't reach a Canada Life agent to sort it out.

This has been a frustrating and all-consuming issue for Federal Retirees, which has been a good partner throughout this process. We have shared feedback and advice and supported members, but we don't have an official role in this transition process as the contract is between Canada Life and the federal government. And although we've added two full-time employees



on a contract basis simply to help with this, our few staff members have been frustrated by their inability to do more than refer members to Canada Life, which does not respond to their calls in a timely fashion.

I have forwarded a number of suggestions to Canada Life, including the idea that it implement a call-back system so instead of waiting on hold, people can opt for a returned call. The system should also tell people approximately how soon they'll receive that call. We've also suggested Canada Life consider setting up a special help desk to assist members with unusual or complex issues. In addition, email queries should be acknowledged with an auto-response promising a comprehensive answer within a reasonable number of days. Finally, I've asked that Canada Life quit trying to convince those who want paper forms and the ability to file claims by paper to switch to electronic processing. It only serves to anger our members.

All that to say, it's been a busy and stressful autumn, but I'm hoping for better times ahead and I wish you all a happy holiday season. ■

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

# Dear Sage

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

Hey Sage (I've dropped the 'dear' as you suggest),

My only gripe over the past 20-plus years of retirement concerns the transition of the PSHCP from Sun Life to Canada Life. My first two claims with them were disastrous and my efforts to resolve them proved futile. I understand changeover hiccups, but I couldn't reach Canada Life by email or phone. Both my submissions were rejected and I gave up in frustration, swallowing the claim amounts.

Gord MacSwain, High River, Alta.

Dear Sage,

I received a copy of the fall 2023 edition and I read through some very interesting articles, but I was surprised that the articles lacked a fair representation of members who are persons of colour or visible minorities. Such members should have fair representation in future editions. It is the recognition and representation of members of all stripes and origins that will truly make us a national organization.

James Mok, Gatineau, Que.

Dear Sage,

I read the article entitled "Words Matter" with great interest. When I received notices that I would be getting Old Age Security, I immediately thought this program name should be changed to end this ageist terminology. I wrote then-seniors minister Kamal Khara, suggesting a name change from "old age" to "older

adults." Sadly, I received a letter saying that changing a name might suggest the government thinks there's something wrong with being older and that the advantages were offset by the brand recognition and the costs of doing so.

Karen Martin, Ottawa, Ont.

Dear Sage,

Re "Words Matter": a meaningful topic, however I rather like ordering a black coffee at McDonald's and asking for the seniors' rate. I then deposit the 65 cents I saved into their children's donation box. That benefits the children, myself as a senior and it also enhances McDonald's corporate image. A win for all, I think.

Mike Thomas, Sooke, B.C.

Dear Sage,

I wear the title of "senior" with pride. The definition is someone experienced and special. The same holds in Indigenous communities with the term "elder," a title that bears respect and authority. In the public service, there are senior executives and the word "senior" is a positive adjective, not a negative one. There is too much emphasis on changing language, often on behalf of people who haven't asked for the change. This brainpower could be better spent on more productive and useful goals.

Fred McGuire

Dear Sage,

You mention that the Phoenix Pay System has caused real hardships for many public servants and even affects some retirees. You are correct in saying it's egregious that this has been going on since 2016 and the government has not been able to fix it. It makes me think the problem is at the top: gross incompetence. And it's

costing us well over \$2 billion. I hope they don't touch the pension system.

Rafal Pomian Przednowek

Dear Sage,

Thank you for the articles on climate change. As a retired landscape geographer, I'm aware that the stability of our economy and communities is directly connected to predictable growing seasons for agriculture, forestry and insect populations.

More articles about parts of the ecosystem being affected are revealing that to everyone, which is a good thing in a democracy.

Rob Vanderkam, Lanark, Ont.

Dear Sage,

Re "Solving the primary care crisis," I cringed when I was advised to dismiss private delivery as a solution as it would "(compromise) the principle of universal and equitable health care for all citizens." We already have a two-tier health-care system, whether we admit it or not. Our attempts at fixing our system have failed in part due to the unwillingness to shed this non-existent ideological constraint. Let's admit this and get on with it. Let those who can afford it access private clinics so those remaining are not forced to wait years to access services.

I'm not saying this is the only solution, but let's not dismiss it outright.

Carolyn M. Shaw, LCol (Ret'd),  
Litchfield, N.S.

Dear Sage readers,

*In the fall 2023 issue, we answered a question about MSH with the information we had at the time. It turned out to be incorrect. See Association news on page 36 for the latest information on this.*



## Keep those letters and emails coming.

Our mailing address is: National Association of Federal Retirees, 865 Shefford Rd., Ottawa, ON, K1J 1H9  
Or you can email us at: [sage@federalretirees.ca](mailto:sage@federalretirees.ca)



## Advocating on planes and trains

I decided to seize the moment when I realized I was in the same train car as our new seniors minister.

BY ANTHONY PIZZINO

In this issue of *Sage*, we have an interview with Seamus O'Regan, the new seniors minister, who only took over the portfolio on July 26, 2023. *Sage* spoke to him just seven weeks later. He granted the interview because he knows the Association from his time as minister of Veterans Affairs Canada (VAC) and he knows we represent an important constituency for his new portfolio.

By coincidence, I also met Minister O'Regan early in his tenure when we were on the same train. I couldn't pass up the opportunity to say hello and he welcomed my doing so. I told him who we are, that I've been in the job for two years now and that I'd like to formally

meet with him along with Association president Roy Goodall to talk about his portfolio. When we do meet, we will be asking him to make the long-term care standards the federal government struck last year mandatory across the country. We'll also be looking for more funding for home care and continued support for defined benefit federal pensions, the OAS and the guaranteed income supplement. As well, we will be looking for a commitment from the federal government to safeguard the CPP against Alberta's efforts to remove itself from the program and go it alone with an Alberta Pension Plan.

I admit that I initially saw O'Regan's

appointment to the seniors file as a part-time portfolio given that he's also the minister of labour, but having met him, I now consider it a smart strategic move on the part of Prime Minister Justin Trudeau. As a capable minister, and one in the government's inner circle, we could argue this means the prime minister considers seniors and older Canadians a priority. As such, I'm encouraged and I'll be following up on my proposed meeting to look at ways we can help Minister O'Regan in our joint mission to make life better for Canadian retirees.

And speaking of that mission, we are also working to make life better for our members on the Public Service Health Care Plan (PSHCP) transition from Sun Life to Canada Life. It's been a rocky road and many of our members are worried because of Canada Life's ill-preparedness for the transition. Though not a problem of our making, we are working hard to help the thousands of members who've called and emailed us since July 1 because they felt they had nowhere else to turn. As such, we have hired additional staff members on a contract basis to deal with the backlog of calls and emails and to escalate urgent issues where required. Rest assured we are championing your cause with government and those in the C-suite at Canada Life. As you'll see in the story on O'Regan, he will be, too.

On a lighter note, this issue of *Sage* also has a story on the growing need to be tech-savvy and use evolving technology when travelling. The story gives some good advice on learning to navigate technology for the uninitiated. These things take patience and sometimes a helping hand, but in the end, they can make life a whole lot easier.

Finally, since this is our last issue of 2023, I want to wish you a happy holiday season in whatever way you choose to celebrate. ■

---

**Anthony Pizzino** is the CEO of Federal Retirees.

# 'I work hard and I try to work smart'

Though he has two portfolios demanding his attention, experts suggest Seamus O'Regan's appointment as seniors minister may be a good thing for seniors.

BY JENNIFER CAMPBELL

As seniors minister, Seamus O'Regan says he will protect pensions, push for pharmacare and advocate for better service from Canada Life in the transition of the Public Service Health Care Plan, to name a few items on his to-do list. Photo: Dave Chan





**B**efore the cabinet shuffle in July, federal seniors minister Kamal Khera had only that portfolio. Afterwards, the seniors minister's portfolio was added to Labour Minister Seamus O'Regan's responsibilities. And he understands how going from dedicated minister to one with a combined portfolio with joint responsibilities for labour might look like a downgrade for seniors. But he has one request on that topic: Give him a chance and let his record speak for itself.

"Ultimately, don't judge on anything other than the results that I'm able to achieve for seniors," says the minister, who represents the Newfoundland and Labrador riding of St. John's South — Mount Pearl. "That's the only thing I should be graded on."

He lists some accomplishments: When he was Veterans Affairs minister, he completed the Pensions for Life program and established an education and training benefit. When he was minister of Indigenous services, he got child and family services legislatively returned to First Nations, Inuit and Métis communities. At Natural Resources, he led the department through COVID and an oil price war.

"I work hard, and I try to work smart," O'Regan says. "I spend a lot of time listening, but I don't take very long in acting. If people wonder what I can do to contribute to this file, I say, look at my record. I will produce."

Lori Turnbull, director of the School of Public Administration and an associate professor of political science at

Dalhousie University, doesn't read too much into the split responsibilities.

"If there's a dedicated minister, there's a sense of priority," Turnbull says. "On the other hand, people like Dominic LeBlanc and Chrystia Freeland have multiple portfolios. This is what this prime minister does. When he believes in a minister's abilities, he tends to give them more than one [job]."

Patrick Marier, a political science professor at Concordia University and the director of the university research centre that studies social gerontology, says he thinks there's a seniors minister because seniors want one. He argues it would make more sense to have a seniors' secretariat attached to the PMO. "It would have a lot more power and strength," he says. He does, however, like



O'Regan promised to work to make things more welcoming for 2SLGBTQ+ seniors in long-term care. He marched in several pride parades in 2023, including this one in St. John's, N.L., and says "you have a deep appreciation for rights that have come about in your lifetime," as they have with him as a gay man born in 1971. Photo: Ben Pollard

## “What [Uncle Fred and his friends] taught me was, if you take the time, and if you know how to listen, you’ll be that much richer for it.”

the connection between the seniors and labour portfolios because it disassociates seniors with health, which reinforces the idea that aging isn’t a pathology.

Isobel Mackenzie, British Columbia’s seniors advocate, says dual portfolios aren’t unusual.

“So it’s not necessarily a bad thing,” Mackenzie says. “I think we have to allow Minister O’Regan to get his feet under him. [Because we’ve] had a standalone ministry for seniors, there’s staff that’s been developed specifically for these issues. I assume those staff are now in [O’Regan’s] office. And sometimes, given the wider range of responsibilities, the minister has more voice at the cabinet table.”

### Safe Long-Term Care Act

When it comes to the items in this file, O’Regan says the Safe Long-Term Care Act is part of his mandate letter (the 2021 one written for Khera) and that seniors can expect it.

“This is part of our agreement with the NDP, because we both agree that what we saw during the pandemic was unacceptable for seniors and personal support workers,” he says. “[We’re working on] new penalties under the Criminal Code on this, too, and a new national policy definition for elder abuse.”

In addition, his department has been working with the provinces on implementing its national standards for long-term care. Yet jurisdictional issues remain a challenge.

“But if we both recognize we have the same goals, [it can work,]” he says. “I have a fairly good track record on working with the provinces and territories. We need to work together

on stuff. The federal government can be helpful — it can play a leadership role, or a co-ordination role.”

### Mental health a priority

O’Regan has a special interest in mental health for seniors, having overcome his own alcohol addiction. He’s also worked as a mental health advocate for many years.

“We have a saying in Newfoundland — ‘my nerves are rubbed raw’ — and I think people’s nerves are rubbed raw still,” he says. “I think we’re just starting to view mental health in the same way that we view physical health. I want to make sure seniors have as much access to mental health services as anybody else. I don’t know how that’s going to flesh itself out yet, but [stay tuned].”

As a gay man, O’Regan will also turn his attention to the issue of members of the 2SLGBTQ+ community being “re-closeted” in long-term care homes. Dalhousie University professor Jacqueline Gahagan, who works in the health promotion division in the School of Health and Human Performance, says “it’s unclear to people who are older and gay whether it’s safe for them to be out or not in long-term care facilities or nursing homes.” O’Regan knows about the issue and plans to advocate for them to be themselves at that stage of life.

“You have a very deep appreciation for human rights when they’ve actually been realized in your lifetime,” he says. “I’m 52 and if you had told me in my 20s that there would such a day, I would not have believed you. Seniors have also seen these rights happen in their lifetime. When you see them happen, you know they can be taken away. I want to make sure seniors who earned these

freedoms enjoy them until the day they die. And it shouldn’t have to come at the expense of the care you need.”

Again, he says it’s early days and he doesn’t know how this work will manifest itself, but he says to stay tuned.

“It’s top of mind for me and something I need to advocate for.”

### Association relations

O’Regan has informally met Federal Retirees CEO Anthony Pizzino and foresees a good relationship with the Association.

“It’s necessary,” he says. “They’re important stakeholders, with great ideas. Ottawa does not have a monopoly on good ideas and stakeholders often have more institutional memory than the ministers with whom they work. I come into this job with all humility.”

O’Regan recalls a story told by broadcaster George Stroumboulopoulos in which he described being raised by a single mom who encouraged him to visit a local long-term care home after school. Stroumboulopoulos credits that for his ability to listen and be a good interviewer.

“I used to do the same thing,” O’Regan says. “My mother encouraged me to go see my Uncle Fred at St. Patrick’s Mercy Home here in St. John’s. I would go after school, and then mom would pick me up. You learn a great deal. What [Uncle Fred and his friends] taught me was, if you take the time, and if you know how to listen, you’ll be that much richer for it. That had a big effect on me, even before I chose to [start my career in] journalism.”

### PSHCP transition

When informed of the difficulties faced by federal retirees in getting the Public Service Health Care Plan moved from Sun Life to Canada Life, O’Regan said he would raise the issue with his colleagues at Treasury Board. Federal Retirees as an organization is being called to task on this issue by thousands of members who

are calling and emailing because they're desperate for solutions, though it's entirely out of the Association's hands.

"It's something that I'll push within government," he says, adding that Federal Retirees being inundated with calls isn't right. "Three hundred calls a week? Tell your team, thank you for your patience. They are not the ones [who should] be taking those calls."

Hartley Witten, O'Regan's press secretary, followed up to say the powers that be are working on the transition and its challenges, calling it an "ongoing process."

## Pharmacare

O'Regan says pharmacare is coming as it's part of the supply and confidence agreement that the Liberals have with the NDP. He said starting by investing in bulk drug purchasing is a step in the right direction.

"I'm a Costco member, so I get it," he said with a laugh. "We are making steps, but you're never going as fast as you want to go."

## Pensions

Although he won't say when this will happen, O'Regan says the Liberals have committed to increasing the guaranteed income supplement by \$500 for single seniors and \$750 for couples.

"The OAS and GIS are essential," he says. "I will stay focused on those and making sure we keep meeting the mark on affordability."

And regarding defined benefit pension plans for federal retirees and other Canadians, O'Regan says he will guard them closely, as he always has. Seniors make up 23.6 per cent of his province's population so it's a priority for him.

He also said he would work to keep Alberta in the CPP after Premier Danielle Smith threatened to leave and launch her own Alberta Pension Plan.

## Ageism

O'Regan's father, Seamus O'Regan Sr., died during the pandemic after a long illness, but his mother is almost 80 and "terrific." He says having parents who are

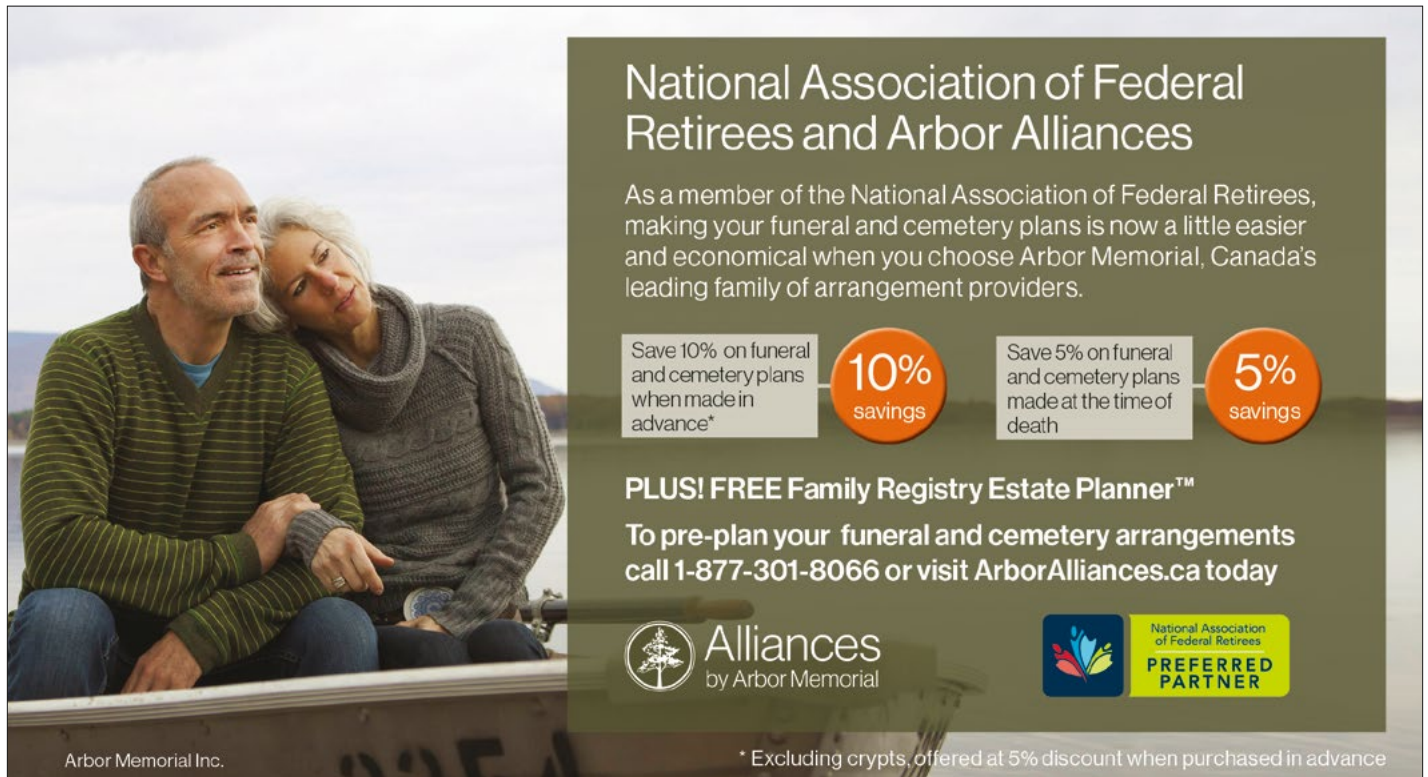
seniors has helped affirm something he's always felt, which is that seniors deserve dignity and choice as they age.

"The National Seniors Council is working on this to understand ageism's state and to work to defeat it," he says. "And I'm trying to figure out ways, too. Here's where labour and seniors do overlap. We're suffering the biggest labour shortage in Canadian history right now and we've got a huge workforce [in seniors] that's certainly not tapped in the sense that it should be."

He wants to figure out ways to encourage people such as his father, who continued to work as a federal judge until he was 75, to go ahead and stay in the workforce for as long as they see fit.

"I come into [this job] with a great deal of curiosity and a great determination to follow up on these things," says O'Regan, who has previously served as minister of Veterans Affairs, Indigenous Services and Natural Resources. ■

**Jennifer Campbell** is the Ottawa-based editor of Sage.



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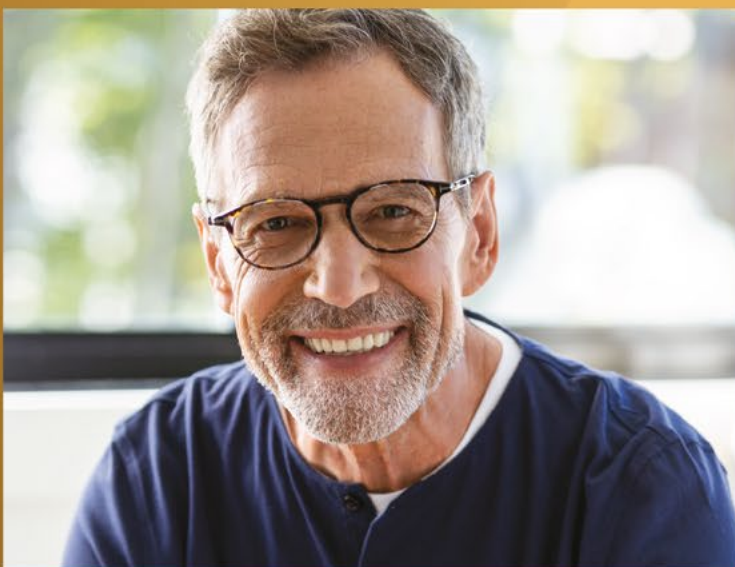
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# No easy answers

*Sage* asked health-care experts if they could wave a magic wand to fix Canada's health-care system, where they would start.

The short answer is there's no magic wand.

BY BARRY WARD

In ancient Greek mythology, Asclepius was a prolific healer as a mortal.

After death, he was resurrected as the god of medicine. He is usually depicted as carrying a serpent-entwined rod that is a symbol of medicine and health-care to this day. The connection of rods to medicine shows up in other ancient cultures as well, where they were often credited with healing properties. So it's a short leap from healing rods to magic wands, which have long played a role in popular culture — from Homer to Harry Potter. When someone is in an impossibly tight spot, there's nothing like waving a magic wand.

Canada's health-care system could really, really use a magic wand today.

People without a family doctor. Long waiting lists for surgery. Closed emergency rooms. Inadequate mental health services. Medical staff overworked and exhausted. If not dying, Canada's health-care system is certainly sick. Even Prime Minister Justin Trudeau referred to it as a "broken system" earlier this year.

## What's to be done?

As president of the Canadian Medical Association and a family physician in the B.C. communities of Coquitlam and New Westminster, Kathleen Ross, not

surprisingly, would address the doctor shortage.

"As a community-based physician myself, I live, every day, the crisis that we face in primary care," Ross says. "So increasing the number of primary-care providers, particularly family physicians working in...community-based care would be where I would wave my magic wand."

She knows it won't be easy. It means training more family doctors in what Ross calls the four Cs of primary care: first contact, comprehensive, continuous and collaborative. It means recruiting more internationally trained physicians and streamlining the credentialing process for the ones already here, while also keeping the family doctors currently practising from leaving the field by "looking at administrative burdens to try to ensure we're spending more time caring for patients."

That's also an approach favoured by Jane Philpott, who spent almost 20 years as a family doctor in the Markham-Stouffville area near Toronto before serving as federal health minister from 2015 to 2017. She is now dean of the faculty of health sciences at Queen's University in Kingston.

"I would wave a magic wand and make sure that every single person who lives in Canada had access to a primary-care team where they could go through

the front door of the health-care system and get access to care," Philpott says.

"That is the one thing that would have a ripple effect through the entire system."

She acknowledges we are "quite a ways" from that.

"The latest data is that approximately 80 per cent of Canadians are at least technically aligned with either a family doctor or a primary-care nurse practitioner," Philpott says.

"Even within those, though, there is probably 30 per cent who are attached, but can't actually get in to see their physician. So only half of Canadians can regularly count on a place to go for their care."



Jane Philpott, a family doctor and dean of health sciences at Queen's University, says every Canadian needs access to primary care. Photo: Darren Brown



Danyaal Raza, a fellow at the Broadbent Institute, says Canada's primary care system should be as accessible as its education system.

Photo: University of Toronto

She says health-care should be no different than education as a basic right.

"Can you imagine the outrage if we said, 'Yeah, 80 per cent of our kids can access a public school. The rest can figure it out for themselves,'" Philpott says. "But that's actually what we're saying when it comes to primary care."

That's the same analogy used by Danyaal Raza, a fellow at the Broadbent Institute think-tank and a family physician with Unity Health in Toronto.

"No matter where you live, you have schools to send your son or daughter when you move to a new neighbourhood," says Raza. "We can build a primary-care system that works in a similar way."

He agrees there is a crisis within the health-care system.

"It's no secret that more and more people across the country are having difficulty finding a family doctor and that problem is likely to get worse before it gets better," Raza says. "There are also issues around the corporatization of primary care. We're seeing large, publicly traded companies look to family medicine and family doctors as a revenue stream, but it doesn't have to be this way."

Raza doesn't buy the argument that public funding for health-care is out of control in Canada.

"You look at every dollar of health-

care spending in Canada, 70 per cent is public, but that's actually less than many of our peer countries, countries such as the U.K., Germany, France, Sweden," Raza says. "They all spend 80 per cent or more and I think this surprises a lot of Canadians."

He points out there are only two areas of health-care where Canada currently offers universal access: doctors and hospitals.

"But we have huge access issues in prescription drugs, mental health, especially mental health that is offered by psychologists and social workers, home care, long-term care," says Raza.

Douglas Angus is professor emeritus at the Telfer School of Management at the University of Ottawa, where he has spent much of his career looking at health economics. He is not surprised Canada's health-care system is in crisis.

"There was no question it was going to happen, based on demographics," Angus says.

An aging population has put demands on a system designed for a younger population. The need for chronic care, for example, has skyrocketed.

His magic wand solution?

"This has been recommended I don't know how many times — beef up the home-care sector."

Angus would like to see an emphasis on keeping people in their homes or getting them back there as soon as possible after a hospital stay. That means providing everything from nurse visits to meals delivered. One of the first steps would be making home care a more attractive profession in terms of wages and working conditions.

Angus says this would actually be less expensive overall for the system and have the added benefit of keeping people healthier.

But he's not optimistic Canada will see changes any time soon, partly because of our federal system where each province has its own health-care system.

"We do not have a Canadian health-care system," says Angus. "We have

## Sound off: Our members speak

We asked: If you had a magic wand, how would you fix our health-care system?

**Tina Hasfjord:** Fund improved access to seats in medical education (doctors and nurses) and debt forgiveness programs for remaining in Canada; increase residency spaces for immigrating doctors; stream high volume health issues to specialized medical clinics (e.g. individuals in a drug crisis); create improved income and family responsibility supports for individuals already in the workforce who are willing to upgrade and train in nursing.

**Yvette J. Petersen:** Reward the nurses with a fair salary and benefit package and retention will be much improved.

**Denise Lapierre Hogan Duquette:** Cut all nurses' shift work from 12 hours in nursing homes. Amend to three eight-hour shifts. It's still 24 hours.

**Rick Devlieger:** We need national standards that can be enforced by something other than the empty threat of withholding federal funding.

13 different systems with significant differences."

So he isn't holding his breath waiting for needed changes.

"There is no quick fix, that's the sad thing about it," he says, lamenting the lack of long-term planning. "It is so engrained in the political system that politicians don't look beyond the next election."

Louis P. Perrault, a cardiovascular surgeon in Montreal and president of the Association of Cardiovascular and Thoracic Surgeons of Quebec, has been outspoken about the need for more funding in the system, after watching some colleagues burn out during the pandemic while others moved to the United States and elsewhere.



Quebec cardiovascular surgeon Louis P. Perrault says the emphasis should be on prevention and treatment. Photo: Université de Montréal

But the answer isn't just throwing money at the system. He would wave his magic wand to get everyone working together on improving the health-care system: governments, hospital administrators and clinicians.

"I would transform the health-care system into a timely, well-funded, caring, patient-centred, humane, personalized system that [is respectful of diversity and individuals] and provides an attractive, stimulating, gratifying, decently compensated and individually conscious environment for all health-care providers to work as a collaborative multidisciplinary team," says Perrault, adding that the emphasis would be on prevention and treatment for "all Canadians and their families, irrespective of their capacity to pay or their connections."

Michael Gardam agrees the health-care system is in need of repair.

"I think it was broken before the pandemic, but the pandemic made it glaringly obvious that it was broken," says Gardam, the CEO of Health Prince Edward Island and chairman of HealthCareCAN, which calls itself the national voice of hospitals and health-care organizations.

If he could wave a magic wand, he'd give Canada's health-care system a complete makeover.

"I think we've had many decades of expansions and Band-Aid solutions, using duct tape to keep it together," Gardam says. "This health-care system that medicare was brought into in the 1960s is nothing like our health-care system today, but we have kind of refused to go back and look at those initial ideas because we're just not allowed to do that in Canada. Health-care is kind of considered to be an absolutely sacred thing."

Trying new approaches can be useful, he says, even if they don't work. He points to the example of Quebec, which experimented with private surgical clinics.

"They found out they were more expensive," Gardam says. "They've studied it and it's not saving us money. That's not a failure. We've learned something and can move on."

Too often, he says, politics get in the way of necessary reforms.

"Politicians get worried, the local populace gets worried. Don't take away my local whatever. We need to talk about whether we can afford the local whatever."

Gardam believes we need to have the "difficult conversation" about what services should be covered and where they should be provided. Even in his small province of P.E.I., he says, where most people live within an hour



Michael Gardam, CEO of Health Prince Edward Island, says the health-care system needs a complete makeover. Photo: York University

of Charlottetown, there is a debate over whether people should be able to receive services closer to their communities.

Shawn Whatley is another one who believes we have to rethink the entire Canadian health-care system and address some sacred cows. In 2020, the Toronto-area physician and past-president of the Ontario Medical Association, published a book, *When Politics Comes Before Patients: Why and How Canadian Medicare is Failing*.

As that title suggests, Whatley thinks one of the big problems with the system is that politicians keep tinkering with it for political reasons. They've lost sight of what medicare is supposed to do, he says, focusing on the "fair" distribution of care rather than providing the necessary care.

Whatley believes the first step to fixing the system is finding out from Canadians what they want.

"Most people I talk to — and I mostly talk to patients — would say 'We need medicare so I can get care without having to pay for it when I'm sick.'"

Whatley says there will have to be tough discussions about what level of care is appropriate.

"Are they thinking about a third opinion for their anterior knee pain? Anterior knee pain is the bane of an orthopedic surgeon's existence. There's nothing we can do for it, we shouldn't be doing MRIs for it, yet patients will come in over and over and ask for this, that and the next thing. You look and say, there's nothing we can do for them, but health-care's free so we'll order tests."

One thing that gives Whatley optimism is the fact that Canadians — even politicians — are now recognizing the system needs a major overhaul. Changes are going to take a lot of hard work and soul-searching.

"One of the magic solutions is to stop asking for magic solutions," he says. ■

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**Barry Ward** is a writer and Postmedia editor based in Barrie, Ont.



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~ Unknown

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## 'A gap between recognition and resolve'

While 72 per cent of Canadians are “worried or very worried about climate change,” and 60 per cent have adjusted their behaviour, only 40 per cent would incur costs to make changes.

BY PETER SIMPSON

**C**limate change is simultaneously invisible and yet terrifyingly obvious.

“It’s very abstract,” Erick Lachapelle says. “You can’t really see climate change in terms of [its] causes — greenhouse gases are largely invisible. The effects of you taking your car to work and having a climate impact are very distant in time and space,” says the Université de Montréal political science professor, who has studied Canadians’ attitudes toward climate change for a decade. “There are substantial time lags, so it’s difficult for Canadians to understand and piece together the causal relationships in climate change.”

Yet the results of climate change have perhaps never been more unavoidable, as seen in this year of unprecedented fires, floods, heat and increasingly frequent “once in a century” storms. *Sage’s* series of articles on climate change over the past 18 months has demonstrated how Canadians across the country are being affected now, as some homes are burned to the ground on one coast and washed out to sea on the other, while lands to the North thaw and dry out with myriad consequences for those who live upon them.

Surely Canadians are committed to urgent change?

Not necessarily. A perplexing fact

is that while it’s clear that Canadian opinions on climate change are changing in general, there remains a gap between recognition and resolve.

In an online poll of 1,500 people conducted by Leger in September 72 per cent of Canadians said they were worried or very worried about climate change, and while approximately 60 per cent said they’d made some sort of change in their own behaviour, only 40 per cent said they’d make changes to their own behaviours if there were “a certain financial cost” to doing so.

Online polls are not the most scientific, but the results broadly echo the findings of longer-term research —

Most Canadians believe humans cause climate change, but their commitment to making effective change is not so certain.

Quebecers generally are more concerned about climate change than are Albertans, for example, and young people generally are more concerned than are older people.

Such differences in belief in the urgency of climate change, and the resolve to address it with individual behavioural change, consistently vary from coast to interior, from city to country, from young to old, from political left to right and within just about any other demographic segment one can measure.

The variances are not uniform — a person in Calgary, for example, may have opinions more in line with a person in Montreal than with a person in rural Alberta, and an elderly man may agree with a non-binary teen, depending on where they live or, perhaps, who they vote for. (Lachapelle notes that approximately 10 per cent of Canadians outright deny that climate change is happening. “That’s stayed pretty consistent over time,” he says.)

Wherever the skeptics are, and whatever the depth of their personal skepticism, they’re being studied by researchers such as Lachapelle who want to chart their opinions, and by others who want to change them.

Lachapelle notes that while the number of Canadians who accept that “the impacts of climate change are here and now in Canada” has

steadily increased in recent years, “the proportion of the population that feels they are personally at a great deal of risk from climate change impacts has been steady over time.”

He calls this the “psychological distance of climate change” or the “optimism bias” (the same rationale that smokers employ to believe that “other people are more likely to be affected than ourselves”).

This bias exists even as daily newscasts are filled with images of Canadians being injured, made homeless or otherwise harmed by increasingly catastrophic weather events.

There is no question that damage from natural disasters in Canada is increasing. With numbers for 2023 yet to come (but likely to be high), the Insurance Bureau of Canada has reported that \$3.1 billion in insured damage claims in Canada made 2022 the third highest year for these claims in history. Here’s a grim context; nine of the 10 highest years for insured damage claims in Canada occurred in

the past 12 years — only 1998, the year of the massive ice storm in Ontario and Quebec, otherwise makes the list.

The year 2022 “saw disasters from nearly every part of the country,” the bureau reported. “Canada is increasingly a riskier place to live, work and insure. Governments have [paid] far too little attention to adaptation in the discourse over climate policy.” Even dispassionate actuaries are ringing the alarm bells for behavioural change.

The push for individual and local action parallels the ineffectiveness of much-publicized global efforts. Since signatories to the United Nations climate convention started holding COP conferences in 1995, the average amount of CO<sub>2</sub> in the atmosphere has increased to 420 parts per million from 365. Another chart shows a decline in global biodiversity during the same period.

Federal Retirees member Neil Dawe says Canadians must ask themselves not what it costs to change their behaviour, but what it costs not to change.

Federal Retiree member Neil Dawe, photographed when he worked for the Canadian Wildlife Service of Environment Canada and had found a black tern nest and some nestlings. Photos: John Cooper



**“When Dawe says “change” he’s not talking just about taking fewer flights or buying an electric car... he’s talking about fundamental global changes.**

Dawe, a biologist and former habitat manager and senior wildlife technician with the Canadian Wildlife Service of Environment Canada, now volunteers as president of the Qualicum Institute, a sustainability non-profit, to try “to get a critical mass of people to recognize the major drivers of climate change and to demand change.”

When Dawe says “change” he’s not talking just about taking fewer flights or buying an electric car. Like thousands of other scientists around the world, he’s talking about fundamental global

changes, including a mass shift to plant-based diets, and away from a consumption-based economy and endless population growth.

He points to the Intergovernmental Panel on Climate Change’s warning that, “Globally, economic and population growth continue to be the most important drivers of increases in CO<sub>2</sub> emissions from fossil fuel combustion. Between 2000 and 2010, both drivers outpaced emission reductions from improvements in energy intensity of gross domestic product.”

Dawe says, “It’s still difficult for me to understand why most people have yet to ‘get’ the drivers of climate change and, as a result, essentially nothing is being done to address them. (These) limiting factors... if not addressed, essentially negate anything else we do to address the issue. All other efforts will be for naught.”

This may not be what Canadians want to hear about climate change, even as every year makes it easier for them to see the effects of that change.

Erick Lachapelle wants Canadians to get past their “climate change silence” and start talking about it in their own homes and social groups. He says the young students he works with in university are more likely to talk about the need to change personal behaviours to combat climate change.

“You know, 99 per cent of human behaviour is dictated by norms,” he says. “It’s difficult to talk about climate change [as] we don’t necessarily want to shame or guilt people in our social surroundings. We don’t want to talk about a depressing phenomenon, because it’s not really good news or a happy thing. It might lead us to forgo opening up that conversation in a social setting.

“These norms can work in both directions and it’s this sense of, what’s the appropriate thing to do? ...Once you have a few people kind of get the ball rolling, that could get more and more people involved.” ■

**Peter Simpson** is an Ottawa-based writer.



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# Have technology will travel

Travel in the digital age increasingly means needing not just a smart phone, but a smart phone with data. Sage consulted members and experts on their top tips.

BY MARG BRUINEMAN

**J**aro Franta is finalizing plans for his annual winter getaway. This year it's Guadeloupe, where he'll stay for four months, exploring the archipelago by bike. Key in the gear he packs, along with his bike, is his laptop with its 17-inch screen. His cellphone serves as backup, but it's also necessary for two-step verification when he accesses secure websites.

Electronic devices have become more than just handy in travel, particularly in the post-COVID world. For some, they're indispensable.

The 65-year-old former employee of what was then the Atomic Energy Commission of Canada is asked if he would ever travel without his laptop and cellphone. His answer: "I suppose anything's possible, but I certainly wouldn't do it."

Guidebooks, maps and even airline tickets are not as commonplace as they once were. In their stead are an endless supply of intangible replacements, all available through a cellphone. Travel has met the digital age.

Franta, who joined the Association in 2018, is often on his computer and is quite comfortable navigating the virtual world to help him travel through the real one.

But that's not the case for everyone. A September post on the National Association of Federal Retirees Facebook page attracted a variety of responses from frustration accompanied by an "I give up" emoji, to a variety of suggestions on how to make the latest in technology work for you when you travel.

Adjust is a must, writes one

respondent. You book the Uber ride-hailing service through the phone; trains too, they point out. The devices are handy on site to determine the best places to convert currency, to find out where you are or where you're going using the phone's GPS (global positioning system) or to take photos and post them on social media. You might even want to make a phone call.

Use an older cellphone and outfit it with a new SIM (subscriber identity module) card in the country you're visiting with a plan that will likely cost much less than roaming fees charged by your Canadian service provider, one writer suggests.

Then there's support for the old-school approach: paper. "We can pull them out faster than most people take to get into their phones," writes

Some members of Federal Retirees prefer paper records for their travels, but many wouldn't consider travelling without help from their phones, tablets and laptops, whether for reading material, electronic records or global-positioning system services.



Federal Retirees member Jaro Franta, shown here in Miradouro de Santa Luzia, Portugal, always takes his phone and his laptop when he travels.



Roxanne Primorac, shown here with partner Don Musgrove hiking Antelope Canyon in Page, Ariz., decided to go for a phone plan that would allow her unlimited data for \$85 a month.

one commenter. Handier than those who scroll, sometimes unsuccessfully, through their phones in search of the necessary documents, adds another.

Sam Hunt, director of digital products for tour operator, Collette, noticed a rapid adoption of technology during and after the COVID-19 pandemic.

"You saw QR codes becoming really popular at restaurants," allowing people access to menus online through their phones without having to touch a physical one that's likely been previously handled by several others, she observes. "While they still have a ticket (at the airport) a lot of people have transitioned over to using their cellphones to actually scan that ticket instead of having a paper ticket. So while there still is a dual capability there, a lot of people are

transitioning away from that paper ticket now to having that technology element."

There's no wonder that cellphones have become so commonplace with the traveller, she adds, given all that is packed into that little handheld device. Its GPS provides directions as well as maps. And, in emergencies, it's easy to call for help. There are even voice-activated translation apps.

"So you are seeing an accelerated path to technology," she says.

Yet Hunt believes travelling without technology is still possible for those who would prefer to stick with paper.

Calgary-based freelance food and travel writer Elizabeth Chorney-Booth agrees.

"I think you can still travel the same way following your own hand-

written notes with paper tickets and documents," she says. "Normally, if you ask... most places are able to accommodate if need be."

Even though she's comfortable relying on her cellphone when she's travelling, Chorney-Booth still prints out her boarding pass and hotel confirmation in case the phone's battery dies at an inopportune time. But she agrees, there are times when the phone is indispensable. Some museums and attractions, for example, no longer have box offices and require visitors to buy tickets online.

Society's reliance on digital technology was clearly illustrated in June 2022 when national cell service provider, Rogers, experienced a massive disruption that shut down mobile and

## Canadian travellers limited

Canadians travelling to Egypt and India should be aware of recent changes in the rules. As of Oct. 1, Canadian passport holders are no longer able to obtain a visa online before travelling to or upon arrival in Egypt. Visas must be obtained from an Egyptian embassy or consulate prior to leaving Canada. An advisory from the Canadian government indicated those travelling to Egypt on an

electronic visa on or after Oct. 1, 2023, will be denied boarding and/or entry into Egypt. Canadians planning to travel to Egypt are advised to contact the nearest Egyptian embassy or consulate before leaving Canada. Visit <https://travel.gc.ca/destinations/egypt#entryexit> for more information.

Meanwhile, India suspended visa service to Canadians in September. The process has always been difficult, but

temporarily became unavailable due to a rift between the two countries after Prime Minister Justin Trudeau said India may have been involved in the killing of pro-Khalistan activist Hardeep Singh Nijjar. In October, however, India reinstated visa services for Canadians of Indian origin, but didn't reinstate them for tourists. The external affairs ministry says it will "review the situation on a regular basis."

internet services across much of Canada. Some 911 services couldn't receive incoming calls and many businesses were unable to process debit card payment. Some aspects of society came to an absolute standstill as a result.

Yet, in Canada, these providers command some of the world's highest rates — and that extends to roaming fees. So planning ahead can go a long way on the cost-savings front, observes Reed Sutton, co-founder of Edmonton-based travel blog Frugal Flyer with Josh Bandura.

"Consider ways to reduce your data usage such as downloading things for offline use from your most commonly used apps" such as Google maps, he suggests. Skype, What's App and Facebook Messenger are convenient apps that can be used for free where wifi is available.

But for those who expect to actively use their phone to access the internet while on the go, a popular option is to opt for a local SIM card in the destination country. While usually cheaper, this can be needlessly complicated, Sutton adds, suggesting travellers consider an eSIM.

An eSIM is a digital SIM card that provides a set amount of cheap cell data for a pre-arranged period of time. Google Fi is one such U.S.-based service provider that allows for international coverage at an affordable rate providing seamless access to data, texting and calling in multiple countries with ease. It's worth noting, however, that eSIMs only work with newer generation phones.

Given all the options, Roxanne Primorac decided, ultimately, to keep things simple. "When we were in California, we got a message that we had to change everything about the plan [we'd chosen] — it was just a nightmare," recalls the London, Ont., Federal Retiree member.

After shopping around and deciding to focus on a service upon which she could rely without having to continually monitor its use, she eliminated the pay-as-you-go options. She ended up with a Canadian service that allows her full,

unlimited use of her phone and includes 100 gigabytes of data monthly. While that far exceeds her data needs for an entire year, she has found the \$85 per month charge is worth the peace of mind.

"We use it all the time. When we go to the U.S., we don't have to do something special," she explains, "we just use the phone the way we use it at home."

For added protection, Sutton suggests those who do carry a cellphone make digital copies of important pieces of identification like the passport, as well as itineraries, tickets and insurance documents, in case the originals are lost. It could be as simple as taking pictures of each one. Mobile apps such as Google Wallet and Apple Pay offer an alternative way to keep credit cards as well.

Hunt points out that there is hope for those who would rather keep all aspects of their travel real. The movement to disconnect, unplug and get away from technology has gained some momentum. And if the intention of the trip is to relax, perhaps on a beach, without going to a different town every day, ignoring the cellphone may well make the experiences more precious, Sutton adds.

## Reading material

Our increasingly digitized world has meant good things for readers who are willing to read on a tablet or e-reader. Before, travellers used to have to decide which books to take and which to leave behind, but e-readers allow them to buy and download innumerable books that they can read whenever they like.

Tablets in particular, and smartphones for those with excellent eyesight, also allow readers to access books from their local library through an affiliated app such as Libby. The books are loaned to those who have library cards for a 21-day period, after which they must return them unless no one is waiting for that copy, in which case they can renew it for another 21 days. ■

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



## Accessible travel study

University of Ottawa professors Linda Garcia and Michael Mulvey suggest advancements in technology could help older adults with functional limitations have smoother air travel experiences. The key, they say, is improvement in communication between users and service providers.

The two have assembled an intersectoral team committed to understanding accessibility through an "ageing and disability lens." Members include researchers, airports, airlines, security and regulatory organizations, older adults and advocacy groups.

"Technological solutions may prove helpful to improve awareness, disclosure, design, processes and training as more knowledge is gained on the impact of sensory, mobility and cognitive abilities on air travel," Garcia says.

The research team is keen to include retirees in their study and encourages anyone who may be interested to reach out to [mulvey@uottawa.ca](mailto:mulvey@uottawa.ca) by email.

Linda Garcia, a professor at the University of Ottawa, is conducting an accessible travel study involving older adults with functional limitations.



## The worldly rewards of membership

In honour of our 60th anniversary as an organization, Federal Retirees held a Win a World Getaway contest with three big prizes. Here, we present the winners. **BY JENNIFER CAMPBELL**

**L**uc Vienneau remembers seeing a ballot in *Sage* magazine for a travel contest and now he's contemplating how he'll manage to collect on his grand prize of a trip to travel "the complete South Pacific."

The Win a World Getaway was a contest Federal Retirees launched to thank members for their loyalty over the organization's 60 years of existence. Up for grabs was a total of \$76,000 worth of prizes, courtesy of Collette, Johnson Insurance and Federal Retirees.

"We know our members like to travel," says CEO Anthony Pizzino. "And this was a nice way to thank them for being members of our organization and also a way to salute our 60 years of advocacy for federal retirees and all older Canadians alike."

Vienneau's prize is a 27-day trip that will take him and a guest to Australia and

New Zealand. The trip includes airfare and a guided tour for two, at a value of \$14,100 per person, courtesy of Collette and Federal Retirees, and \$10,000 spending money, courtesy of Johnson Insurance.

Trying to arrange 27 days away is something that will take some doing for Vienneau and his wife, Suzanne, whose parents are elderly and hard to leave for that long.

"But we will figure it out if that's what we need to do," Vienneau says. "And we'll have a great time."

Vienneau, who joined Federal Retirees in December 2022 and lives in Ottawa, Ont., worked for the Canada Revenue Agency (CRA), primarily as a manager in the information technology (IT) department. He spent his last four years managing CRA's external recruitment program for IT.

### Heading to Egypt and Jordan

As acting director-general of strategic planning, results and cabinet business at Veterans Affairs Canada in Charlottetown, P.E.I., Nigel Bruce is still working, but he joined Federal Retirees last year, primarily to take advantage of member perks. He received perhaps the biggest membership perk this autumn when he was told he won the second prize in the Win a World Getaway.

"MEDOC was one of the reasons I joined," Bruce says. "A couple of folks recommended we do that for the travel insurance — the benefits are so good."

His 13-day adventure will take him and a guest through Egypt and Jordan's worldly wonders, exotic cuisine and desert horizons. The prize includes the guided tour and airfare, at a value of \$7,249 per person, courtesy of Collette, as well as \$5,000 in spending money, courtesy of Johnson Insurance.

Bruce expects to take the trip next autumn. He may go with his wife, but she's reticent at this point about the war between Israel and Hamas. Given that, he may take his son.

"That's to be determined, but [either way] we'll probably try to take the trip next fall. My son is 20 and a university student, so we would book it around his reading week."

Being a member, he says, was a "foregone conclusion" before he won the contest, but this has strengthened his resolve.

"I've talked to other people still working in government and I've encouraged them to join. I know at least a half-dozen who have joined already," he says.

### The otherworldly wonders of Iceland

West Kelowna's Katherine Ennis, who has been a member of Federal Retirees since 1996, says she has "a lot of best friends" since she learned she'd won





Winner Nigel Bruce, centre, with Shawn McCord of Johnson Insurance and Charlottetown branch president Brenda Powell. Photo: Stacey Morris

the third prize in Federal Retirees' Win a World Getaway contest.

Ennis, who worked for the Canadian Wheat Board for 6.5 years before her children were born, lost her husband in 2020. He worked for the Canadian Wheat Board for 32 years.

Ennis's daughter, Kyleen Ennis, will join her on the Icelandic dream tour. "She's going to be my travelling partner on this trip," Ennis says. "And she's also a member of Federal Retirees."

The "Iceland – Land of Fire & Ice"

guided tour, courtesy of Collette and Federal Retirees, promises to take visitors to a local fishing community, on a picturesque cruise of the bay and for a soak in the mineral-rich water of the Blue Lagoon, to name a few highlights. The trip, including airfare, is valued at \$6,649 per person and there's an additional \$5,000 in spending money courtesy of Johnson Insurance.

Of the win, Ennis says she's still "in a kind of a stupor about it."

The travel contest was a resounding



Contest winner Katherine Ennis, Kelowna branch president Guy Bird and Gina Goranson, Collette's business development manager for B.C. Photo: Elvia Picco

success, with 19,343 members participating. Federal Retirees also received 1,219 new member referrals that qualified members for a bonus ballot.

Partners Collette and Johnson were both impressed by the depth of this member engagement and the success of the 60th anniversary contest. ■

**Jennifer Campbell** is the editor of *Sage*. An avid traveller, she has armchair envy of all three contest winners.

**THE HOLIDAYS CAN LOOK DIFFERENT FOR EVERYONE.**

For some Veterans and Families, the holidays can be overwhelming and more difficult to navigate. This festive season, remember that it's okay to step back from traditions that don't work for you and create celebrations that feel good for you and your loved ones.

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## A strong summer of advocacy

Volunteers worked hard to engage MPs in the causes that are most important to Federal Retirees and all older Canadians. **BY AMY BALDRY**

**M**otivated by training at the annual meeting of members (AMM) in June, Federal Retirees volunteers are focused on advocacy.

### Nova Scotians host MPs roundtable

Federal Retirees' Colchester-East Hants and Cumberland branches, and the Royal Canadian Mounted Police (RCMP) Veterans Association, hosted a roundtable featuring Stephen Ellis, shadow minister for health, and Anna Roberts, shadow minister for seniors.

While travelling to Federal Retirees' AMM, Mike Devine, Colchester-East Hants branch president, met with Ellis, who invited him on a tour of Parliament Hill.

After attending advocacy training at the AMM, Devine was inspired to transform the tour into an advocacy opportunity. And, as a result, Federal Retirees branches were invited to host Ellis and Roberts at a roundtable in their home province of Nova Scotia.

Several Association volunteers and

members, from the Colchester-East Hants and Cumberland branches, as well as Michelle Langille, advocacy program officer (APO) for Nova Scotia, attended the roundtable event.

During this meeting, conversation focused on the Association's advocacy priorities — retirement income security, a national seniors strategy, veteran well-being and pharmacare. Participants also discussed palliative care and the impact of inflation on older adults.

"I appreciate the work the Colchester-East Hants branch volunteers do and have been doing for years to ensure they remain in contact with their elected MP. These meetings, in Ottawa and locally, clearly demonstrate the value of building relationships with elected officials," Langille says.

### Vancouver holds first MP meeting

The Vancouver branch advocacy team met Steveston–Richmond East MP Parm Bains to discuss implementing national long-term and home-care standards.

Branch secretary Ian Sanderson,

branch director Beverly Segal, branch director and meeting organizer Deborah Turner and branch member Cindy Rozen attended this, the first face-to-face meeting for most of the current advocacy team of the Vancouver branch of Federal Retirees.

"The discussion was productive and flowed freely between all participants," Turner says. "MP Bains and his team were very welcoming and collaborative. The branch advocacy team had a positive experience and are feeling encouraged to plan their next meeting with an MP."

### Kitchener-Waterloo connects with MP

Kitchener-Waterloo and district branch president Lynn Borthwick and branch advocacy volunteer Andy Zajchowski met with Mike Morrice, MP for Kitchener Centre. The meeting focused on the new national standards for long-term care, which have been announced, but not implemented.

Federal Retirees is calling for long-term care standards to be implemented

The Vancouver branch's advocacy team met with Steveston Richmond East MP Parm Bains, whom they lobbied to implement funded, enforceable and accountable long-term care standards.

and enforced through accountability tied to funding. To ensure the standards are meaningful and effective, it's crucial that provincial and territorial governments are held responsible for the way they treat long-term care residents and that their funding be at stake.

Morrice indicated that he appreciated meeting with Zajchowski and Borthwick and receiving background information that helped him understand why long-term care standards are so important to the Federal Retirees community.

## Saskatoon meets target MPs

Acting president Christine Haynes, branch advocacy officer Shawna Murphy and Richard Simpson, Saskatchewan APO, met separately with Kelly Block, MP for Carlton Trail–Eagle Creek, Corey Tochor, MP for Saskatoon–University, and Kevin Waugh, MP for Saskatoon–Grasswood.

These MPs were on Saskatoon branch's target list for this year. Branch volunteers last met with these MPs in 2021, so it was time to meet with them again to ensure Federal Retirees' priorities are top of mind.

Each meeting began with volunteers outlining the membership composition, purpose and goals of the Association. Volunteers emphasized that Federal Retirees advocates for all older Canadians, not just members.



Saskatoon–University MP Corey Tochor met with Shawna Murphy, Christine Haynes and Richard Simpson (not shown).

Murphy introduced the topic of long-term care, referring to institutional care and home supports as part of a continuum of care that warrants attention. She cited data that showed that 80 per cent of COVID-19 deaths occurred in long-term care homes. She also shared her own family's experience with a care home, which was not positive.

"The problems surrounding institutional care are complex, especially given the demographic projections, which show the need for long-term care beds in Canada increasing substantially in future years," added Haynes.

Murphy explained how aging-in-place and supporting care-at-home could reduce the burden of expanding the capacity of institutional care. She referred to a Queen's University study, which calculated that care-at-home was one-third the cost of care in a long-term care facility and an even smaller fraction of what hospitalization costs.

Simpson reinforced the substantial cost savings that would come from adopting a more holistic approach, mentioning that this was the basis for Federal Retirees' recent collaboration with the Saskatchewan Seniors' Mechanism to bolster its home supports initiative.

"What is required, however, is adopting a different mindset and creative model-building at all levels of government," Simpson added.

During the meeting, Block offered to bring forward the points made by Federal Retirees to her colleagues, specifically Stephen Ellis, shadow minister for health, and Anna Roberts, shadow minister for seniors.

## Thunder Bay meets with local MP

Thunder Bay and Area branch president Lisa Lovis, past-president Wanda Young and branch advocacy liaison Judith Monteith-Farrell met with Marcus Powlowski, MP for Thunder Bay–Rainy River.



Thunder Bay and Area branch president Lisa Lovis, past-president Wanda Young and branch advocacy liaison Judith Monteith-Farrell met with Thunder Bay–Rainy MP Marcus Powlowski. From left, Monteith-Farrell, Powlowski, Lovis (Young not shown).

"The agenda we set was to do an overview of our organization and the scope of our membership in Northwestern Ontario and especially the riding," says Monteith-Farrell, explaining how the branch prepared for the meeting.

"We then provided the leave-behind leaflet and explained our advocacy priorities, emphasizing income security for seniors, health and long-term care and dignity in all aspects of life. We also highlighted some shortcomings in availability and quality of seniors' care, especially in this riding," explains Monteith-Farrell. "We asked to be included in any future visits from the minister of seniors, and in discussions with stakeholders when seniors' issues take place within the riding."

This is the first Reach 338 meeting for the new Thunder Bay and Area branch advocacy team.

## How can I get involved?

Interested in getting involved in advocacy or incorporating advocacy into an upcoming event? Contact your advocacy program officer, or email [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca) for help getting started. ■

**Amy Baldry** is the advocacy co-ordinator for Federal Retirees.

# Your PSHCP questions answered

The phone and email lines at Federal Retirees' national office have been clogged since the Public Service Health Care Plan changed hands from Sun Life to Canada Life. We try to help by answering your most frequently asked questions here. **BY JESSICA SEARSON**

**O**ver the past five months, members have contacted the Association with questions, many related to medication coverage changes in the PSHCP.

If you have questions about claims or information about your plan, we suggest you contact Canada Life at 1-855-415-4414 (toll-free), but in the meantime, we hope this might help.

## Why the change?

The change from Sun Life to Canada Life was initiated and implemented by the Treasury Board of Canada Secretariat and took effect July 1, 2023.

This cyclical, competitive process is normal and was required. Plan changes negotiated by government representatives, public service unions and the Association, representing pensioners, were implemented at the same time. The Association was not involved in the re-tendering or selection of the new provider.

## What is the Association doing about the problems with Canada Life?

The contract for the PSHCP is an agreement between the Government of Canada and Canada Life. It is their joint responsibility to deliver a seamless transition, and to monitor and correct performance issues. Since the beginning of the transition, Federal Retirees has been advocating for solutions, including improved call centre capacity and support for members who are not online. In his role as pensioner representative, Association president Roy Goodall called for an in-person Partners Committee

meeting and met with the president of the Treasury Board to discuss solutions.

The Association is working with the Treasury Board and the PSHCP Administration Authority to answer urgent questions as quickly as possible.

## What are some of the changes related to medications?

Before July 1, the plan covered almost every drug authorized by Health Canada. The plan also had very limited terms regarding reasonable and customary costs for medication, meaning markup and/or dispensing fee costs were borne by the plan. In Canada, while drugs are tested extensively, there is generally little regulation on the cost or relative effectiveness of prescription medications. This has led to significant increases in drug spending with limited member benefits.

Methods of addressing these cost pressures have evolved since the PSHCP was last updated, and some changes

were applied to the renewed plan. While plan changes were implemented in July, some legacy clauses were implemented. This legacy period ends Dec. 31, 2023.

Below, we list some of the major changes.

### **Mandatory generic drug substitution:**

A legacy period is in effect for mandatory generic substitution until Dec. 31, 2023. During this time, members on brand-name drugs prescribed before July 1 will have their prescriptions reimbursed at 80 per cent of their cost. But starting Jan. 1, 2024, all prescription drugs covered under the PSHCP will be reimbursed at 80 per cent of the cost of the lowest-cost alternative generic drug, so members who remain on brand-name drugs may notice this change in the new year.

If you're someone who cannot take the generic version of the drug you are prescribed due to medical reasons, you must complete an exception form and send it to Canada Life for approval. This form is available on Canada Life's PSHCP website, or you may request a copy by mail through the Canada Life call centre.

**Compound drugs:** Beginning Jan. 1, 2024, all compound drugs must include at least one active ingredient with a DIN that is eligible under the PSHCP to qualify for reimbursement.

Since July 1, 2023, a legacy period has been in place, during which existing prescriptions for compound drugs have still been reimbursed if they do not meet this requirement. Members should therefore talk to prescribers about this imminent change as soon as possible.

**Dispensing fee cap and frequency limits:** As of July 1, 2023, PSHCP plan members have been covered for



dispensing fees up to \$8, reimbursed at 80 per cent. The dispensing fee cap does not apply to biologic or compound drugs. Exceptions may apply to some provinces and territories due to pharmacy regulations. Contact Canada Life for more information about these exceptions.

Dispensing fee caps are a common industry practice among employer-sponsored plans. As dispensing fees vary by pharmacies, plan members may wish to review the fees in their local drugstores to ensure they can maximize the covered amount. In addition, the PSHCP also now has a provision that limits the number of dispensing fees in a calendar year. Plan members can claim up to five dispensing fees per year for maintenance drugs only. There are some exceptions for safety, storage and cost. To request an exception, complete the form available on Canada Life's PSHCP website.

Exceptions may apply in some provinces/territories due to pharmacy regulations. Members can speak with

their pharmacist about a 90-day supply of maintenance drugs to stay within the annual limit of five dispensing fees. If you have questions about your coverage for medication dispensing, please contact Canada Life at 1-855-415-4414 (toll-free).

**Prior authorization:** Prior authorization is a process in which certain prescription drugs require pre-approval before they can be reimbursed under the PSHCP. The list of drugs requiring prior authorization is available on Canada Life's PSHCP website.

Plan members on existing treatments as of July 1, 2023 that are part of the prior authorization program are subject to permanent exceptions for ongoing medications. This does not apply to PSHCP members on biologic medications where a biosimilar is available.

If a plan member is on a biologic drug and a biosimilar exists, Canada Life may contact you with details about switching to a biosimilar equivalent drug. New biologic treatments prescribed after July 1, 2023, when available, will be switched

to a biosimilar treatment. If an exception is required due to medical reasons, your prescriber may submit an exception form to Canada Life for approval. Biosimilar drugs are approved by Health Canada. They are very similar to an originator biologic drug in terms of quality, efficacy and safety. Plan members who start treatment with the drugs listed under the prior-authorization program are subject to a pre-approval process. Your medical practitioner must complete a prior authorization form, available on Canada Life's PSHCP website or by contacting Canada Life to request a form in the mail.

Details about these plan provisions and PSHCP benefits can be found in the PSHCP Plan Directive and Part 1 of the Member booklet-at-glance. Part 2 was to be available in the fall. Visit [pshcp.ca](http://pshcp.ca) or contact Canada Life for a hard copy. ■

**Jessica Searson** is the health-care advocacy and policy officer at Federal Retirees.

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# Alberta's CPP exit

Sage fact-checks the provincial government's proposal to leave the Canada Pension Plan and take half of the plan's current assets when it goes. **BY PATRICK IMBEAU**

In September, the Alberta government presented the report it commissioned on potentially leaving the Canada Pension Plan (CPP) to create a new Alberta Pension Plan (APP). The CPP is one of the largest pension plans in the world, with assets that are sustainable for generations. It's the cornerstone of Canadians' retirement, with 21 million participants accessing a portable, secure source of retirement income.

Proponents of Alberta's plan have made several claims in the last few months. Here, we'll fact check a few of them.

**1. "Alberta's share of the CPP assets is \$334 billion."** The CPP Investment Board's (CPIB) current assets total \$575 billion. The report claims Alberta is owed 53 per cent of them. How could a single province, that represents 16 per cent of total contributions, be owed more than half of the plan's assets? Simply put, it isn't.

The report came to that sum by formulating an "alternative interpretation" of the withdrawal provisions in the federal legislation. If this interpretation were used to pay out

each province, the plan would run out of money before Alberta and Ontario were paid.

**2. "Alberta workers contribute more into the CPP than is spent on Alberta retirees."** Canadians have equal contributions and benefits that are portable throughout the country.

Alberta currently has fewer retirees, and its workers have higher wages than elsewhere in Canada, but today's young workers will retire and benefit from the higher CPP payments their higher incomes earned. In addition, much of the gap between the number of workers and retirees in Alberta is explained by migration — many workers earn funds in Alberta, then retire in their home provinces.

**3. "If Quebec can do it, why not Alberta?"** Quebec didn't leave the CPP; it never joined. When the CPP was established in 1966, the provinces could choose to create their own plan or opt in to the CPP. Quebec created the Quebec Pension Plan (QPP). Alberta would be the first province to leave the CPP.

**4. "An APP would be cheaper and just as secure."** The report suggests

Albertans would pay lower contribution rates under an APP, but the report's contribution rates are based on Alberta getting 53 per cent of the CPIB's assets. If Alberta received a more realistic amount, the province could face higher contribution rates.

That's because a provincial plan has higher investment and demographic risks than a nationally pooled one. When Quebec opted for its own plan, it had a younger population, so the CPP and QPP had the same contribution rate. However, the province's population aged more quickly and now the QPP's minimum contribution rate has been 0.9 per cent higher than the CPP's since 2011.

Alberta's population fluctuations and demographics are tied to the oil and gas industry and migration of workers from across Canada. If that industry slows, the province may have to increase contribution rates.

**5. "Leaving the CPP will be an easy process."** Not true — even the report says it would be an "extremely large and complex endeavour."

Alberta would be entirely within its rights to leave the CPP. Under the CPP Act, it needs to give three years notice and provide a plan that offers comparable benefits. But who decides what a "comparable benefit" is and how much the province would be entitled to falls to the federal government.

The CPIB is not a big bank account with money sitting in it. It is a huge portfolio of diverse assets, many of which are invested for the long-term, including in infrastructure such as highways and utilities. It would take several years and potentially billions of dollars in legal fees and financial losses for the CPIB to pay out a province that left the CPP — and it would thus put all Canadians' retirement security at risk. ■

**Patrick Imbeau** is an advocacy and policy officer at the National Association of Federal Retirees.

Alberta Premier Danielle Smith has released a report arguing in favour of removing Alberta from the Canada Pension Plan and starting its own Alberta Pension Plan.  
Photo: Chris Schwartz

# Merlo-Davidson revisited

Pension clawbacks are being reversed, but there's more work to be done. **BY MICK GZOWSKI**



It appears that the issue of pension clawbacks of claimants in the Merlo-Davidson settlement is being fixed. Greta Mortensen, whose story *Sage* covered last summer, has now had her pension clawback removed and the money taken from it returned, though without interest.

"The VAC sent me a paper. And all I had to do was put a yes or no on it," Mortensen says. "The yes or no was referring to my part of the class-action lawsuit related to my PTSD claim. And I put no, and that was the end of it. Then I got the money back that they'd taken."

Mortensen refers to herself as an RCMP "constable for life." She spent 21 years working with the Mounties in Vancouver's Lower Mainland, never being promoted as alleged punishment for rebuffing her superior officers' sexual advances. With a workforce adjustment that gave her the 25 years needed for full pension, she left the force in 1995. Unfortunately for her, that pension was at the lowest possible level, since she was never promoted.

In 2017, officers Janet Merlo and her co-plaintiff Linda Davidson won their

class-action lawsuit against the RCMP for discrimination, harassment, bullying and even sexual assault of women and LGBTQ members.

A total of 3,086 claims were filed between August 2017 and May 2018 in the Merlo-Davidson settlement. The assessor determined that 2,304 claimants were entitled to compensation under the settlement agreement, for a total of \$125.4 million in compensation payments. The RCMP apologized, promised to change its toxic culture and acknowledged the recommendations made by former Supreme Court of Canada justice Michel Bastarache.

Mortensen, who now lives in Edmonton, joined the lawsuit and had her claim approved as a level 2 "mild injury." The most severe cases were considered level 6 and included officers who had been raped by their comrades.

Being the good former cop, Mortensen didn't want to get busted for double dipping. So when she applied for a job-caused PTSD disability pension, she also told VAC that she'd been part of the Merlo-Davidson settlement. VAC then began clawing back her pension.

VAC Veterans Ombud Nishika Jardine investigated and said she'd heard about fewer than 10 such clawback cases.

Jardine is still watching the file, but acknowledges the progress, saying that VAC reached out to each affected individual and her office is satisfied that VAC has made appropriate adjustments to its approach.

For its part, VAC writes that "due to the confidentiality framework of the settlement agreement, the department did not receive a list of Merlo-Davidson settlement compensation recipients." The pension claimants who did self-identify as class-action claimants, received a letter asking for information to show the lawsuit did not cover their disability pension claim.

"If the claimants provided additional information indicating that a portion of the settlement did not compensate for the same pensionable disability, their disability pension reduction amount was recalculated, and a corrective payment was issued. These claimants are now receiving a higher monthly disability pension," reads the VAC's statement.

If claimants didn't respond to the letter, their pension was not reviewed and no changes were made.

For Mortensen, the entire process has been terrible.

"I'm disgusted with the whole thing," she says. "Most of us who were involved in the lawsuit wish we had never heard of it because it's been nothing but a nightmare from the get-go. It's been two years of a lot of anxiety... If anything, it's putting more stress and anxiety on us." ■

**Mick Gzowski** is a Quebec-based filmmaker and member of the Parliamentary press gallery.

Veterans ombud Nishika Jardine has acknowledged there is progress on this file, which saw at least 10 members of the Merlo-Davidson class-action lawsuit see other benefits clawed back when they received their settlement. Photo: Doug Crawford



# The fragrant flavours of Morocco

During a tour of Morocco, you can savour the flavours of this melting pot of cultures.

**M**oroccan cuisine has a vibrant base recipe: One part Berber essence, a scoop of Andalusian influence, a dash of Mediterranean flavour and just a sprinkle of sub-Saharan and European spices. Morocco, in short, has a unique cuisine that is a direct representation of the cultures whose people have settled there over centuries.

If your palate salivates at the thought of tender meats and vegetables slow-cooked with spices such as saffron, cumin, turmeric and cinnamon, you'll have no problem finding delicious eats in Morocco. In addition to these intriguing spice combinations, Moroccan chefs avail themselves of its fields of olive groves, citrus trees and wheat (the main

export) that grow throughout the country and that you'll spot as you travel from city to city.

Bread is a cornerstone of Moroccan cuisine. You can expect to have it with just about every meal of the day, but breakfast is the meal at which bread is king (and, incidentally, Morocco is a constitutional monarchy under King Mohammed VI.) Breakfasts are pretty simple, however. You won't find potatoes, bacon, or sausage at the breakfast table. What you will find is plenty of bread, known as khobz; pancakes, known as maghrir and msemen; and sweet rolls infused with orange flower water and known as krachel. You wash it all down with fresh-squeezed orange juice and a glass of hot mint tea.

Tagine, a North African Berber dish named after the pot in which it is cooked, is a Moroccan staple that is perfect for lunches and dinners. The tagine is a fascinating cooking vessel — a clay pot with a round base and a cone shaped lid. That lid traps steam and returns liquid below, leading to a moist, slow-cooked savoury stew. Traditionally slow-cooked for an hour or two, Moroccan tagines are typically made with lamb, poultry or fish, together with vegetables or fruit and are jam-packed with flavours that mesh so well together.

For a true taste of the local culture, you can prepare some of these dishes with the locals. In Marrakech, you can attend a cooking lesson that can make a difference. At a women's training centre,

Morocco's markets are feasts for all senses.





Tagines are the vessels Moroccans use to make their world-famous fragrant stews. Have a chance to make some with local women during your tour.

you'll learn to prepare tagine with fresh, local ingredients. This training centre is a non-profit that empowers women to be socially and financially independent through their culinary training, so the meal you'll learn to prepare during this class is fulfilling on multiple fronts.

You'll also be invited to gather fresh vegetables and herbs with the women of the centre and while your food cooks,

you'll sit down to a tea ceremony. When you sip mint tea, you'll get a taste of several Moroccan staples — the classic drink, and this country's generosity and hospitality. ■

*A note from Collette: "Collette remains dedicated to both our partners and the people of Morocco in the aftermath of September's earthquake. We are showing our support through our partnership with*

*the World Central Kitchen, a global non-profit that provides meals in response to humanitarian, climate, and community crises."*

*This article is courtesy of Collette, a preferred partner of the National Association of Federal Retirees. Federal Retirees members save up to \$100 per person on tours. Visit [gocollette.com/nafr](http://gocollette.com/nafr) to learn more.*

## Colours of Morocco Preparing Tagine

Collect fresh vegetables and herbs with the women at a local training center before they teach you to prepare a classic Moroccan dish. While your stew is cooking, sip on mint tea and get a taste of several Moroccan staples.



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# Rebranding as belairdirect

A message from preferred partner Johnson Insurance — now known as belairdirect.



**F**or more than 30 years, Johnson Insurance has worked closely with the National Association of Federal Retirees to provide home, car and travel insurance you could rely on. Our exclusive rates and policies were built to meet your individual needs, so you could ensure you and your family stayed protected.

In 2021, Intact Insurance, the owner of belairdirect, acquired Johnson Insurance. And now we have exciting news to share: Johnson Insurance will become belairdirect. Guided by the same core values and a deeply rooted desire to help, we joined to offer our partners and their members best-in-class insurance products and services.

As of late October, Johnson Insurance gradually began to rebrand to belairdirect, starting with home and car insurance, while keeping all the ingredients and history that made this brand so well-respected. The travel and group benefit products, including MEDOC

Travel Insurance, will continue under the Johnson Insurance brand for a little longer.

Building on belairdirect's seven decades of innovative work across Canada and as one of the top insurers in the country, this next chapter together will be strengthened by our shared commitment to the people we serve and the communities we call home.

By combining our strengths, we aim to offer even greater value to you, our customers, ensuring that insurance is one less thing for you and your family to worry about.

belairdirect will continue to provide exclusive savings on car and home insurance, plus enhanced coverage with our Affinity Plus endorsement. We'll also have several new digital tools, including our highly rated mobile app. And Quebec members will also note a significantly enhanced offering now that we are belairdirect.

Our promise to you is simple: we will continue to provide an unparalleled customer experience through the familiar voices and faces you've come to know from our devoted teams. belairdirect will show our partners and customers that you can count on us to deliver a simplified customer experience, and second-to-none claims service through our best-in-class capabilities.

We'd like to take this opportunity to express our gratitude and say thank you to the members and leadership of the National Association of Federal Retirees for your steadfast trust and support as we embark on this new chapter together. We look forward to serving you even better as belairdirect for generations to come. Together, we can help better. Together, we are belairdirect.

John Thompson  
Deputy Senior Vice President, belairdirect

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# 'A desire to serve the public good'

Barbara Uteck's varied career began in journalism and ended at the pinnacle of the public service, with a diplomatic stint along the way. **BY CHARLES ENMAN**

**S**he has filled one of the most senior roles in the public service — but from that important but backstage role, you would hardly have learned her name.

Barbara Uteck was secretary to the governor general from 2000 to 2006. In a sense, though on a reduced scale, the secretary's service to the governor general can be compared to the clerk of the Privy Council's service to the prime minister. The job is both demanding and a deep honour to receive.

Was it the highlight of her career?

"Oh yes. It was very challenging, but a wonderful privilege to hold that position."

The secretary to the governor general has three main roles, Uteck says — to be the principal adviser to the governor general, to manage her own office as it offers support to the governor general and to co-ordinate with the Prime Minister's Office, the Privy Council Office, as well as other departments such as Canadian Heritage and Global Affairs Canada.

The daunting responsibilities were lightened by the attitude she took toward her work, not only for the governor general, but in previous incarnations as a senior bureaucrat and, even earlier, in journalism.

"I think I can say my motivation,



Barbara Uteck reached the pinnacle of the public service as the governor general's secretary, and her career had several other interesting highlights over the years. Photo: Mike Carroccetto

throughout my career — both in journalism and the public service — has always been to serve the public good." Her matter-of-factness leaves her listener in no doubt.

No sacrificial lamb, she says this will-to-serve has never failed to bring enormous satisfaction. When working under Adrienne Clarkson, a particularly ambulant governor general, for example, it was "thrilling to meet the many Canadians and to visit the many cities, towns and villages we saw across the country."

Though nearly all of Uteck's service as secretary was under Clarkson, she also served for several months during Michaëlle Jean's transition into the vice-regal role in 2005.

In her salad days as a professional, Uteck worked as a radio journalist, and was an executive producer at CBC Radio in Ottawa when she sensed "a midlife desire to do something more." In 1981, she applied for a government job, went through an interview and failed to be hired. However, a deputy minister in the department of consumer and corporate affairs, Mark Daniels, who had been on the selection committee, was so impressed that he offered her a job, which, after a further interview, she accepted.

She began as director of communications at consumer and corporate affairs, and later became director of communications for the Privy

Council Office, before moving on to the Canadian Embassy in Washington, where she served as counsellor, federal/provincial relations. For the three years prior to her assumption of the secretary's job in 2000, she served as director general, strategic planning, at the Millennium Bureau of Canada. These are only highlights.

She's kept busy in her retirement, serving at various times as a docent at the National Gallery, a director of the Ottawa Art Gallery and of Opera Lyra and as an official at Canadian citizenship ceremonies.

Her husband, Graham Fraser, has also embraced public service. Besides having had a distinguished career in journalism, he served as Canada's sixth commissioner of official languages from 2006 to 2016.

At 76, Uteck takes comfort in her belief that the generations coming up remain as concerned with the public welfare as her generation has been.

She has recently served on a panel of university students in Quebec who are concerned about such public policy issues as health, housing, climate change and language.

"It was terrific. I thought, 'If young people are so keen to grapple with public issues, then there's real hope for the public service.'" ■

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

# The latest news



## Wanted: board leaders

The National Association of Federal Retirees is led by an active board of 14 retired federal public servants from all levels of government, the RCMP and the Canadian Armed Forces. They come from across the country and each is connected to a regional branch. The board of directors is dedicated to the Association's mission: to significantly improve the quality and security of retirement for our members and all Canadians. The calibre of our directors is critical to maintaining our credibility and voice. Serving on the board is an extraordinary opportunity for anyone passionate about leading an organization with 78 branches from coast to coast to coast. In addition to standard responsibilities, board members are active advocates and ambassadors for the organization in their regions. There are four three-year board positions open for election in 2024. We are seeking nominations for vice-president; directors for the Prairies and Northwest Territories, Ontario and the Ottawa and Nunavut districts. 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. If you would like more information or are interested in joining the board, please contact the nominating committee by email at [elections@federalretirees.ca](mailto:elections@federalretirees.ca) or visit [federalretirees.ca](http://federalretirees.ca). The nominations process closes March 20, 2024.

## New information on MSH registration

Contrary to what *Sage* published in response to a letter to the editor in the fall edition, there is, in fact, a separate registration process for MSH, Canada Life's emergency travel insurance claims administrator. Members can find the MSH registration link at the bottom right of Canada Life's PSHCP page. However, contrary to what Treasury Board told members in its Aug. 25 compensation email notification,

members' same PSHCP plan number, member identification number and login information for the Canada Life portal did not work at press time. An MSH representative told *Sage* on Oct. 25 that "there is a common portal error," and its IT department is "actively working on a new portal solution." Note that a separate MSH registration is not required to obtain emergency travel coverage under the PSHCP, but it is required to subsequently submit claims where direct billing is not possible.

## PDSP transition in progress

In June, the federal government announced that the contract to administer the Pensioners' Dental Service Plan (PDSP) had been awarded to Canada Life and that the new contract would begin July 1, 2024, following a transition period. It later said it would "introduce several new and enhanced services" and didn't specify the transition date. However, at press time, it said it was still working toward a July 1, 2024 transition. We are making sure to share all our members' negative experiences with the Public Service Health Care Plan transition to make sure they're not repeated.

## Membership fees up slightly

The Association's 2024 membership dues will be \$55.92 (or \$4.66 a month) for a single membership and \$72.60 (or \$6.05 a month) for a double membership. The new rates apply to memberships that run from Jan. 1, 2024, to Dec. 31, 2024. For more information, please contact our membership services team at [service@federalretirees.ca](mailto:service@federalretirees.ca) or 1-855-304-4700.

Board members Rick Brick and Connie Kehler flank award-winner Richard Chevrier at the annual meeting of members in June. Photo: Dave Chan.

## Volunteer internationally with WUSC



Are you looking for an opportunity to use your expertise in a meaningful way? Your professional experience might make a difference to youth around the world when you volunteer internationally with WUSC, a Canadian non-profit that receives federal government funding to foster youth-centred solutions for improved education, economic and empowerment opportunities in

developing countries. WUSC is looking for volunteers with skills in business development and management, entrepreneurship, youth programming, gender equality and social inclusion, program evaluation, communications, information technology, human resources, resource mobilization, climate change and more. Visit [www.wusc.ca/volunteer/internationally](http://www.wusc.ca/volunteer/internationally) to learn more and view volunteer opportunities.

## New entry requirements for Europe

Beginning in mid 2025, visa-exempt nationals travelling to any of 30 European countries will require an ETIAS travel authorization, which is linked to a traveller's passport and valid for up to three years or until the passport expires, whichever comes first. With a valid ETIAS travel authorization, travellers can enter the 30 countries as often they want for stays of up to 90 days in any 180-day period. However, it does not guarantee entry. When you arrive, a border guard

will ask to see your passport and other documents and verify that you meet the entry conditions. Visit [travel-europe.europa.eu/etias\\_en](http://travel-europe.europa.eu/etias_en) for more information.

## The GCWCC matters

Every year, federal retirees leave a lasting legacy through the Government of Canada Workplace Charitable Campaign (GCWCC). Donations impact thousands of lives and uplift entire communities. For more information, visit [Canada.ca/en/campaign/charitable/retirees.html](http://Canada.ca/en/campaign/charitable/retirees.html)

## Veterans' class action

Each year, Veterans Affairs, as required by the Pension Act, calculates increases in disability benefits to allow for inflation. A class action suit alleges that there have been several errors in these calculations over the past 21 years that could involve payments to hundreds of thousands of veterans and their family members. Lawyers are hopeful a settlement can be reached. ■

## Is this the season for your next move?

"We are very pleased to have chosen the Relocation Services Group for their assistance in the selection of real estate agents for the sale and purchase of our properties and of movers for an out-of-province move during winter months." - Denis B., Federal Retiree

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# We're on our annual search

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



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

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

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

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

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

## What you bring to the role

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

## 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 2024, the following four three-year positions will be open for election: vice-president, and directors from the Prairies and Northwest Territories, Ontario, and Ottawa and Nunavut. Nominations for these positions opened Oct. 12, 2023.

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 20, 2024.

**Correction:** On page 47 in the 2023 fall edition of *Sage*, March 27 was incorrectly printed as the closing date for the nominations process. The correct date is March 20, as printed above.



[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)



## 'Plant some seeds'

Central Okanagan branch president has been volunteering since he was a teenager and advocates planting seeds rather than sitting and waiting for the grass to grow. **BY SANDRINE RASTELLO**

**G**uy Bird likes people, so much so that he once told his boss at Shell that he would sooner quit than accept a promotion that would have limited his contact with clients.

"I said, 'What I really liked about the job is dealing with customers and dealing with people,'" he recalls. "And in fact, in that job, I trained five new employees in a row."

That appetite for being around others and transmitting knowledge is a constant throughout Bird's personal and professional life. It prompted him to co-start a hockey school for six-year-olds in Saint-Bruno, Que., when the Quebec Junior Hockey Federation decided they were too young to join the league.

"The city gave us two hours' ice time on a Thursday night," he says. "They ran a two-line ad in the local weekly paper... and we had 85 kids show up!"

The same love of people took him as far as Indonesia, where he helped mentor public servants for the Canadian International Development Agency.

"I had a wife who was very flexible and ready to go try anything," Bird says. "She's actually the one who found that job in the paper — she thought it was working for the Indonesian Embassy in Ottawa."

Her openness and his willingness to embrace new experiences resulted in a rich career that straddled the private and public sectors.

After studying in New Brunswick, the Montreal native gained experience in finance in several industries, including banking and pulp and paper. One day, a colleague flagged an opportunity at which he thought Bird would thrive: working for the federal government on economic development projects in Indigenous communities. After learning the ins and outs of the job in Nova Scotia, Bird moved to Ottawa in an advising role.

He later specialized in forest products at Industry Canada, an expertise that gave him the chance to spend several years in Brussels, at the Canada Mission

to the European Union. That background later made him a designated guide to international visitors.

"Every time there was a foreign delegation, on forestry, I was the one that led them around the country," he says. "I've been back and forth across Canada I don't know how many times."

Bird retired from the federal government on Jan. 15, 2001, only to start a contract in Indonesia two days later.

When he retired for good and moved to the Okanagan in British Columbia in 2002, it didn't take him long to become an active member of Federal Retirees. After all, he has been volunteering his whole life, starting with a church youth group.

Over the years, Bird coached hockey and softball, ran a community association in Ottawa, and even got involved with the Barbershop Harmony Society. At Federal Retirees, he's had several roles, including branch president and director for British Columbia and Yukon District on the national board.

He stepped down as director to become his wife's primary caregiver after she was diagnosed with Alzheimer's disease. He also started volunteering for the Alzheimer's Society, a commitment that has continued since his wife's death.

That's in addition to his current role as president of Federal Retirees Central Okanagan branch. Staying in touch with the 1,500 members throughout the pandemic, organizing "learning experiences" and collaborating with a research cluster on aging have kept him busy. That's how he likes it.

"You've got two choices: you can sit and wait for the grass to grow, or you can plant some seeds and pour water on it, see if you can make it grow," he says. "I'd rather do that." ■

**Sandrine Rastello** is a Montreal-based writer and former international reporter for Bloomberg.

Guy Bird started volunteering with a church youth group at a young age and that spirit of giving of his time continues to this day.

# Cross-Canada roundup

**1** On duty at the Vernon Volunteer Fair are, from left, Bobbie Ranson, Lorie Hamlin and Kati Lett of the Okanagan North branch (1A). The branch also set up a recruiting booth at the Okanagan Military Tattoo in July (1B).



**2** The Association's Atlantic district director, Roland Wells, and advocacy program office Marilyn Best, right, meet with Susan Walsh, the seniors' advocate for Newfoundland and Labrador.



**3** Central Newfoundland branch president Winston Jenkins retired after coaching girls basketball and softball for five decades at J.M. Olds Collegiate in Twillingate, NL.



**4** The Colchester-East Hants branch presented this sweet treat, honouring the Association's 60th anniversary and the RCMP's 150th anniversary.



**5** Lisa Lovis, president of the Thunder Bay and Area branch, presents certificates of appreciation to Ron Green, who has served the Association for more than 18 years, and Wanda Young for her 21 years of service.



**6** Retired captain Earle Wagner, who turns 100 on Dec. 25, spoke at the Nova Scotia Central Branch's 60th anniversary luncheon.

**7** Federal Retirees' president Roy Goodall, left, and CEO Anthony Pizzino met with Treasury Board President Anita Anand in October to bring forward members' priorities.





# Your branch in brief

For the latest news, updates and office hours, watch for emails from your branch, visit its website, phone or check the inserted report if available. 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

P.O. Box 463  
Chilliwack, B.C. V2P 6J7  
[federalretirees.ca/chilliwack](http://federalretirees.ca/chilliwack)  
[chilliwack@federalretirees.ca](mailto:chilliwack@federalretirees.ca)

### 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 75022, RPO White Rock  
Surrey, B.C. V4A 0B1  
(604) 753-7845  
[federalretirees.ca/fraservalleywest](http://federalretirees.ca/fraservalleywest)  
[nafrc04@gmail.com](mailto:nafrc04@gmail.com)

### General meeting and Christmas

**luncheon:** Dec. 7, Newlands Golf and Country Club, 21025 48 Ave., Langley, details TBD by email — \$ 🍴 +1 RSVP

### BC05 NANAIMO AND AREA

P.O. Box 485  
Lantzville, B.C. V0R 2H0  
(250) 248-7171  
[federalretireesnanaimo@gmail.com](mailto:federalretireesnanaimo@gmail.com)

### 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 AND YUKON

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)

### Branch meeting and recruitment event:

Dec. 12, 10 a.m., 411 Gorge Rd. E. — 🗿

### Branch meeting and recruitment event:

Jan. 9, 10 a.m., 411 Gorge Rd. E. — 🗿

**AMM:** March 13, 10 a.m.,

411 Gorge Rd. E. — 🗿

**Volunteers wanted:** treasurer, web content editor

### BC10 SOUTH OKANAGAN

696 Main St., Penticton, B.C. V2A 5C8  
(250) 493-6799  
[s.okanagan@federalretirees.ca](mailto:s.okanagan@federalretirees.ca)

### Christmas lunch and recruitment event:

Dec. 13, noon, Penticton Golf and Country Club, 600 Comox St., Penticton

### BC11 OKANAGAN NORTH

5321 21 St., Vernon, B.C. V1T 9Y6  
(250) 549-4152  
[federalretirees.ca/northokanagan](http://federalretirees.ca/northokanagan)  
[okanagannorthbr11@federalretirees.ca](mailto:okanagannorthbr11@federalretirees.ca)

### BC12 KAMLOOPS

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

**Christmas luncheon:** Dec. 6, 11 a.m., Chartwell Retirement Residence, 1789 Primrose Crt., Kamloops — 🍴

**AMM and lunch:** Feb. 7, 11 a.m., North Shore Community Centre, 730 Cottonwood Ave., Kamloops — 🍴

### BC13 KOOTENAY

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

### Christmas and volunteer recognition

**luncheon:** Dec. 11, 1 p.m., D'Lanos Family Restaurant, 1515 Victoria St., Prince George — RSVP

## 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 AND NORTHWEST TERRITORIES

c/o 865 Shefford 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)

### AB18 SOUTHERN ALBERTA

Nord-Bridge Senior Centre  
8-1904 13 Ave. N.  
Lethbridge, Alta. T1H 4W9  
(403) 328-0801  
[naf18@shaw.ca](mailto:naf18@shaw.ca)

## LEGEND

For detailed information, contact your branch.



— Food will be served.



— Guest speaker.



— There is a charge for members and guests. Dollar amounts presented indicate pricing.

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

**+1** — Guests and prospective members are welcome to attend this event.

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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**

c/o 865 Shefford Rd.  
Ottawa, Ont. K1J 1H9  
(403) 979-3097  
medicineshatbranch@federalretirees.ca

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**AB21 BATTLE RIVER**

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

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**Saskatchewan**

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**SK22 NORTHWEST SASKATCHEWAN**

161 Riverbend Cres.  
Battleford, Sask. S0M 0E0  
(306) 441-1819  
tbgs@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  
regina@federaretirees.ca

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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) 314-5644  
(306) 921-4449 (RSVP)  
gents@sasktel.net

**Christmas party:** Dec. 7, 11:30 a.m.  
Coronet Hotel, 3551 Second Ave. W.,  
Prince Albert — \$10 +1

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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  
nafwrpg@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  
naf-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

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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/huronia  
huronia@federalretirees.ca

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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

**Volunteers wanted:** vice-president,  
secretary, volunteer recruitment  
and engagement director, program  
coordinator, advocacy program officer,  
director at large, French translator

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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  
nafkrkingston@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

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**ON40 LONDON**

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

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**ON41 NIAGARA PENINSULA**

P.O. Box 235  
Jordan Station, Ont. L0R 1S0  
(289) 969-5414  
nafsecretaryniabranh41@outlook.com

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**ON43 OTTAWA, NUNAVUT AND INTERNATIONAL**

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

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**ON44 PETERBOROUGH AND AREA**

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

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**ON45 QUINTE**

1 Forin Street  
Belleville, Ont. K8N 2H5  
613-848-3254  
quintebranch@federalretirees.ca

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**ON46 QUINTRENT**

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

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**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  
nafmb48@gmail.com

**ON49 WINDSOR AND AREA**

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

**New year celebration and recruitment**

**event:** Jan. 17, noon, Fogolar Furlan Club,  
1800 N. Service Rd., Windsor — 🍴 👤 +1  
**RSVP** Jan. 10

**AGM:** April 10, noon, Fogolar Furlan Club,  
1800 N. Service Rd., Windsor — 🍴 👤 +1  
**RSVP** April 3

**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  
(343) 983-0505  
federalretirees.cornwall@gmail.com

**ON55 YORK**

c/o 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

**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

**Protection mandates, homologation  
and the opening of a protection plan (in  
French):** March, 1:30 p.m., Laval, details  
TBD by email — \$0 👤

**Alzheimer's disease and recent studies  
on medication (in French):** Date TBD,  
1:30 p.m., Laval, details TBD by email —  
\$0 👤

**QC59 CANTONS DE L'EST**

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

**QC60 OUTAOUAIS**

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

**QC61 MAURICIE**

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

**New year's lunch:** Jan. 10, 11:45 a.m.,  
Casa Grecque Restaurant, Place Biermans,  
6183 Royal Blvd., Shawinigan — 🍴

**Valentine's Day breakfast:** Feb. 14,  
9 a.m., Maman Fournier Restaurant,  
3125 boul. des Récollets, Trois-Rivières  
— 🍴

**Monthly breakfast:** March 12, 9 a.m.,  
Chez Auger Restaurant, 493,  
5e rue de la Pointe, Shawinigan — 🍴

**QC93 HAUTE-YAMASKA**

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

**New Brunswick****NB62 FREDERICTON AND DISTRICT**

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

**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

**General meeting:** Jan. 26, 10 a.m.,  
Royal Canadian Legion Branch 6,  
100 War Veterans Ave., Moncton — 👤

**Annual general meeting:** March 22,  
10 a.m., Royal Canadian Legion Branch 6,  
100 War Veterans Ave., Moncton

**NB65 FUNDY SHORES**

P.O. Box 935 STN Main  
Saint John, N.B. E2L 4E3  
(506) 529-3164  
fsna65@gmail.com

**NB67 UPPER VALLEY**

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

**NB68 CHALEUR REGION**

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

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

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

**NS72 COLCHESTER-EAST HANTS**

c/o 865 Shefford Rd.  
Ottawa, Ont. K1J 1H9  
(902) 662-4082  
(902) 986-8996  
colchester-easthants@federalretirees.ca

**NS73 NOVA SCOTIA CENTRAL**

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

**NS75 WESTERN NOVA SCOTIA**

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

**Volunteers wanted:** secretary, treasurer, events coordinator

**NS77 CAPE BRETON**

P.O. Box 785  
Sydney, N.S. B1P 6J1  
(902) 567-6156  
wheelhouse@seaside.ns.ca

**NS78 CUMBERLAND**

P.O. Box 303  
Parrsboro, N.S. B0M 1S0  
(902) 661-0613  
snowshoe@ns.sympatico.ca

**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**

39-102 Schoolhouse Lane  
Stanley Bridge, P.E.I. COA 1N0  
(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  
wlkjenskins@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

**LEGEND**

For detailed information, contact your branch.



– Food will be served.



– Guest speaker.



– There is a charge for members and guests. Dollar amounts presented indicate pricing.

**RSVP**

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



– Guests and prospective members are welcome to attend this event.

## Notice to all Federal Retirees members

The National Association of Federal Retirees allocated \$5.40 of your 2023 annual membership dues for your subscription to *Sage* magazine. This equates to \$1.35 per issue, including postage.

In 2024, we will allocate the same amount of \$5.40 from your annual dues for your *Sage* magazine subscription.

**The *Sage* management team**



federalretirees.ca  
retraitesfederaux.ca



# In memoriam

## BC01 CENTRAL FRASER VALLEY

Patricia Beecher  
Ken Boleen  
Evelyn Callahan  
Clarence Carter  
Robert Guppy  
Rod Lyons  
Eileen Nielsen  
Dan Norgaard  
Walter Swan

## BC02 CHILLIWACK

Edna Gale  
Michael Gilgan  
Dale Gratton  
Eva Guilderson  
Heather Larstone

## BC04 FRASER VALLEY WEST

Gertrude (Trudi) Laurence  
Dale Purcell  
Robert Joseph Laurent St. Germain

## BC06 NORTH ISLAND-JOHN FINN

Arnold Auerbach  
Viola Bauchman  
Morey Burnham  
James Clark  
James Dodd  
Rennie Doll  
Rita Geisler  
Scott Harlock  
Glen Hodge  
Peter Keizer  
Dorothy Lamberton  
Alice McLaren  
Floyd Merrill  
Patrick Moran  
David Paquet  
Gordon Peterson  
Brian Vernon  
Marie Weber

## BC07 CENTRAL OKANAGAN

Evie Babcock  
John Boulton  
Ray Falk  
Robert (Fred) Hallett  
Yvette Marchand  
Christopher Southin  
Myrtle Wilson

## BC08 VANCOUVER

Nancy Berndt  
Joyce Bourke  
B. A. (Bruce) Hunter  
Joe Laitar  
Ron A. Lucas  
Sonia McLennan  
Helene St. Michel  
Paul Skinner  
Margaret Styan  
Isami Yagi

## BC09 VICTORIA

David Appleby  
Clement Bedard  
Peter Bey  
Anne Brodeur  
Alan Butler  
Mildred Butler  
Sybil Butterfield  
Patricia Carney  
Lyll Copeland  
Norma Dick  
Hendrika Dougan  
E. A. Fisher  
Nadia Greschuk  
Ann Haas  
Jean Haley  
Yvonne Hayward  
Sharon Kelland  
Charles Lahey  
A. H. Lereverend  
Michael Lock  
Albert Marks  
Alex Marjanovich  
Diane Ozard  
Richard Pearce  
Beverley Playfair  
Kenneth Sotten  
Leona Sherlock  
Betty Theriault  
Robert Trouton

## BC11 OKANAGAN NORTH

Kenneth R. Buchanan  
Elizabeth Fry  
Edward Hamlin  
Ivan Larsen  
F. D. Tucker

## BC12 KAMLOOPS

Nadene Fraser

## AB20 MEDICINE HAT

George (Ande) Anderson  
Herbie Geddes  
George Rayner  
Gladys Rebmann

## SK25 SASKATOON AND AREA

Ross Doherty  
Armand Jutras

## MB91 EASTERN MANITOBA

Purna Bera  
Ronald MacLean  
Adolph Zerbin

## ON35 HURONIA

Syd Garwood Burlock

## ON37 HAMILTON AND AREA

Anzelm Bal  
Odette Bellamy  
Marina Castillo  
Baptiste Durand  
Lane Fitzpatrick  
Hugo Gabehart  
Foster Henderson  
Murray Holmes  
Enid Roy-Miller  
Patrice Soucy  
Aline Valiquette

## ON38 KINGSTON AND DISTRICT

T. G. L. Burgess  
D. R. Hamilton  
Jane E. Kaduck  
Terence I. Lawrie  
John E. Morrison  
Melvin Morrison  
Walter Raniowski  
Vern Thibedeau  
Judith H. Wolfe-Labbé

## ON41 NIAGARA PENINSULA

Catherine Mindorff  
Facca  
Barbara Gale  
John Bell  
John Hill

## ON43 OTTAWA

Jean Aslin  
Iris G. Dove  
Stanley Hopkins  
Sean McGrath  
Neil McQueen  
Standen  
Pascal Milly

## ON46 QUINTRENT

Dorothy Boudreau  
Jeannette Campbell  
Eileen Cruikshanks  
Beverly Dale  
John Flindall  
Ron Gamble  
Charles Hannon  
Donald Montrose  
Norman Rees  
Christine Self  
Richard Shettell  
George Trenholm  
Elizabeth Wilkinson  
Joan Wright

## ON47 TORONTO AND AREA

Gerald Bell  
P. N. Chakravorty  
Shanta Chakravorty  
Keith G. Rodgers

## ON54 CORNWALL AND DISTRICT

Susan E. Hodgson  
Janet McNeil

## QC57 QUEBEC

Roger Beaudet  
Bertrand Brunet  
Jacques Gagnon  
Danielle Maltais  
Jacques Pelletier  
Jeannot Thériault

## QC58 MONTREAL

Bernard Audet  
Francine Belhumeur  
Monique Bourque  
Roger Brunelle  
Louise Chandonnet  
France Charbonneau  
Lise Charbonneau  
Ruben Chretien  
Diane Couturier  
P. Daoust  
Gérard Deleu  
Gilles Dion  
Georgette Dumouchel  
Jacques Gignac  
J. K. Henderson  
Monique Mondou  
Lalonde  
Rolande Lefebvre  
Denise Martin  
Marlène Gibara  
Moreau  
Réal Ouimet  
Michelle Perras  
Jean Pilon  
Patrick Potvin  
R. Quévillon

## QC61 MAURICIE

Fernande Champagne  
Camille Ledoux  
Lynn Veilleux

## NB64 SOUTH-EAST NEW BRUNSWICK

Connie Dennahower  
Vincent Geldart  
Cyril Edward Weatherdon  
Garry J. E. Vivarais

## NB65 FUNDY SHORES

Douglas Bush  
Fred Shonaman  
Helene Young  
Maryanne Keleher

## NS73 NOVA SCOTIA CENTRAL

Elsie Greene  
Edwin W. Power

## NS75 WESTERN NOVA SCOTIA

John Arendz  
Bradley Bent  
Lise Comeau  
Bill Goodwin  
Mary Jackson  
Wendy James  
Robert McLeod  
Robert Merriam  
Roberta Mortensen  
Malcolm Ritchie  
Juanita Sulis  
O'Sullivan  
Mary Supple  
Alexander Talma

## PE82 CHARLOTTETOWN

Albert M. (Mike) Aitken  
Alva N. Clarey  
Joan C. Stilwell  
J. L. Roland Lemay  
Mary B. McTague



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

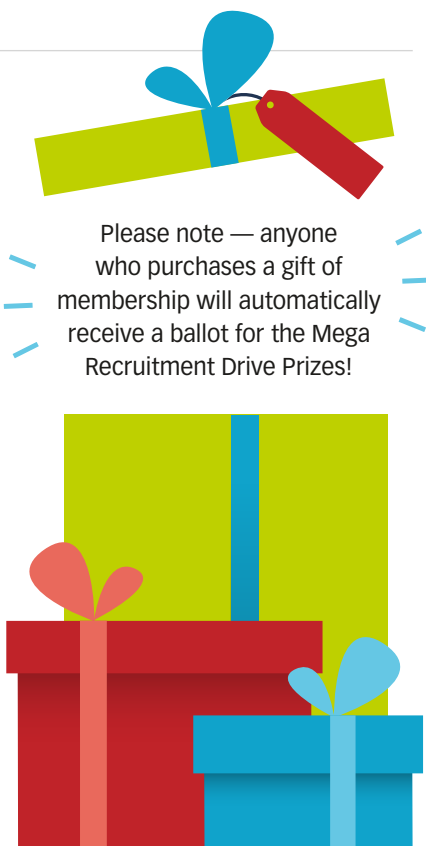
The Mega Recruitment Drive will continue to accept referrals until **Dec. 31**. Simply refer an eligible member for your chance to win one of 13 great prizes, including the grand prize — **\$10,000 cash** — courtesy of belairdirect Car and Home Insurance. We thank everyone who has already submitted one or more referrals. Indeed, there is no greater recruitment tool we have than you, our dedicated members. Thank you for helping us by spreading the word about the association throughout your networks. We will draw for all prize winners in January 2024. Good luck!

## Give the gift of membership this holiday season

Not sure what to give that person who already has everything? Do you know someone who is retiring soon and want to get them that perfect retirement gift? Federal Retirees is pleased to provide our members the option of offering eligible candidates a gift of membership.

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

Simply call us toll free 1-855-304-4700, ext. 223, and we will set everything up for 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.

### 2024 membership fees

	YEAR	MONTH
Single	\$55.92	\$4.66
Double	\$72.60	\$6.05

### 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.

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

**For only \$55.92, you can now give the gift of a Federal Retirees annual membership to friends and loved ones who qualify\* (even if they're not retired).**

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

Call us at **1.855.304.4700** to place your order today or visit **[federalretirees.ca/gift](http://federalretirees.ca/gift)** for more information.



National Association of Federal Retirees Association nationale des retraités fédéraux

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



Travel

# TRAVEL INSURANCE THAT'S PACKED AND READY.

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



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

- \$10 million in medical coverage\*
- Coverage for COVID-19 related medical emergencies
- Trip cancellation, interruption, and delay coverage<sup>1</sup> is available if you are unable to travel or have to interrupt your trip due to you or your travel companion contracting COVID-19.

As always, for often less than the cost of purchasing single trip insurance<sup>2</sup>, enjoy an unlimited number of trips<sup>3</sup> during the policy year, plus many benefits exclusive to members of the National Association of Federal Retirees.

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



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



1.855.428.8744 | [johnson.ca/MEDOC](https://johnson.ca/MEDOC)

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