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THE VOICE OF FEDERAL RETIREES

# Sage

## Pickleball's pervasiveness

This sport is so popular, it's often hard to find a court. Older adults are preserving their mobility by playing, but injuries are still possible and noise complaints persist.

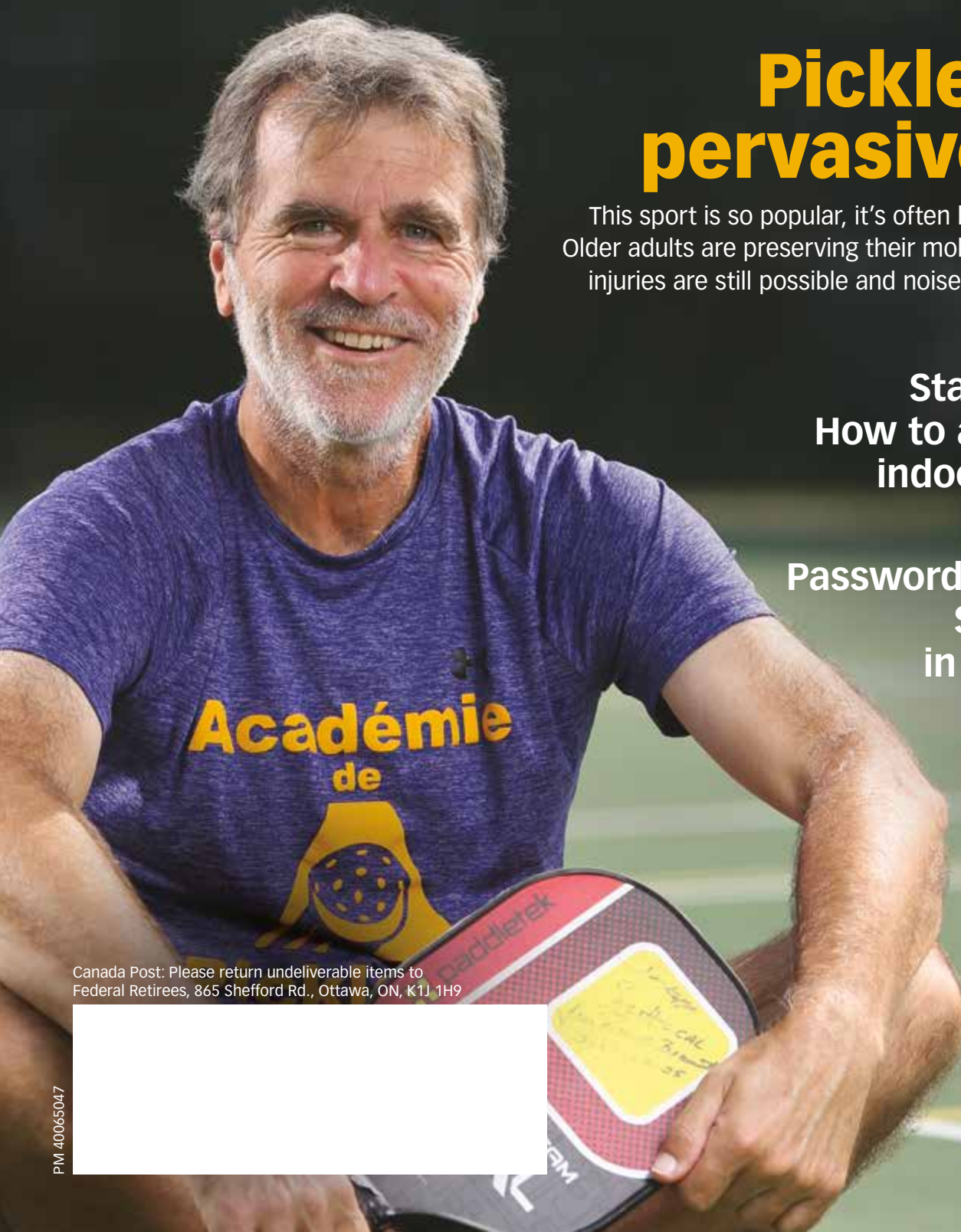
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## Staying stable: How to avoid falling indoors and out.

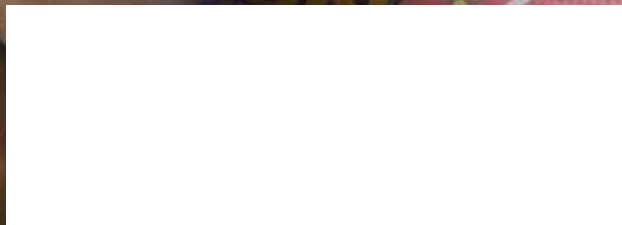
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## Busy months ahead

The Association is working on a restructuring plan and its strategic plan simultaneously.

BY ROY GOODALL

**G**iven that this is my first message for 2024, I want to wish you a Happy New Year and also let you know that it's already been a busy year — and it's only March.

Work continues on our new strategic plan for 2024 to 2027, which the board discussed at its December meeting. When we get a draft plan back from our consultants, we will send it to the branches which, once they've had a chance to provide comments, will present it to their district directors. The latter will deliver comments to board members in April. With that input, the board will produce a final strategic plan, which will be presented at the annual meeting of members (AMM) in June. We look forward to sharing our roadmap for the next several years with all Association members in the fall edition of *Sage*.

Our work also continues on the restructuring process for the association. You may recall that I mentioned that at the last AMM that this issue had been raised and we promised to look into it. So far, we've struck a committee and we've asked each district to provide one representative to engage on it.

Once the committee has some input from branches, we plan to hire a consultant with experience in looking at organizations such as ours to review our material and tell us how we can revamp our structure. This process will look at everything from the branch structure to the composition of the board and the number of districts. We are determined to find a model that works for all.

Another issue on the horizon is the PDSP — the Pensioners' Dental Service Plan — and how it integrates with the Canadian Dental Care Plan that is

coming. We are looking at both plans in tandem to make sure our members don't lose anything in the process.

We know some are concerned about the possibility that this new dental plan will adversely affect the PDSP. The same goes for pharmacare — members are concerned that its introduction might water down their benefits in the Public Service Health Care Plan. We are being vigilant on both fronts.

We also remain prepared to react to Alberta's possible threat to the Canada Pension Plan. If Alberta goes it alone, depending on the terms, it could have serious ramifications for the rest of Canadians who've paid into the CPP. We've already spoken publicly against this and will do so again as necessary. ■

---

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

# Dear Sage

Note that letters have been edited for grammar and length.

Dear Sage,

I wish to publicly congratulate and thank association president Roy Goodall for the readable and accurate account of the Canada Life situation (Winter 2023.) There was an improvement in my last call. Things are starting to move in the right direction.

Nancy Polhill, Thunder Bay, Ont.

Dear Sage,

I am annoyed to read Roy Goodall's message complaining about the transition to Canada Life. He acknowledges that many "members did have a seamless transition." It would be interesting to know how many are actually experiencing problems. It's understandable that those having problems are frustrated, but the amount of complaining in Sage on this item appears to be disproportionate relative to the numbers who have transitioned well.

Many people have worked tirelessly to ensure the system works well. I'm so frustrated with Federal Retirees that I have a good mind never to renew again.

Ruth Carriere, Ottawa, Ont.

*Thanks, Ruth Carriere. Since the PSHCP's transition on July 1, 2023, the Association has received more than 8,500 messages from members looking for problem-solving and ways to navigate the renewed plan and its changes to coverage. We are still working to respond to these concerns, even with two additional staff members. Media reports have documented cases that had significant*

*negative impacts on plan members and a government standing committee is now studying the transition.*

Dear Sage,

For lower-income retirees whose plan with Canada Life may have increased premiums, I'd like to know what our new Canadian Dental Care Plan (CDCP), which I understand will also be through Canada Life, will look like. Comparing the two plans would make an interesting Sage article.

Lesley Jansen, Winnipeg, Man.

*Thanks, Lesley Jansen. We are comparing the plans and will report back once we have answers.*

Dear Sage,

Re "No easy answers": I was surprised the only experts interviewed were from the medical sector. Consulting management experts who produce satisfied consumers would offer an unbiased assessment on efficiencies and innovation.

The medical system is plagued by bureaucracy — physicians have to spend too much time satisfying ministry of health requirements and rules.

Marc Whelan, Ottawa, Ont.

Dear Sage,

Re "No easy answers": In general, the article had good suggestions, but your commenters were mostly physicians. What about nurse practitioners? Ottawa has opened a pay-as-you-go nurse practitioner clinic. People flocked to it.

The other issues are emergency-room delays and other hospital-related issues. Ottawa area doctors innovated by sending their knee and hip surgeries to the (nearby) Kemptville Hospital. My husband was part of this initiative and it was great.

I'm glad you are talking about this issue and I encourage you to add more voices to the discussion.

Moyra Lauzière, Ottawa, Ont.

Dear Sage,

I assume the article [on Seamus O'Regan] was intended to introduce the seniors minister, but it blatantly promoted a member of a particular political party and wasn't a pure informational piece.

The minister's record isn't anything to brag about. I'm concerned to be associated with an organization that engages in this level of partisanship. I joined to keep abreast of the transition of the health-care plan. I see I may have made an error.

Ernie Parachnowitsch, Round Island, N.S.

*Thanks, Ernie Parachnowitsch. Federal Retirees is strictly non-partisan. The association advocated for the creation of a seniors minister and we interview all of them, to hear them out and hold them and their governments to account for all seniors.*

Dear Sage,

The article "Words Matter" in the Fall 2023 issue was interesting. Those quoted should avoid vacationing in Newfoundland.

I left here as a newly minted RCAF recruit in 1949 and didn't move back until 2003.

Before I left, I might hear an occasional "my dear" or "my son," but since returning and moving into a retirement home, I have been addressed as "Dearie, My darling, My duckie, My fancy, Honeybun, Lovie, [etc.]" and "Young fella."

At age 95, I cannot object if a lady chooses to call me her darling, but you've been warned.

V.R. Pittman, Clarendville, N.L.



## 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)

# Planning for the future

After a successful 60th anniversary year for the association, we are now moving forward by preparing to introduce changes in the way we operate and structure ourselves.

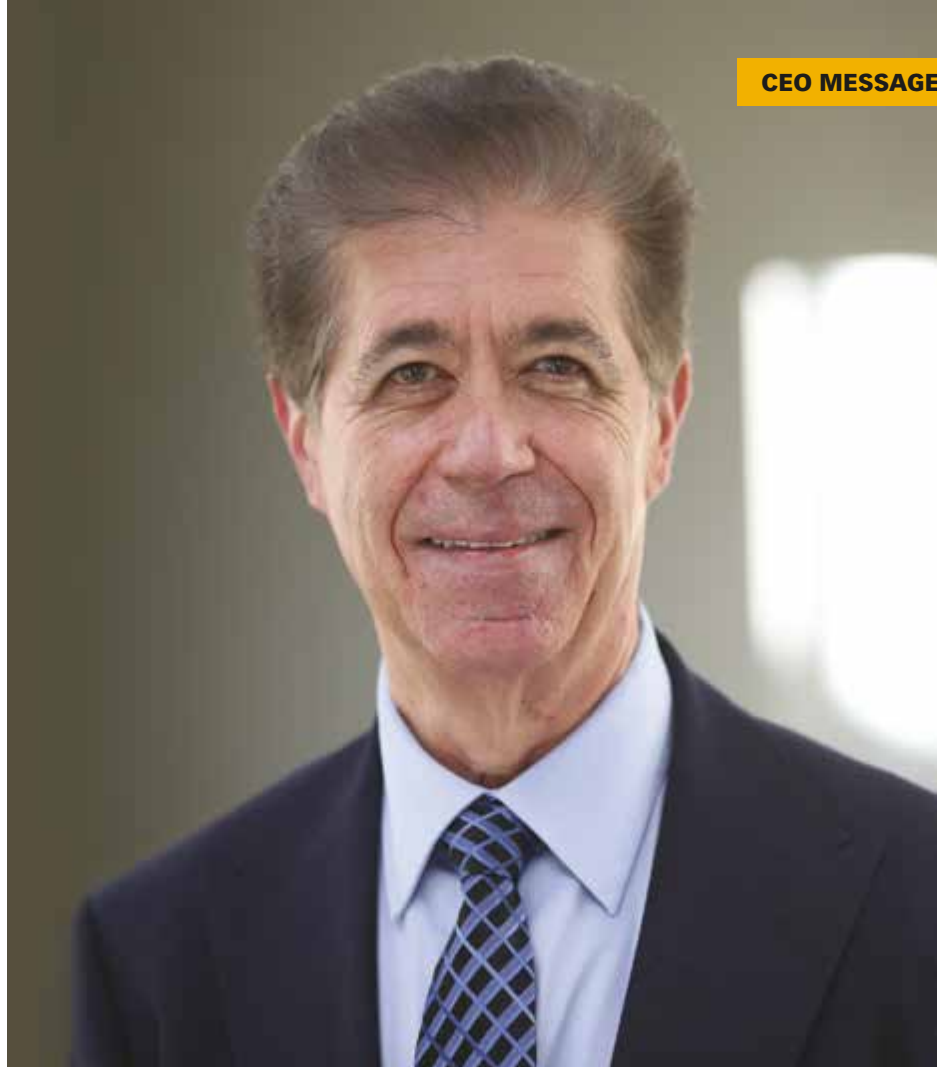
BY ANTHONY PIZZINO

In 2023, we celebrated the 60th anniversary of this great association. As we position ourselves for another successful six decades, we will see changes being discussed and happening across the organization. In fact, as *Sage's* first issue of 2024 hits your mailboxes, some of this work is already under way.

On the to-do list are a new strategic plan, an examination of our organizational structure, a national office operational review, a redesigned website and a focused effort to communicate the value of membership both to members and prospective members. Each one of these significant undertakings has one goal: To build a stronger association for all.

The new strategic plan will be completed in time for delegates to receive it at the annual meeting of members. The organizational structure review and an examination of the way head office operates will be ongoing initiatives. The website redesign and marketing projects will be ongoing this year.

And, of course, all of this work will strengthen our efforts to do our core business: Protecting federal pensions and benefits. One of the important ways we are doing that is by defending the very good program we have with the Canada Pension Plan (CPP). The CPP provides secure retirement income



for Canadians. Its investments are sustainable for the next 75 years, and the investment board that oversees them is non-partisan. We will oppose any efforts that threaten the CPP.

We are now in receipt of the results of our membership engagement survey. We were heartened to see that your priorities align with what the association is already doing in terms of advocacy, and that there are areas where we can amplify our efforts. I'd like to thank the 18,673 members who took the time to respond.

From the survey, when it comes to advocacy priorities, 96 per cent of you named federal retirees' and veterans' pensions; 96 per cent also named health and dental care plans. Long-term care was a priority for 90 per cent while a national seniors strategy hit 87 per cent. Other priorities with 80 per cent or more support include the well-being of veterans and their families; affordability (cost of goods and services and curbing

inflation); affordable housing for older persons; better retirement income security for all Canadians; reducing senior abuse and "equitable treatment of and outcomes for women and other veterans."

We were very encouraged to see that more than 90 per cent feel they receive good value, information and communications from their membership. Stay tuned for more information on the comprehensive report from Abacus Data from the survey, and see some of the highlights in the two-page infographic in this edition of *Sage*.

And speaking of *Sage*, our print magazine is celebrating its 10th anniversary in 2024. Our team of writers has told so many of our members' stories over the past decade and they look forward to telling many more this year and in the years to come. ■

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

# Pickleball for the win

The sport, which is easy to learn and fun to play while also encouraging physical activity among older adults, is so popular in cities across Canada, it's hard to find courts much of the time.

BY HOLLY LAKE



Jean-Pierre de Beaumont, of Gatineau, Que., started playing pickleball when he retired and is now training for the Pan-Am Games. His paddle was signed by Catherine Parenteau, the Wayne Gretzky of pickleball. He bought it from her after he took lessons from her and cherishes it now, especially as he used it when he won the Canadian championships for his age (50-plus) and level. Photo: Dave Chan





**F**or Jean-Pierre de Beaumont, it was love at first swing. In retirement, while playing darts at his local seniors association, he noticed something called pickleball listed among its programming.

“I knew nothing about this bizarrely named sport,” de Beaumont says.

Curious, he headed to a sports centre near his home in Gatineau, Que., and joined games that were short a player. Soon, he was playing eight times a week.

It was a whole new sport for a guy who played badminton four times a week prior to leaving his job at CEGEP Heritage College. When he joined Public Works and the CRTC, from which he retired in 2016, he happened upon this new sport.

“I missed playing. When I discovered pickleball, I fell in love and started playing as often as I could,” he says. “I love being stimulated by challenges in my life, to give the best of myself. Pickleball lets me be very physical.”

Since he took that first fateful swing, de Beaumont has participated in more than 30 tournaments, including the Canadian Championships, and National Seniors’ Games in Pittsburgh last July. It’s the largest multi-sport event in the world for seniors.

“It was an extraordinary experience,” says de Beaumont, who joined Federal Retirees in 2013. “It was an honour to be there.”

Now, his sights are set on the 2024 Pan-American Masters Games.



Rosanne Quan, of Victoria, B.C., tried pickleball at her husband’s urging and immediately found it “addictive.” She now plays with four different groups five times a week. Photo: Adrian Lam



Rosanne Quan and her husband, Ken, play several times a week and they love it, but they've both had injuries. She lost a tooth and he tore his Achilles tendon. Photo: Adrian Lam

## The perils of pickleball

There's a saying that it's all fun and games until someone loses an eye. Or a tooth, it seems. That's what became of Rosanne Quan's chomper while playing pickleball.

"It was such a fluke. The ball hit my mouth and I lost a tooth," the Victoria woman says.

Her husband, however, has fared worse on the court — he tore his Achilles tendon when he first started to play, which took nearly a year to heal.

"It's common," Quan says. "There are a lot of injuries."

A 2019 report in the *Journal of Emergency Medicine* estimated that 19,000 pickleball injuries occur every year in the United States. Of those, 90 per cent affected people over 50. It identified 300 pickleball-related injuries, including calf and ankle strains, Achilles tendon ruptures and plantar fasciitis. Overall, fractures accounted for a third of injuries. Analysts estimate pickleball-related medical costs could reach \$377 million this year south of the border.

Quan thinks part of the reason is that people are gung-ho for the game out of the gate.

"A lot of the seniors who play, they're young at heart," she says. "My husband's 70, he'll dive for any ball he can. I think a lot of us think we're not as old as we are."

But as we age, we don't fall, roll or bounce as well as we once did. Nathan Urquhart, an orthopedic surgeon who specializes in sports medicine, has seen an uptick in injured pickleballers in his Dartmouth office.

"I don't think there's ever been a sport that leads to as many injuries in older adults," he says.

The irony is that among younger players, pickleball is a weight-bearing exercise that enhances bone density. The tricky part with age relates to co-ordination and balance. People are prone to overreaching for the ball, losing their balance and pitching forward.

"When you're younger, you roll out of it a little bit more effectively," Urquhart says. "When you're older, you

put your arm out and you can break it in different locations."

They're known as FOOSH injuries — an acronym for fall on an outstretched hand. Pickleball is reactive and requires moving quickly from side to side and front to back. Glen Bergeron, a professor of kinesiology and an athletic therapist at the University of Winnipeg, says it's the side to side that gets people into trouble.

"We're not actually designed to move sideways," he says. "People may think the skillset is pretty easy, so they go after the ball and get themselves into situations they don't have the agility, balance or quickness to get out of."

Compounding the problem is the fact that a lot of people play in running shoes. They're designed for forward motion, not side to side, so the side support found in a tennis or basketball shoe is missing.

In addition to the side to side, the quick start-stop nature of pickleball can do a number on Achilles tendons, which weaken with age.

## Pickle what?

So, what is this strangely named sport? Well, if tennis, badminton and ping pong had a baby, pickleball would be the result. It was invented in 1965, but has become a bit of a craze in recent years. It is, in three words, all the rage.

According to a 2022 survey by Pickleball Canada, one million Canadians are now playing at least once a month, with 45 per cent playing four times or more. It's the fastest-growing sport on the continent, one the USA Pickleball Association calls "highly contagious."

For his part, de Beaumont got the bug so bad, he became an instructor. Inspired by the many pickleball academies he encountered while playing across the United States, he started his own. Since then, he's taught hundreds of people to play, but doesn't charge a fixed amount for lessons. He invites his students to the court and afterwards, if they want to send him money, they can. For him what matters is the satisfaction of sharing the game that has given him so much.

"I have the pleasure of introducing retirees every week to this sport, which is as easy to learn as it is magnificent," de Beaumont says.



It took a year for Jean-Pierre de Beaumont to convince his wife, Chrystianne Pilon, to try pickleball. She, too, fell in love with the sport. Photo: Dave Chan

## The good news? Most injuries are preventable

- **Start off slow.** Play once or twice a week and work your way up.
- **Do a proper warmup.** Go for a brisk three to five-minute walk around the court to get your heart pumping and muscles warmed up.
- **Do dynamic stretches that move your body in ways similar to the game.** Include side-to-side movements.
- **Do balance exercises every day at home.** Start with your eyes open, then work on closing them, says kinesiology professor Glen Bergeron.
- **Wear proper footwear** and ensure your paddle is the proper size.

"When done safely, pickleball has great physical benefits," Urquhart says, noting when so many are inactive, motion really is medicine.

"It's accessible and the social interaction part of it is awesome." The key is playing within your limits.

"Try not to get too competitive and over-extend because you can end up paying a significant price for it," he says. "It's like hockey — it's all good until the guys playing rec league decide they're in the Stanley Cup Finals. That's when they get in trouble."

While many clients have played racket sports, about half of them haven't. Either way, he says people pick it up in 10 or 15 minutes.

"I'm not saying they'll all be good players, but not everybody wants to be. They just want to enjoy themselves, meet people, be out in the sun and feel the wind."

No one who spoke to Sage about pickleball would argue with that. Suzanne Carrière says it's easy to learn — and easy to improve. She and her husband gave pickleball a one-time whirl while in Florida in 2017, and took to the court there again in 2021. While always active, racket sports were never in their rotation.

"But it didn't look difficult and I figured we couldn't be that bad because we both did a lot of sports," says Carrière, who has a black belt in karate.

Other players happily explained the rules, which she says are simple, and shared tips.

"We were hooked from there. It was something new, a challenge," says Carrière, who lives in Gatineau and retired from Statistics Canada in 2012, after which she joined the association.

"Anybody can play this. I see people who aren't in good shape, but are still very good. And it's not hard to get better."

Before long, Carrière and her husband were playing six days a week. They've made friendships with people from all over North America — they're all connected on social media and have pickleball partners wherever they travel.



Suzanne Carrière and her husband, André Dompierre, who live in Gatineau, played a lot of sports and this one hooked them because of its simple rules.

## Pickleball's downside

Pickleball is beloved by those who play it, but it has its detractors — those who have to listen to it. And that can leave municipalities in a bit of a, well, pickle.

When pickleballs hit the sport's hard paddles, the noise produced is much louder than tennis. A Halifax couple had to stop sitting in their backyard in the summer, or opening windows because of the noise produced by three neighbouring pickleball courts. And, the two discovered a port-a-potty installed for said pickleballers had been attached to their back fence and was producing "pungent" odours, in addition to the sport's "ruthless" noise. Another neighbour compared the noise to being in a "psychological torture chamber."

There have also been lawsuits. A court in Niagara-on-the-Lake, Ont., ruled that a club there was violating the noise bylaw. The town and the club each had to pay a fine of \$1,000. The town of Okotoks, Alta., has introduced time limits (9 a.m. to 8 p.m. most days, compared to previous hours of 8 a.m. to 10 p.m., and 9 a.m. to 5 p.m. Fridays and Sundays) at a court whose noise had been irritating its neighbours.

A gentleman in Chilliwack, B.C., went on a hunger strike to protest the noise caused by a court near his home, put in two years after he moved there. After 50 hours with no food, he said he saw enough progress to stop, including an invitation to City Hall to discuss his issue.

## An ego booster

It took a year after he started playing pickleball for de Beaumont to convince his wife, Chrystianne Pilon, to try it. Growing up, her relationship with sports was "miserable," as she was always the last person picked for school teams.

"She wasn't very good at the beginning, like most people," de Beaumont says. "But she fell in love with the sport. A few months in, she came home one day with tears in her eyes and said her life had changed."

It turns out she'd been at a court when three women asked her to join them as their fourth. "We know you're good," they told her.

Rosanne Quan of Victoria can relate.

"I'm not very athletic, I never played any sports," she says. "My husband used to drive me to work, drop me off and go play pickleball."

Once she retired as a benefits officer with Service Canada in 2018, she joined him on the court.

"I found it really addictive," says Quan, who joined Federal Retirees in January 2023.

While the exercise is great and tournaments are fun, the social aspect is the draw for this "people person." She plays with four different groups five times a week, and they've become friends off the court. "I've met so many wonderful people playing," she says.

That includes Fred, who, at 85, has lost some mobility and eyesight. Quan ensures he's her first partner of the day.

"We lose almost every game, but we have fun and that's all that matters," she says.

A tennis player since her teens, Suzanne Mainville-Lemay of Cornwall, Ont., says pickleball is a much more sociable game.

"I've played tennis for years and with a lot of the same 20 or 30 people, but you rarely become friends. You meet them, you play," she says.

"With pickleball, you sit down afterwards, you socialize. Maybe it's because of where we are in life. There

**“She wasn’t very good at the beginning, like most people...But she fell in love with the sport. A few months in, she came home one day with tears in her eyes and said her life had changed.**

are barbecues and socials at Christmas, and the start and end of the year.”

She and her husband took up pickleball after his heart attack in 2021 because tennis was too physically demanding. Pickleball’s smaller court meant less running and a lighter racket and ball.

“If he plays every second or third day, he doesn’t get exhausted. But he still gets the cardio and movement,” says Mainville-Lemay, who retired from working in IT and informatics with Parks Canada after 30 years in 2015 and joined Federal Retirees in 2020.

Her grandkids now play, too. However, pickleball’s popularity means court time is elusive. She and her husband are considering moving to have more access.

While that would bring them closer to their children, Mainville-Lemay admits pickleball is the bigger draw.

“Well, yeah,” she laughs. “I worked for 30 years. I want to enjoy the next 30. It’s time to play.”

### Young people play, too

It turns out other seniors aren’t her only court time competition. The game is growing fastest among players aged 18-34, 13 per cent of whom play at least 15 times a month.

Carrière’s 34-year-old son is among them. Earlier this year, she lent him a paddle and invited him to play.

“He just loved it, and before long, he was addicted,” she says. “He bought new

shoes and his own paddle. He plays in three leagues. He’s better than us now.”

Even tennis pros aren’t immune to pickleball’s pull. Last April, Andre Agassi teamed up with Andy Roddick to beat John McEnroe and Michael Chang in the Pickleball Slam. Afterwards, Agassi said he’ll keep playing “as long as I can walk — that’s how much I enjoy this game.”

Pickleball Slam 2 will pit Agassi and his wife, Steffi Graf, against fellow tennis legends Maria Sharapova and McEnroe in February.

Meanwhile, Quebec tennis star Eugenie Bouchard has said she will join a professional pickleball tour this year. “It’s a new wave of people wanting to play,” de Beaumont says.

“You’ll laugh, you’ll be lighter and you’ll enjoy life more by playing. It’s like going back to childhood. It’s sort of magical.” ■

**Holly Lake** is an Ottawa-based writer and very interested in taking to the pickleball court to see what all the fuss is about.

**National Association of Federal Retirees and Arbor Alliance**

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# Canadians fare well on food-flation

While there's no question food prices have risen in Canada, the country has reasonably robust supply lines and experts predict the rising prices will cool this year.

BY PETER SIMPSON



It is simultaneously true that while food prices notably increased in Canada last year, Canadians actually spent less on food.

This incongruous fact was due to pressure from other household costs that increased uncomfortably — mortgage rates, gasoline, taxes, utilities, and all down the list of everyday needs. Household income for many Canadians did not keep pace, especially for many pensioners on fixed incomes.

Canadians continue to enjoy some of the lowest food costs in the world — on average between 10 and 11 per cent of a household budget, says professor Sylvain Charlebois, director of the Agri-Food Analytics Lab at Dalhousie University. Only five nations spend, on average, a lower percentage of household budget, with the United States enjoying the lowest average food costs.

The immediate challenge for Canadians, Charlebois says, “is that changes have actually happened so quickly, a lot of households just didn’t have time to adjust.”

Faced with the double-punch of costlier food and costlier shelter, the choice by most households is inevitable. It’s easier to spend less on food than on your mortgage.

“That’s why when people went to the grocery store, that’s where they saved as much as possible,” Charlebois says. “You buy cheaper brands. You go to the Dollar Store, a little more often to Giant Tiger.”

The inflation varied significantly from month to month in 2023, with some food products making comparatively huge leaps at certain parts of the year, an effect which, when combined with the unusual state of food-price inflation being higher than the overall rate of inflation, made for sticker shock.

Such shocks aside, Canada’s food system remains among the world’s best. Canada ranked seventh among nations for “food security environment” on the 2022 Global Food Security Index, even as global food security declined, as it had in the previous two years.

“More frequent and extensive



## How to be a savvy saver

Tips for saving on your grocery bill abound. We offer five that are practical, yet less obvious than coupons.



### **A meal plan and a list:**

Make a weekly meal plan, write a corresponding grocery list and stick to it. Once a week, cook enough of a planned meal to refrigerate or freeze for quick meals throughout the week. Think of it as an endless supply of leftovers. Maybe you’ll even expand to preserving or canning foods when they’re in season.



### **Look down:**

Marketers typically put the most expensive items at eye level, and push cheaper options to the low shelves. Scan up and down and see how much you save.



### **Eat first:**

Don’t shop for groceries on an empty stomach. Think of it this way: The less you’ve put in your stomach, the more you’ll put in your cart.



### **More plants:**

Even a couple of plant-based, meatless meals per week can lower grocery costs. Be a part-time vegetarian.



### **Root out the rotted:**

We all sometimes end up throwing out food only because we didn’t eat it in time. Track what food you’re tossing, and stop buying that food.

shocks — including COVID-19, conflict, extreme weather events and soaring costs — are exacerbating the systemic issues that drive food security downward over time, weakening the resilience of the system,” the authors of the index reported. “Stakeholders in all parts of a complex and interconnected food system will need to work together to manage these risks.”

Charlebois says the three pillars of food security are access, safety and affordability, and, he says, Canada remains near the top on two of three.

“On access, we’re doing fine,” he says. “We grow a lot of our food in Canada. We are part of this North American bubble with the U.S., so we’re immune to a lot of the things that happen around the world. Ukraine was a good example of that;



Europe was disrupted massively due to Russia’s invasion of Ukraine, but not us.”

Canada also excels at food safety, he says. Approximately 300 people die of food-borne illnesses in Canada each year, “which is, of course, a lot, but it’s nowhere near what you’d find” in some other countries and regions.

Where Canada does fall from the top of the chart on overall food security is on the third measure.

“The one place we struggle is with affordability,” he says. “I think we’re

not doing as well as we did before. The reason why we’re not doing great is because of the fact that servicing some parts of the country is very expensive.”

That’s part of the reason food-price inflation varies between regions. *Canada’s Food Price Report 2024* — a study and forecast that has 30 co-authors from universities across the country, including Charlebois — says food-price inflation in 2023 ranged from 6.7 per cent in P.E.I. and Quebec, to five per cent in Saskatchewan. There are few

statistics on Northern Canada, but the report states that all three territories will probably face higher increases than the Canadian prediction of 4.5 per cent in 2024.

Food inflation can also vary greatly from one part of the store to another, as seen throughout 2023.

“Overall food price inflation was going up, but certain categories were not going up as much, and certain categories were over-weighting it,” says Kelleen Wiseman, academic director and master of food and resource economics at the University of British Columbia’s faculty of land and food systems and another co-author of the *Canada Food Price Report 2024*. “There were lots of weird and interesting nuances,” she says. “Meat was going up quite a bit, oil was going up, bakery products were going up, fruit was going up, and then sort of odd things like tomato and lettuce were coming down. Some of that was seasonality.”

Some of it was also due to factors behind the unusual “gap” between food-

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**“On access, we’re doing fine...We grow a lot of our food in Canada. We are part of this North American bubble with the U.S., so we’re immune to a lot of the things that happen around the world. Ukraine was a good example of that; Europe was disrupted massively due to Russia’s invasion of Ukraine, but not us.**

price inflation and the overall rate of inflation. Various factors weigh on food prices, Wiseman says, including certain labour costs, rental costs for warehouses or grocery stores, and the cost of packaging materials such as glass bottles — which alone have increased as much as 75 per cent in the recent past.

“There’s some of those that tend to be driving it and seem to be preventing food prices from coming down as quickly as we thought. But we’re hoping that it’s all going down and slowing down.”

Food-price inflation is not being driven so much by global supply chains, she says, as those remain “pretty robust” and

can adapt reasonably quickly to short-term disruptions, be they geo-political or climatic in nature. That doesn’t mean there won’t be permanent changes to food supply lines. For example, climate change could undo the growing of lettuce in California, or avocados in Mexico, to name just two of many potential effects on what is grown where, and when.

For now, at the end of the chain on retail shelves, Wiseman expected to see a “calming” of food prices between February and April 2024.

Charlebois sees at least a decrease in the rate of increase from last year.

This is supported by the food price report. It predicts inflation in food prices of between 2.5 and 4.5 per cent overall in 2024, which would be closer to the 10-year average — though still with considerable variance between food categories.

The report sees five to seven per cent inflation for meat, vegetables or baked goods, but only one to three per cent inflation for dairy and fruit.

“We anticipate that a family of four [with two teenaged children] will have an estimated expenditure of \$16,297.20,” the report states. “This represents an increase of \$701.79 compared to the previous year.”

A particularly sobering finding in the report is that visits to food banks in Canada increased by 78.5 per cent between 2019 and 2022, to almost two million.

“This is the highest level of food bank use in Canada on record.” ■

**Peter Simpson** is a P.E.I.-born writer based in Ottawa.

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## Staying stable and safe

As we age, we lose balance, don't lift our legs as high and may experience dizziness from medication. It can all add up to dangerous falls, many of which are preventable, doctors tell us. **BY PATRICK LANGSTON**

**T**his past September was tough on Lilianne Fuller. She fell twice, the first time breaking her nose and sustaining a mild concussion when, as she was getting out of a car, her feet became entangled with her purse, which she'd left on the floor.

The second time, she'd just arrived in the Leonardo da Vinci–Fiumicino Airport in Rome for the “trip of a lifetime.” Hurrying to the baggage carousel, Fuller tripped over the lip of a children's play area. “I literally went airborne,” she says. “It happened so quickly.”

The Langley, B.C., resident and retired materiel management and finance clerk with Agriculture Canada, fractured a wrist and elbow in the latter fall, although the extent of her injuries wasn't detected until she got home.

Fuller has recovered physically, but the accidents, both preventable, “made me much more hesitant when walking, almost a little bit afraid.”

As a senior, Fuller isn't alone in suffering the potentially serious consequences of falling. According to the Public Health Agency of Canada,

between 20 and 30 per cent of seniors have one or more falls each year and falling is the leading cause of injury-related hospitalizations among those 65 and older.

A serious fall can result in a diminished quality of life because of pain or long-term disability, loss of independence, including premature admission to a long-term care facility and isolation due to disability or fear of falling again.

Social costs include not only billions of dollars each year in health-care expenses, but the incalculable losses to our communities when otherwise healthy, contributing people are abruptly sidelined.

### Why do we fall?

Age brings less muscle mass, reduced balance, poorer vision and slower reaction time, according to José Morais. He's a professor of medicine at McGill

### Fall prevention resources

- [injuryresearch.bc.ca/injury-priorities/falls/older-adults](https://injuryresearch.bc.ca/injury-priorities/falls/older-adults)
- [nia.nih.gov/health/falls-and-falls-prevention](https://nia.nih.gov/health/falls-and-falls-prevention)
- [safe-seniors.com](https://safe-seniors.com)
- [parachute.ca/en/injury-topic/fall-prevention-for-seniors](https://parachute.ca/en/injury-topic/fall-prevention-for-seniors)
- [veterans.gc.ca/eng/resources/health/promotion/fallsp](https://veterans.gc.ca/eng/resources/health/promotion/fallsp)



University, director of the university's division of geriatric medicine and creator of an online exercise program to help reduce the risk of falling among frailer seniors.

The danger of falling increases steeply as we hit 75 and especially 80, he says, with multiple factors coming into play. "If you lose balance, you have to recover as soon as you can, but if your reaction is delayed you'll find yourself on the ground."

Morais says trying to navigate a cluttered home heightens the chance of falling. Personality can be another pitfall: "Some people keep taking risks. We see men, despite their advanced age, trying to clean gutters."

Throw in aching joints that restrict movement, ill-fitting or slippery footwear, cognitive impairment, poor lighting in stairwells or elsewhere and rushing to the bathroom thanks to incontinence, and it's small wonder more seniors don't wind up on a downward trajectory.

## Falling isn't inevitable

Most falls are both predictable and preventable, according to sources such as the B.C. Injury Research and Prevention Unit.

To prevent falling, first assess your risk. An online assessment like the one offered by the B.C. unit is a simple, fast tool with yes/no statements such as "I have some trouble stepping up onto a curb" and "I take medicine to help me sleep or improve my mood." If your score shows you're at risk of falling, it's time for action, including speaking to your health-care provider about next best steps.

Exercise, which does everything from rebuilding muscles, especially in the legs where age-related deterioration is common, to strengthening bones and reducing the risk of a fracture if you do fall, is key to safety. In fact, exercise that improves strength and balance is the single most effective falls prevention strategy, according to the B.C. unit. Just

be sure to speak to your doctor before starting an exercise program if you have an underlying medical condition.

Regular exercise also enhances cardiovascular health, spurs appetite and improves sleep — all important to continuing good health as we age — according to Morais.

"It's the best pill there is."

Exercise programs to reduce seniors' risk of falling (Fuller has signed up for one) are ubiquitous, from online varieties to free, community-based classes such as the STAND UP! Falls Prevention Program for independently living seniors offered through public health agencies in Ontario and Quebec. Yoga, Pilates and Tai Chi can also improve balance, strength and flexibility. Walking, which costs nothing, is another exercise strategy to combat the risk of falling and provides 80 per cent of the benefits of running, according to Morais.

Exercise also helps stave off the fear of falling that can grip seniors. As we perceive a loss of steadiness, we move and do less, Morais says. That diminishes strength, balance, flexibility and, as in Fuller's case, self-confidence, sinking us further into dangerous non-activity. "It creates a vicious circle."

Frail seniors can benefit from "safe," an acronym that stands for "senior adult fitness exercises." Developed by McGill under Morais' direction, the online program comprises a series of at-home exercise videos to reduce the risk of falling. The program decreases falls by up to 40 per cent, Morais says.

## Falls-proofing the home

Our homes can be a minefield of falls hazards. Scatter rugs with toe-snagging fringes (we don't lift our feet as high when we age); bathtubs and showers without grab bars; an ancient step stool with no safety rail; poorly lit stairwells — they're all accidents waiting to happen.

For more tips on fall safety at home, check the Veterans Affairs Canada guide at <https://bit.ly/3unpBLq>.



## Five days to preventing falls

**Monday:** Ditch slippery footwear in favour of anti-slip slippers, shoes and boots.

**Tuesday:** Schedule an eye exam. Age-related conditions such as macular degeneration can reduce visual acuity and increase the danger of falling.

**Wednesday:** Check medication for side effects, including dizziness and sleepiness, that increase the risk of falling. Talk to your doctor if the side effects concern you.

**Thursday:** If you use an electric toothbrush, improve your balance by standing on one foot with the other leg raised at a 90-degree angle. Alternate legs every 30 seconds. Make sure you have something to grab if you start to topple.

**Friday:** Do you have a healthy diet and drink plenty of fluids? That will help maintain muscle strength and strong bones and ward off dizziness and lack of co-ordination.

If you do fall, take your time getting back up. Call for medical assistance if you are hurt or can't get up. And tell your doctor about the fall in case there's a medication or other issue.

For Fuller, falling was a wake-up call to be more aware of her surroundings and slow down. "I'm 68 and I've got a lot more years left, I hope. I travel and I want to be physically active, so I figure I better be doing that on two feet, not four." ■

**Patrick Langston** is an Ottawa-area writer who has been making changes to his century home to reduce the risk of falls.



## Survey says...

## You like us

### Perceptions of the association

Percentage of respondents who agreed or strongly agreed with these statements.

# 93%

The association provides information that's important to me.

# 91%

The association's communication channels keep me informed and engaged.

# 89%

The overall advocacy the organization does is "important" or "very important" to me.

# 87%

The association provides services that are important to me.

# 86%

I get good value for my membership fees.

# 83%

Satisfaction rate among those who've engaged in the preferred partner program.

Federal Retirees' members are indeed an engaged bunch. We invited 88,174 of our members to answer a sizeable survey to help guide our advocacy work and gauge membership satisfaction.

A whopping 18,673 (or 21 per cent of those invited) responded to the confidential survey conducted for us by Abacus Data. That's a 26 per cent increase over the response numbers in our 2020 survey. Four of five members said they want the association to advocate on issues relevant to federal retirees and veterans as well as older adults.

Of those who answered, 55 per cent identified as men; 43 per cent identified as women and 2 per cent preferred not to answer (they were invited to present as non-binary or to self-describe.) The age of respondents was primarily in the 70-79 age group (43 per cent) with the next most populous group being ages 60 to 69 (35 per cent). The answers gave good insights into our membership makeup as well as members' needs and priorities.

Survey conducted confidentially by Abacus Data on contract with Federal Retirees. The survey's margin of error is +/- 0.64 per cent, 19 times in 20. With a sample this large, the data have a high degree of statistical reliability.

## Travel plans

# 86%

Number who said they would travel out of town or out of the country in the 12 months following the survey

# 43%

of respondents said MEDOC travel insurance was the primary reason for first joining the association.



# 13%

Respondents who said they would take five or more trips in the 12 months following the survey



# Advocacy interests

We asked how important each of these issues were insofar as association advocacy goes.

For their own well-being, members are focused on pensions, health-care plans, dental care and veterans. When it comes to things that affect members and older persons, the top priorities are long-term care, a national seniors strategy and better retirement income security.

**96%**

Federal retirees' and veterans' pensions

**96%**

Federal retirees' and veterans' health- and dental-care plans



**90%**

Long-term care

**87%**

A national seniors strategy

**84%**

Well-being of veterans and their families

**83%**

Affordability



**82%**

Affordable housing for older persons

**81%**

Better retirement income security for all Canadians

**80%**

Equitable treatment of and outcomes for women and other veterans



# Your regular diversions

**48%**

Number of respondents who stream content



**73%**

Number of respondents who exercise



**77%**

Number who read



**76%**

The number of respondents who volunteer

**36%**

Number of respondents who garden





## Password purgatory

How can we best combine the need for an unhackable password with the ability to remember it? The experts offer some advice. **BY JENNIFER CAMPBELL**

**P**assword security will be the leading problem in the technology world in 2024. So says cybersecurity expert David Shipley, CEO and co-founder of Beauceron Security Inc., which is based in Fredericton., N.B.

“When it comes to passwords, we need to make them as secure, but also as usable as possible,” says Shipley, who clearly finds this problem challenging. “Those two things are counter-influencing magnetic poles.”

It’s a problem at least as old as computers. As Shipley says, we need passwords to keep our data secure, but we also need to be able to remember them to make the convenience of computing appealing.

And, Shipley says, the advice from the U.S. National Institute of Standards and Technology to come up with passwords that are complicated, use uppercase and lowercase letters, numbers and special characters has kind of backfired.

“What happened was — and the researchers who created [the protocol] acknowledged this a few years back — that people couldn’t remember these passwords, so they just started using the same password and adding a couple of different characters at the end. The problem [with that solution] is that even an old laptop running easily accessible hacking software can crack those passwords relatively easily.”

## 'I'm a small fish'

The other serious part of the problem, says Terry Cutler, CEO of Cyology Labs and founder of the free cybersecurity app called Fraudster, is that lay people tell themselves they're unimportant in the larger scheme of things and that hackers would have no use for them.

"A lot of folks, especially seniors, believe that 'Hey, I'm a small fish; no one's going to want to hack me,'" Cutler says. "So they feel they're not a target, but they don't realize that because they don't have the time, money or resources to deal with cybersecurity, it makes them a No. 1 target."

Shipley agrees, and adds that criminal hackers are, by nature, highly intelligent, but also lazy, so they'll go for targets of opportunity.

"That's why they're criminals and not productive members of society," he says.

## Too many passwords

The average person, Cutler adds, has about 50 different passwords rolling around in their head — everything from pins for an ATM machine, to alarm codes for their house and email passwords. And those passwords become increasingly hard to remember, especially as people are asked to change them frequently.



David Shipley says password protection will be the single biggest cyber-security challenge in 2024. Photo: Denis Duquette

"They end up using passwords such as George123 that can be broken in moments," Cutler says. "And they don't realize that when they become part of a phishing attack, or if they get hacked, or if a database they're registered on gets hacked [this even happened with Revenue Canada], they become susceptible to all kinds of other phishing attacks and frauds."

He says we might receive an email that says, "Hey, [your name]: You don't know me, but your password is this" — and it's your real password. The hackers might then tell their victims that they have installed spyware on their computers and they have them on video and it scares them into fulfilling the hackers' nefarious demands.

## The password puzzle

Many of us have received those emails and immediately changed our passwords, which is the right thing to do, Cutler says, but how do we come up with one that's hack-proof?

His advice is to make sure the password is between 16 and 25 characters that has a mixture of capital and lower-case letters. So he advises to come up with a simple phrase, such as: "I had a great day at work 2024!" and remove the spaces and capitalize each word.

"That password alone will take 10 years to break," he says. "But since we're here to up our game, if you replace all the letter Os with a zero and replace all the letter As with the @ sign, that password will take 39 years to break."

For clarity, that password would be: IH@dAGre@tD@y@tW0rk2024!

But since we're trying to be really proactive here, he also suggests enabling two-step verification where we receive an email or a text message with a code to enter to show it's really us. That system is effective, Cutler says, but it's also important to activate port protection with your mobile phone provider. Port protection restricts the ability to move your number to a different provider.



Terry Cutler says the average person has 50 or so passwords rolling around in their head.

Cutler knows of a case where hackers got access to an old ignored Hotmail account which included all of the victim's passwords and with that information, they were able to "port" the victim's phone number and plan from Rogers to Bell, thereby eliminating her access to her phone, and allowing them to get all of the two-step verification texts that were being sent to her number. In the end, they managed to log into her bank account, drain it and also make some purchases on Amazon and eBay.

Many providers will have port protection, but it's worth checking to make sure yours is activated. There is a small convenience price to pay for port protection, which is that if you decide to change carriers, you will have to go to your new carrier in person to make that change.

## Packaging your passwords

Whenever there's a problem to be solved, entrepreneurs come up with a product that does just that and that's why we've seen plenty of password-keeping apps on the market. Cutler makes the point that the password manager is only as good as the company that sells it. If that company gets hacked, all of your passwords are in that one place and they are no longer secure either.

## The average person...has about 50 different passwords rolling around in their head...And those passwords become increasingly hard to remember, especially as people are asked to change them frequently.

But these are handy apps and some are better than others. Shipley calls the Apple iCloud Keychain a “good, elegant password manager solution,” because when you sign up for a new service, it will offer you a randomly generated password. If it notices your passwords have been breached, it will give you a warning that your chosen password isn’t a strong one, and should be changed.

And for non-Mac users, Shipley suggests the Canadian company — 1Password — or Dashlane. These apps sync passwords across all of your devices. The likelihood of these apps getting hacked is lower than the likelihood of a person with poor passwords getting hacked, so it’s a decent risk to take.

Shipley also agrees with multi-factor authentication and suggests Google Authenticator and Microsoft Authenticator are both good apps for this purpose. “Multifactor authentication can cut down your risk of digital lock-picking or brute-force hacking by 99.9 per cent, according to Microsoft, and that was from a survey of billions of different attacks,” Shipley says. “It’s not perfect, but I like those odds much better than [those of] bad password hygiene.”

Keepass is the app that Kris Constable, global security expert and founder of PrivaSecTech, likes because it’s open source. While lay people wouldn’t see this, he says there are no hidden back doors or secret things happening “under the hood” in this technology so

it’s his preference. Constable does say Keepass requires some training to use while Apple is much more user-friendly.

### Passkeys for the future

Constable says there’s a new security trend of randomly assigned passwords.

“You’ve probably seen it in email sometimes, you’ll log into a site and instead of a password, they send you an email with a six-digit code and you use it,” Constable says.

That’s the intro version of a passkey. Now there’s a physical fob available from Google, and each time you use it, there’s a new randomly assigned password.

“If your password is compromised, you care now, but in the future, it will all be randomly assigned and you won’t,” he says. Until the fobs are standard issue, we have the above advice to stay as organized and safe as we possibly can. ■

**Jennifer Campbell** is the editor of Sage. She no longer uses her first pet’s name as a password.

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# Your hearing needs are unique to you

Improved hearing can have a positive impact on your day-to-day activities.



If you're planning to make positive changes for yourself in 2024, healthy hearing can help with that.

Not only can improved hearing help you experience the world around you to the fullest, but it can also have a positive impact on your day-to-day activities. When you hear better, you communicate better, boosting your confidence and your ability to connect with those around you. Whether you're planning to join a new gym class, try a new hobby or explore further education, there are hearing aids suitable to every kind of lifestyle. With the right pair, you can keep being you.

The one-size-fits-all hearing aids our grandparents wore back in the day are definitely not the customized, high-tech solutions you'll find on the market today.

So, you're probably wondering, what about over-the-counter options? Aren't they simple and easy? With the rollout of over-the-counter hearing aids in the United States, which enable consumers

who have mild to moderate hearing impairment to purchase hearing aids without the involvement of a hearing professional, important steps of the process are being missed.

While the availability of such devices further highlights the importance of addressing hearing loss, the medical model, in which a patient is treated by a hearing care provider, delivers the best outcomes.

After all, a hearing aid purchase shouldn't end at the point of sale. Clinics support customers throughout their journey with personalized care for the life of the hearing aid. Hearing care providers professionally fit hearing devices depending on the type of hearing loss, keeping in mind the customer's unique lifestyle, personal preferences and, of course, budget. Many providers also offer financing options.

When you begin your journey to better hearing, you'll likely be given the opportunity to try the product options

Here are some of the key benefits of opting for a brick-and-mortar hearing health-care provider, instead of purchasing over the counter or online:

- **Commitment to quality:** Hearing aids are high-tech and provide exceptional sound experience and a variety of features that can be customized to your needs.
- **Aftercare services:** Many hearing providers will offer free batteries, cleanings, earmold replacements, adjustments as well as counselling for several years following the purchase.
- **Access to services:** Hearing health-care clinics often have locations nationwide, or even internationally. Having these options will provide you with security and the same exceptional service no matter where you find yourself.

available for your type of hearing loss. Having this option will allow you to identify the features you like and other parts you may not like, that can often be adjusted, switched out or added to ensure an optimal listening experience. This trial and adjustment period is a key benefit not provided with a "quick-fix" type of purchase such as an over-the-counter or online device.

A hearing assessment can help determine the level of hearing loss you're living with, and that's a great starting point when determining what type of hearing aid will make your life better, easier and more comfortable. ■

*HearingLife is a preferred partner of the National Association of Federal Retirees and provides exclusive benefits to members and their immediate family. To book your FREE hearing aid trial at a HearingLife of Network Partner clinic, call 1-888-285-6858 or visit [www.HearingLife.ca/NAFR-TRY](http://www.HearingLife.ca/NAFR-TRY).*



## Adventure awaits outside a comfy coach

Small group tours offer the flexibility of being able to travel by different means — be they safari Jeeps or Zodiacs.

**C**omfortable seats; friendly, reliable drivers; room to store your belongings and spread out — these are some of our favourite things about travelling by coach. Of course, there are other ways to travel,

too — boats, carriages, trams, tuk tuks and horses, to name just a few. These exciting modes of transport make travelling not what you do between destinations, but part of an immersive experience into a land and its culture.

On Collette's small group explorations tours, travellers spend time stepping into those special corners of the world that call for different ways of getting around. And when they do, they come home with stories enriched by trekking

Going on safari allows you to get off the bus and into more intimate modes of transport that allow you to see southern Africa's wildlife up close. Your feet can get you places, such as hikes in rural Ireland, while a Zodiac in Iceland offers a chance to see whales and porpoises.

across places unknown. Here are some examples of the unique perspectives you'll find beyond the coach on Collette's small group tours.

## Zodiacs in Iceland

Iceland is an ethereal wonderland. There's something thrilling about stepping off the sidelines and jumping into its postcard-perfect landscapes. On our Icelandic Adventure tour, you'll bundle up for a whale-watching cruise on Skjálfandi Bay. Trust us, you can't get any closer than this to whales in northern Iceland.

Aboard your specialized, rigid inflatable craft, you just might catch a glimpse of a humpback, minke, fin or harbour porpoise, and possibly an orca or giant blue whale, all of which frequent these waters.

## Walking in Ireland

On our The Best of Ireland tour, you'll begin by getting to know Dublin on

a walk led by a local expert from Secret Street Tours, a non-profit that teaches citizens formerly affected by homelessness to be guides in their own city. You'll gain insight into their life stories as you discover Dublin's Liberties district.

Then you'll explore Galway by foot and further awaken your senses. You will also meet with a local foodie on a walking tour and learn all about the local culinary scene, and how Galway's cuisine breaks the stereotypes of traditional Irish fare.

## Safari boats and more in Southern Africa

Going on safari is pretty much the definition of journeying beyond the coach. You're spending your days in a four-by-four searching for lions, leopards, elephants and other wildlife. But what about hippos? Crocodiles? Aquatic birds? You'll see it all on the new Wilderness of Southern Africa: Safari by Land & Water tour. After several days of journeying

by land, you'll set off on a cruise for three nights on a privately chartered safari boat along stunning Lake Kariba, which is teeming with birdlife and game. You'll have a front-row seat to stunning sunsets that seem to shimmer on the water's surface. During your cruise, you'll also get a chance to hop into a smaller boat that'll bring you deeper along the lake's up-river channels.

Ultimately, there are many ways to travel and so many ways to relish a culture's sights, sounds and flavours. With every step, there's a new horizon to explore and treasure.

Are you ready to explore beyond planes, trains and automobiles? Plan your next small group explorations tour with Collette and be sure to mention that you're a Federal Retirees member for special benefits. ■

*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.*

## Small Groups Do Big Things

Collette's small group Explorations tours are for curious, confident adventurers who want to immerse themselves in their destination. Discover sites and experiences that larger groups can't always access – on the trip of a lifetime.



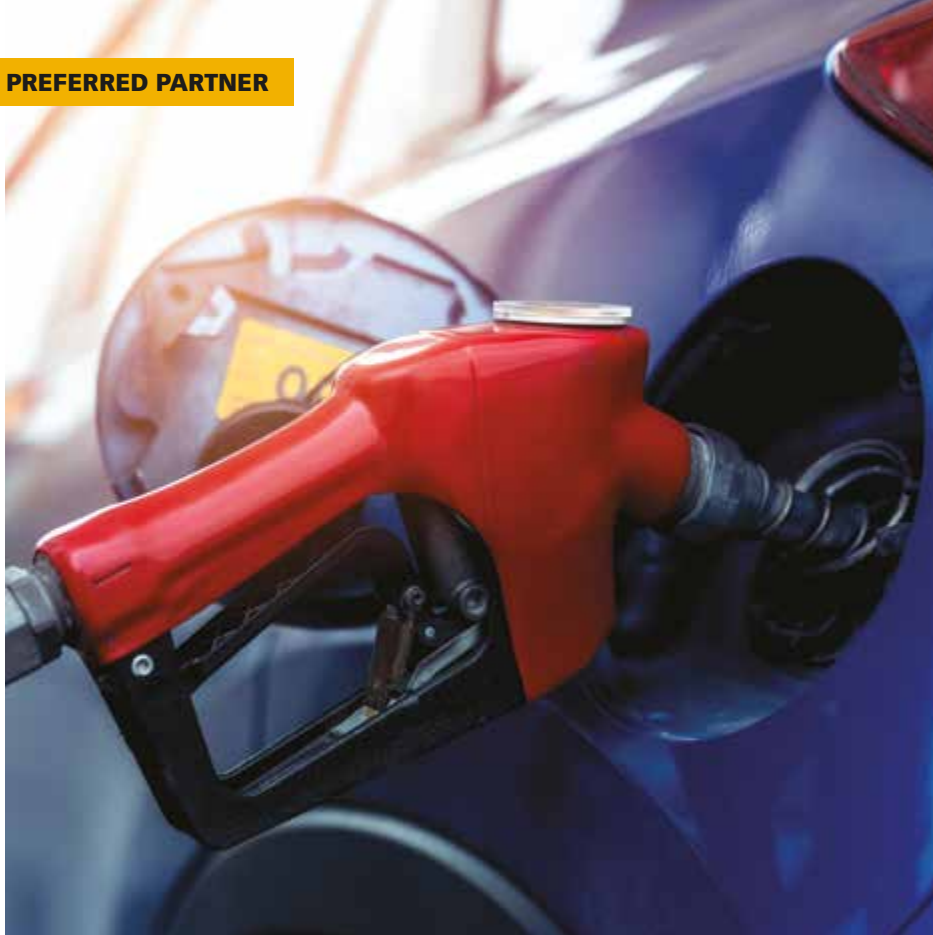
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## Frustrating fuel prices

It costs more to travel by car these days, but these handy tips should help you stay within your spring travel budget.

**H**igh fuel prices have inspired some people to change their vacation plans, but maybe leaving the car in the garage this summer isn't an option for you. If that's the case, we suggest you fill up on plenty of advice that will keep rising gas prices from ruining your plans. Here are our suggestions.

**GasBuddy:** Meet a driver's best friend when you want to get from point A to point B without burning through your gas budget. This app offers efficient routes that will economize as much gas as possible and shows gas prices at various locations. And, you can also use the new Google Maps feature, Eco Route, to find

fuel-efficient routes. Not only can you see your fuel savings, you can also see the differences between the most fuel-efficient and fastest routes, so you can decide which option is best for you.

**Good driving habits:** Did you know you can reduce your car's gas consumption by taking a few simple steps? Here are some examples that can make a big difference.

- **Accelerate slowly:** The more you accelerate, the more fuel you consume. In town, you can use less fuel by easing up on the accelerator. For example, after a stop, take five full seconds to reach a speed of 20 kilometres per hour.

- **Keep your speed consistent:** When your speed fluctuates, you use more gas (and spend more money) than you need to. On long trips, use the cruise control and road terrain to your advantage. For example, when going down a hill, take advantage of gravity to let the car roll without stepping on the accelerator.
- **Avoid high speeds:** Maintaining the speed limit will help you stick to your budget. Most vehicles are more fuel efficient when travelling between 50 and 80 kilometres per hour. Beyond this limit, they use considerably more fuel. The faster you go, the more fuel you consume.

**Early risers and night owls should visit the pump:** By refuelling early in the morning or in the evening, you get more for your money. Why? Since gas tends to expand with heat, you have less of it when you fill up during the day. The cooler it is, the more compact the gasoline, so more fits into your tank.

**Give your AC the cold shoulder:** Air conditioning increases fuel consumption. It is much more economical to open the windows and enjoy the summer breeze.

**Public transport:** Stop worrying about traffic and your parallel parking skills. Take public transit instead. It's an easy way to travel safely and spend less as compared to taking the car.

**Less is more:** Ultimately, the best way to save gas and reduce your carbon footprint is to drive less. Take a walk to buy milk or bike to meet friends at a restaurant. Your wallet and the planet will thank you.

With these simple tips, you'll enjoy the sunshine instead of burning through your gas budget. You're on your way to a season of fun. ■

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# The pitfalls of private equity

Private equity investments have grown in popularity, but they are also being met with more scrutiny and criticism, sometimes for good reason. **BY PATRICK IMBEAU**

**A**sked what he thought of pension plans getting involved in private equity, renowned investor Warren Buffett said he'd "seen a number of proposals from private equity funds where the returns are really not calculated in a manner that I would regard as honest. If I were running a pension fund, I would be very careful about what was being offered to me."

Every year, pension plans release annual reports that include a breakdown of what they own, which most of us understand: infrastructure, real estate and public equity such as stocks. But private equity (PE) is a mystery to many. It represents a third (33 per cent) of the Canada Pension Plan Investment Board's (CPPIB) asset portfolio and \$37.2 billion of PSP Investments' assets, but what does it mean?

In simple terms, it's an investment in a company not listed publicly. These investments can be done by a PE firm (such as Blackrock, KKR or Apollo) or by direct purchase. Ideally, an underperforming company would be acquired, overhauled and then sold at a profit. They are usually long-term investments that are not easily liquidated, which is fine for pension plans that have longer investment horizons.

PE has several benefits, including a record of reasonable and stable returns. As such, these investments are increasingly popular — more money has been raised in private markets than public markets over the past 10 years. But those changes have resulted in more scrutiny and criticism.

Deals or agreements with PE firms often lack transparency. The terms of agreements are rarely disclosed. Seldom disclosed management and performance fees paid to PE firms are also often exorbitant.



Further, valuations on these assets also seem unrealistic — staying stable even in times when public equities take massive dives. It's a reason pension managers like them, but it's raised suspicions. Some experts such as Jeffrey C. Hooke, professor at the Johns Hopkins Carey Business School, point out that PE funds report the values of their own investments with little third-party oversight. Volatility is understated and returns are "smoothed." An overestimated valuation could mean unexpected losses when it comes time to sell. Meanwhile, PE firms have fought tooth and nail against regulators' efforts to make their dealings more transparent.

PE firms have also been accused of lacking ethics, particularly because of how they acquire companies. Commonly, they will use a leveraged buyout to purchase a company. It will invest say 10 per cent of the value of the company and then take out a loan on or leverage the rest of the cost. But the firm isn't taking on the risk itself; it's saddling the company it's purchased with that debt. It then cuts costs to deal with debt, pays itself consultant fees and sells the companies at a profit, often at the

expense of its clients and employees. This can become a life-and-death situation, for example, when PE firms purchase long-term care homes.

It's no surprise that PE firms have appeared in housing headlines recently. *Business Insider* reported that 44 per cent of single-home purchases in the U.S. in 2023 were made by PE, which set its sights on Canada.

Blackrock, a firm that works with the CPPIB, already owns \$14 billion in Canadian real estate. This means your pension's investments could be making it harder for you or your kids to buy or keep a home.

There's much going on in the PE sphere at the moment — CPPIB and Caisse de dépôt et placement du Québec, for example, each sold about \$2 billion worth in November, perhaps because the whole market is slowing down. Ultimately, PE is a dark market whose actual returns and practices are largely hidden. Although we can't change that, we can at least monitor it and be aware of it. ■

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



# Taking advocacy to the next level

Continuing the momentum of last summer, Federal Retirees volunteers ramped up their advocacy efforts in the latter half of 2023. **BY AMY BALDRY**

**B**y the end of summer, volunteers across Canada were making great progress in reaching MPs. This made it possible to expand our advocacy program by participating in public hearings, forums and events for an even greater impact.

## Pre-budget hearings

The House of Commons Standing Committee on Finance held public hearings across Canada in October and November of 2023 as part of the federal government's 2024 budget consultation. Individuals and groups were invited

to speak at these hearings and our volunteers were among those who did.

Volunteers in Quebec, Winnipeg and Vancouver secured time on the hearing agendas to present our organization's budget priorities. These volunteers also took the opportunity to meet one-on-one with members of Parliament (MPs) who were present, as part of the Federal Retirees 2024 federal budget campaign.

Quebec branch president René Grenier and vice-president Micheline Lefrançois attended the federal budget hearing in Quebec. While Grenier spoke, Lefrançois took the opportunity to connect with as many of the several MPs present as she could.

"Our appearance before the committee in Quebec City provided a new opportunity for us to increase the profile of Federal Retirees' priorities," Lefrançois said.

Manitoba advocacy program officer (APO) Glenn Armstrong spoke at the Manitoba hearing. Connie Kehler, Prairies and Northwest Territories district director, joined Armstrong.

"Following the formal presentations, Yvan Baker, MP for Etobicoke Centre, approached me," Armstrong said. "He indicated he had previously participated in Zoom meetings with Federal Retirees volunteers and suggested that we contact him for follow-up on long-term care issues."

In British Columbia, Vancouver branch vice-president Murray Bryck presented Federal Retirees' budget recommendations. B.C. and Yukon district director Michael Jolicoeur joined him at the meeting.

"Following the presentation, we were approached by MP Baker, wherein we discussed the home-care sector, specifically issues involving the need for enforceable standards, budget allocations and resources for care homes," Bryck reported.

Presenting at these public hearings was an important part of the Federal Retirees 2024 federal budget campaign. We are fortunate to have so many well-qualified volunteers who can attend these hearings, and work on this campaign by meeting with their local MPs and sending letters.

The efforts of our volunteers complement the 7,500 letters members sent to their own MPs demanding that the 2024 federal budget improve retirement security and health care for all Canadians.

## A health-care talk with CMA

In late 2023 and early 2024, the Canadian Medical Association (CMA) held consultations on public and private health care and the future of health care in Canada. These consultations were

“

“

I've done that to myself, excluded myself due to age.



held as a series of events called CMA Public-Private Focused Dialogue.

The events were held in a handful of locations across Canada, and attendance was by invitation only.

The Federal Retirees staff advocacy team secured invitations for volunteers to attend each session and provide their own knowledge and perspectives on the state of health care in their communities.

The first session took place in Toronto. Ontario APOs Linda MacDonald and Sharon McGovern attended, along with advocacy staff and Federal Retirees CEO Anthony Pizzino.

Both Ontario APOs spoke about challenges accessing care in Ontario and MacDonald raised some important points about gaps in the conversation.

“Where does long-term care fit into the health-care debate? It always seems to be separate, but it is a vital part of the health-care continuum,” MacDonald said. “As an older Canadian, I think discussion on a national seniors strategy and ageism in medicine would have been well-received.”

The second session took place in Montreal. Montreal branch president Jacques Lambert and vice-president Micheline Jolicoeur participated in this session, while British Columbia APO Renate Sutherland and Vancouver branch director Paul Davis joined the session held in Vancouver. Sutherland spoke

on the health-care challenges in British Columbia, and Davis brought valuable information on health care in the Yukon, where he lives.

“Health care in the territories is different. Access to care is a very big issue. All northern territories only have tertiary-care hospitals, so everybody with complex cases gets flown one at a time to primary care hospitals down south,” Davis explained.

### **P.E.I. branches screen film on ageism**

Summerside branch volunteers were impressed by the film *Golden: The End of Ageism*, which they first saw at the 2022 annual meeting of members. They were so impressed, in fact, that they wanted to make sure older adults in P.E.I. also had the opportunity to see the film.

After working with the staff advocacy team to secure rights to screen the film, volunteers planned a movie night open to all older adults on the island.

Branch president Colleen Duval initiated the idea, while treasurer Brian Marcipont and advocacy volunteer Wendy Marcipont Doyle planned the event. Branch volunteers Leah Boyle, Cheryl Allen, Cliff Poirier, Juliette Arsenault and Denise Murchison, as well as P.E.I. APO Anne MacEwen, helped make the event possible.

Federal Retirees members and potential members, members of the local community and staff of the office of P.E.I.’s minister of social development and seniors, including seniors navigator Melanie Melanson, attended the screening.

“This event was a great success and a wonderful way of involving members of the community in our important advocacy work for all older adults,” MacEwen said.

“From the first time I watched this film, I felt its power and the feedback on this film was exactly what I hoped for,” Duval said. “I heard comments like ‘I never realized that when I was treated that way, my discomfort was justifiable;’ and ‘I am going back to that class where I felt I didn’t belong’ and even ‘I have done that to myself, excluded myself due to age.’”

As a direct result of this event, the P.E.I. Department of Social Development and Seniors is exploring the opportunity to purchase the screening rights for *Golden: The End of Ageism* to use for internal training. As well, the Summerside branch was able to recruit some new volunteers who, having seen the value of Federal Retirees advocacy in action, want to get involved. ■

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



# Safe Long-term Care Act coming

Seniors Minister Seamus O'Regan has promised that the Liberals are working on the act, but some worry we'll still be waiting in a decade. **BY JESSICA SEARSON**

**T**he COVID-19 pandemic exposed and aggravated existing systemic problems in long-term care, the result of neglect by successive governments for decades. Canadians saw outbreaks and deaths in long-term care homes across the country. Facilities struggled to obtain personal protective equipment, implement safety protocols and maintain staffing levels. Some of the hardest hit facilities even had to call in the military for support and reports revealed the shocking and deplorable conditions in some of these homes.

Early in the pandemic, 80 per cent of COVID-related deaths occurred in long-term care homes, giving Canada the distinction of having the highest such numbers among nations in the Organisation for Economic Co-operation and Development.

Canadians, and especially those who lost loved ones, have not forgotten about the commitments made by governments to right these systemic wrongs. Action is long overdue.

Fixing long-term care is a priority for Federal Retirees. The association has called on all levels of government to collaborate on a national review of long-term care and it has pointed out the urgent need for enhanced accountability and enforcement within the sector through mandatory national long-term care standards.

So, when the government announced consultation on the development of a Safe Long-term Care Act, the association responded with several recommendations, informed by research and expertise, as well as by observations from the association's volunteer advocacy program officers (APO). These volunteers are provincial/territorial leaders of advocacy initiatives and Reach 338, and they shared their insights and experiences from across the country.

When it comes to long-term care, Canada needs:

- More than accreditation: mandatory, enforceable standards with accountability;

- Predictable, stable funding based on compliance and evidence;
- Person-centred, meaningful engagement;
- Mandatory, transparent public reporting with independent oversight and monitoring;
- A comprehensive report that identifies the best way forward for long-term care.

Federal Retirees was pleased with the announcement of new long-term care standards in early 2023, but from the outset the association has asserted that voluntary standards won't ensure significant improvements in the sector — they must be mandatory.

Provincial and territorial governments must be held accountable for the way residents are treated. Long-term care funding that is dependent on governments meeting new standards could encourage these governments to act swiftly to ensure safe, high-quality long-term care. Further, tying the funding to realistic measures, including

At the beginning of the pandemic, military members were called in to help at the most gravely affected long-term care homes.

Photo above and page 33: Cpl. Genevieve Beaulieu



population needs and inflation will add predictability and stability.

Provinces and territories must produce mandatory, transparent public reports to qualify for long-term care funding. And while reporting is essential, who monitors performance and who is responsible for public reporting matters greatly. An arm's length, independent seniors advocate or ombudsperson can play a valuable role in holding governments accountable, as well as in strengthening transparency, repairing and rebuilding public trust and in helping to keep Canadians living in long-term care safer.

A pan-Canadian report must highlight what is working, and where facilities and governments are excelling beyond the minimum requirements. It must also report on associated outcomes. This will enable a culture of sharing best practices so others can learn and adopt similar strategies.

Residents, family members and family council representatives are important stakeholders in fostering co-operation



and implementation of national standards. Their lived experience and involvement must be prioritized and respected alongside the expertise of policy-makers and researchers.

### What's next?

During the consultation, one APO remarked with exasperation that she fears we'll be in the same place 10 to 15 years from now.

More of the same is unacceptable. All levels of government must assume responsibility. The federal government must take a leadership role and the provinces and territories must unite and

collaborate. Enforceability and regulation, while difficult in a federal system, are what is needed to make a real difference.

Federal Retirees expects a Safe Long-term Care Act to deliver on what Canadians and thousands of our members have demanded: better, safer long-term care.

Visit [www.federalretirees.ca/en/advocacy/long-term-and-home-care](http://www.federalretirees.ca/en/advocacy/long-term-and-home-care) to add your voice to Federal Retirees' call for mandatory, enforceable long-term care standards. ■

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

## 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**



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# When veterans become patients

A new program aims to help health-care practitioners with the unique physical and mental health challenges faced by veterans. Veterans and their families can consult it, too. **BY MICK GZOWSKI**

**T**here's a new tool to help veterans navigating the health-care system — the My Patient is a Veteran Program. It's a series of videos that are also podcasts, designed for health-care providers to understand the specific needs of veterans.

Veterans are a unique group in that their careers took place in a culture that promoted never showing weakness, says Jeffrey Puncher, administrative director of family medicine at the University of Ottawa.

"They could have a lot of underlying trauma that a civilian doctor or civilian emergency department might not be equipped to deal with on an emergency basis," Puncher says.

Incomplete health records, an internal health system blind to sex- and gender-based differences and service-related injuries and illnesses that show up after release add to the complexity of veteran health care during and after release from the military.

With the scarcity of health care in general these days, many veterans, like many Canadians, don't have a family doctor, or may have difficulty finding one given the unique conditions and care needs they may have. The My Patient

is a Veteran program hopes to inform health practitioners who have veterans and their families as patients, as well as those who treat them in on-demand facilities, that while veterans may have different physical and mental health challenges, that shouldn't discourage doctors from taking them on as patients.

The project was jointly developed by uOttawa's department of family medicine, Queen's University and the City of Ottawa's veterans task force. It was launched in October 2023.

The seven-part video series explores the foundations of veteran health and well-being, as well as engaging with this patient population.

"If you look in the last 10 to 15 years, there's been a very big focus on mental health in the services," Puncher says. "[But] 20 years ago, you didn't bring this up, you hid it away and you suffered silently. Now there is not so much of a stigma."

The series also contributes to improved and more equitable outcomes in veteran health care by considering the needs of women veterans, including in a standalone module for this group, which features Women Veteran Research and Engagement Network members

Maj. (ret'd) Karen Breeck and professor Maya Eichler. The series notes that "sex- and gender-specific military hazards that have real-life impacts on servicewomen and women veterans are under-researched and underappreciated."

"For a long time, people had assumed that a one-size-fits-all approach to military and veteran research and care was adequate," Eichler says. "But increasingly, as the military population becomes more diverse, we're beginning to understand that approach isn't working for everyone. Veterans are best served by recognizing them as individuals with various intersectionalities."

Eichler notes the importance of trauma awareness and effective screening for women who are veterans. Krisi Adamo, a uOttawa health sciences professor, reviews scientific findings on the sex-based differences in musculoskeletal injuries and health conditions experienced by women veterans. The findings inform not only health care, but preventive measures including evidence-informed policy change.

While the program is designed for health-care professionals, veterans and their families can explore the material and share it with their health-care providers.

According to Veterans Affairs Canada (VAC), as of March 2020, there were an estimated 629,300 veterans in Canada, which translates to approximately one in 50 Canadians, aged 15 years or older. About 32,100 of those are war service veterans from the Second World War or Korean War. The remaining 597,200 served after Korea. VAC provides services to 187,101 veterans, including war service veterans, Canadian Armed Forces veterans, RCMP veterans and survivors.

The program is available online. Search YouTube.com for My Patient is a Veteran. ■

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

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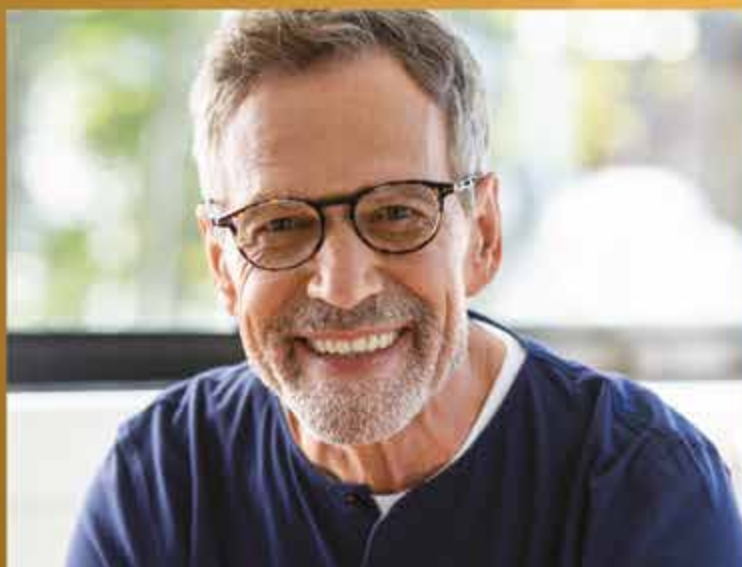
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# Good work rewarded

Whether during a long career with the RCMP or now, in his many volunteer pursuits, Allan Wellwood understands the value of doing good work.

BY CHARLES ENMAN

**W**inston Churchill once said, “We make a living by what we get, but we make a life by what we give.”

One suspects those words would resonate with Allan Wellwood, vice-president of Federal Retirees’ Colchester-East Hants Branch in Nova Scotia. Certainly, his commitment to helping others has had formal recognition. Last November, he received the veterans ombud commendation for “exceptional dedication, hard work, and selfless motivation in contributing to Canada’s veterans and their families.”

On the veterans ombud website, his nominator, Cheryl Young, is quoted.

“He has an incredible desire to help fellow veterans and basically all Canadian seniors,” Young writes. “He’s very energetic, he’s persistent, ... and he works tirelessly.”

The enthusiasm Young refers to is evident in the voice that comes over the phone from Nova Scotia.

Asked his age, he says, “73½ ... but that’s only by the calendar.” In his own calculations, the optimistic retiree has begun counting his age backward with each new birthday. He says he’s now about 26 or 27 — and he sounds it.

His recognition by the veterans ombud might suggest Wellwood’s career was in the military, but he actually served

for 35 years in the RCMP, whose retired officers are also called veterans.

His career included postings on native reserves and, after a French immersion program, in a francophone community southeast of Winnipeg. Later, he came to Ottawa, where he worked in the force’s headquarters, sometimes helping with policing issues confronted by a range of government departments, sometimes helping with preparation of daily briefing papers on policing issues across the country, among other tasks.

He found his work with Interpol, the International Criminal Police Organization that facilitates co-operation between police services worldwide, especially interesting.

Wellwood seems to have taken the RCMP’s slogan, “Uphold the right,” to heart. When superiors wanted him to close cases that seemed unsolvable, he would often refuse, and keep old crime files in his briefcase long after colleagues consigned them to the dead files. “More than once, good evidence came along later, and some really difficult cases were solved.”

For him, the work was a calling. “Whether you did the job well or poorly, you got the same pay. But when people were calling in and asking for help, I felt a responsibility to do so to the best of my ability. And if I succeeded, I got

satisfaction and so did they.”

When people adopt that attitude, he says, they become “intrinsically motivated,” because the action becomes its own reward.

His emphasis on giving has continued in his retirement. He helps RCMP veterans with all kinds of problems — getting through to government officials, getting transportation to medical appointments, filling out paperwork. He even set up an email list of RCMP veterans so he could keep them informed of meetings, activities and important issues.

“When people get older, they often get isolated. Among other things, we want to help them maintain a social network, so they don’t feel isolated in their aging times.”

Wellwood still remembers seeing an RCMP officer standing on a street corner in shining brown boots. He was 11 at the time, and he thinks that memory may have been one of the factors that led him into the RCMP. “Oh, how those boots shone,” he says.

Like those boots, he still shines, still serves, and is waiting for more opportunities to help. ■

**Charles Enman** is an Ottawa-based writer, originally from Taber, Alta.



Veterans ombud Nishika Jardine gives a commendation to member and long-time volunteer, Allan Wellwood.

# Keeping nuclear power safe

Federal Retirees member James Mok came to Canada from Hong Kong when he was 18. He studied engineering and spent most of his career in the nuclear power field. **BY JENNIFER CAMPBELL**



**J**ames Mok ended up in Canada because of his older sister. She was in Edmonton, Alta., on a student visa and managed to find her father a job at a dim sum restaurant in the city, thanks to his strong reputation as a dim sum chef in Hong Kong. That facilitated a chance for the entire family — Mok's parents and their five additional children — to emigrate to Canada.

"We flew from Hong Kong to Vancouver in December 1978," says Mok, who was 18 at the time. "It's ingrained in my mind. As soon as we got off the plane, we took a coach through the Rockies to Edmonton. It was beautiful."

Mok spent his career in his adopted country, except to take a job for one year in Hong Kong and later to carry out inspection work on the safe functioning of nuclear reactors on behalf of the International Atomic Energy Agency (IAEA). That work took him to Belgium three times, Argentina twice, Mexico, China, Czech Republic and Brazil between 2013 and 2019.

And, of course, he's left Canada to fulfil his post-retirement passion for travel. For example, he spent several weeks this winter enjoying Mexico's fine weather instead of shovelling snow in his Gatineau, Que., driveway.

When young Mok arrived in Canada, he completed one year of high school and then started engineering studies at the University of Alberta. He completed his bachelor of civil engineering in 1983 and his master's in structural engineering in 1986.

"At that time, there was some economic turmoil in my industry so I decided to complete my master's right away," he says, adding that he started his career in design engineering, building oil rigs.

A year later, a headhunter called him for an interview with Atomic Energy Canada.

"So I started my nuclear engineering career in 1988," he says. He was at Chalk River, Ont., for 7½ years and then sought a change of scenery.

He had met his Gatineau-based partner by this point, but it was hard for him to find work in the capital region and he eventually left for a job as an assistant project manager at a construction company in Hong Kong. But culturally, he felt he was now more Canadian, and returned to Canada within a year.

At that point, he secured a job in Mississauga at Atomic Energy of Canada, and for three years, he commuted to Gatineau most weekends to see his partner.

He then joined Ontario Hydro for three-plus years before getting work with the Canadian Nuclear Safety Commission in Ottawa in 2006.

"I was a technical specialist in civil engineering," he says. "We would regulate the nuclear industry — mostly in the nuclear power and waste area. My main responsibility was to provide regulatory oversight on civil structures in the power plant."

His job also entailed working with the Canadian Standards Association on nuclear code development, he says.

He retired in 2016, but continued to work on missions for the IAEA until 2019.

"These international missions are very intense — you're often working until 1 or 2 a.m. and then presenting findings the next morning," he says. "It's sometimes quite stressful."

Mok says he's grateful for the chance to come to Canada, partly because he's convinced he wouldn't have gotten into university in Hong Kong.

"If I stayed in Hong Kong, I might have been making dim sum, too," he says. ■

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

James Mok, right, on a foreign mission with his counterparts Juan Sabater from Spain (left) and Valeria Figueroa from Argentina (centre.)

# The latest news



## Megan will be missed

It was with great sadness that Association president Roy Goodall announced the death of former national board member Megan Davis Williams. Williams, 75, of Lunenburg, N.S., died at home surrounded by her family on Nov. 17, 2023.

As a young woman, Williams trained as a weaver. Throughout her career, she worked for many arts organizations, including the Canada Council and the Canadian Conference of the Arts, and was passionate about supporting artists.

Williams served two three-year consecutive terms as Atlantic director on the Association's national board of directors, finishing her final tenure in June of 2023. Her talent and unique insights into Canada's retirement landscape will be greatly missed.

## Accessibility progress at VAC

On Dec. 21, Veterans Affairs Canada released its *Accessibility Progress Report 2023*, which highlights its achievements since the 2022-2025 Accessibility Action Plan was implemented last year. Visit the Veterans Affairs Canada website to read

the Plan and Progress Report, provide feedback and request alternate formats.

## Hats off to our 60th



The inaugural issue of *Sage60* — our newest digital publication — is now live. The idea for this digital e-'zine came a while back, but the association's 60th anniversary offered the perfect inspiration to finally produce our first issue.

This quarterly e-magazine, which will feature four original stories written by our team of journalists in each issue, will not supplant your beloved print edition of *Sage*, which is celebrating its 10th anniversary this year. It will simply add content to our roster and it gives us the

flexibility to deliver more timely content — something that is often out of reach due to the long deadlines imposed by a print production schedule.

The first issue features stories on the finer points of fasting, an exploration of later-in-life spirituality, a primer for parents of dependants with disabilities and a look back at the life of Claude Edwards, one of the association's storied leaders. Look for *Sage60* each April, July, October and January.

A link to the next edition will be included with our April e-newsletter, which is delivered to all members for whom the Association has email addresses. If you want to receive our e-newsletter, call our membership services department at 1-855-304-4700, ext. 300, and share your email address. And if you know anyone who's not eligible for membership, but may be interested in our content, [sage60.federalretirees.ca](http://sage60.federalretirees.ca) is the URL to access.

## Updated guide now available

The College of Family Physicians of Canada has updated its Best Advice guide, titled *Resources and Considerations in Providing Care to Veterans*. The guide provides advice to family physicians and other primary care providers caring for Canada's diverse veteran population. Visit [bit.ly/3tZHM3](http://bit.ly/3tZHM3) to access the guide.

## The 2024 pension indexing rate

In case you missed it, effective Jan. 1, 2024, the indexing increase for public service, Canadian Armed Forces, RCMP and federally appointed judges' pensions was pegged at 4.8 per cent. Federal Retirees was instrumental

in establishing pension indexation back in 1970. For information on how the indexing rate was calculated, visit <https://bit.ly/3Um43tf>.

## PDSP transition to Canada Life

As announced last October, the contract to administer the Pensioners Dental Services Plan (PDSP) was awarded to Canada Life Assurance Company. The Treasury Board Secretariat (TBS) assures us that it will be leveraging lessons learned from the Public Service Health Care Plan (PSHCP) transition “with the intention of creating a more positive member experience.” To that end, Canada Life will not take over on July 1, 2024, as originally suggested, but rather on Nov. 1, 2024. TBS advises that “until further notice, PDSP members must continue to send their claims and requests to Sun Life.” Plan members can prepare for the transition by ensuring their contact information is up to date with Sun Life. Federal

Retirees will continue to monitor the transition process and advise on ways to avoid a repeat of the challenges that members experienced — and continue to experience — with last summer’s PSHCP transition. FAQs on the new PDSP administration contract can be found at [bit.ly/3UswBKK](http://bit.ly/3UswBKK).

## Welcome aboard Red Wireless — an exclusive Rogers dealer

The Association is proud to welcome Red Wireless-Rogers on board as its newest preferred partner. As a partner, Red Wireless-Rogers is committed to providing affordable cellphone plans with unlimited calling and texting and data coverage across Canada and the U.S., with international roaming options. With special packages just for Federal Retirees members, you can save more on phone plans, smartphones and tablets, all on Canada’s largest 5G Network.

For more information, contact a dedicated Red Wireless expert at

1-888-271-6793 or visit them at [www.redwireless.ca/federal-retirees](http://www.redwireless.ca/federal-retirees).

The Association’s partnership with SimplyConnect-Rogers ended in October 2023. SimplyConnect customers will continue to receive service for the duration of their contracts. SimplyConnect will advise its customers on renewal options — if any — before contracts expire.



## Free admission for CAF, vets and families

Starting Jan. 1, 2024, active Canadian Armed Forces members, veterans and their families will get free admission to all Parks Canada-administered locations. While daily admission is free, fees still apply to other experiences and services. Visit [parks.canada.ca/voyage-travel/admission/forces-veteran](http://parks.canada.ca/voyage-travel/admission/forces-veteran) for details. ■

## Dive into a World of Purpose with WUSC

Would you like to gain a greater understanding of global issues? As an international volunteer with WUSC, your professional skills and expertise can make a significant impact on youth around the world!

“To my fellow retirees, Retirement opens a new chapter for contribution and growth. If you feel a calling to continue making a meaningful impact, know that your skills, wisdom, and experience are invaluable assets.”

Vincent Auclair, retired lawyer, WUSC International Volunteer



Be a catalyst for global change!

Visit our web site to learn more about our volunteer opportunities!

[www.wusc.ca/volunteer/opportunities/](http://www.wusc.ca/volunteer/opportunities/)



# Cross-Canada roundup

**1** Nova Scotia volunteers met with Premier Tim Houston and MLA Tim Halman. From left, Paul MacCabe, Michelle Langille, Houston, Joe Arseault and Halman.



**2** From left, Cathy Tarves (2A) and Gloria Reid (2B) of the Hamilton and Area executive, laid branch wreathes during Remembrance Day ceremonies in Burlington, Ont.



**3** Mariet van Groenewoud, president of the Fredericton and District Branch, kicks off the branch's sold-out 60th anniversary celebration.



**4** Entertainment was in the lineup for Western Manitoba branch members who gathered to celebrate the Association's 60th anniversary.



**5** Cornwall's Claude Bourget, left, and Veronica Britton meet with Eric Duncan, MP for Stormont-Dundas-South Glengarry, at the branch's advocacy meeting last fall.

**6** With 105 members in attendance, the Victoria-Fred Whitehouse Branch celebrated its 60th Anniversary on Oct. 17, 2023. From left, Patricia Francis, chair of the anniversary committee; national president Roy Goodall; branch director David Stinson; and Rick Devlieger, branch services co-ordinator for the district of British Columbia & Yukon.





# 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)

**AGM:** March 21, 10 a.m., Ramada by Wyndham, 140 Trans-Canada Hwy., Duncan, details TBD by email — \$ 

**Volunteers wanted:** directors-at-large

### 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)  
[info@nafrfraservalleywest.ca](mailto:info@nafrfraservalleywest.ca)

**Branch annual meeting:** March 13, details TBD

### 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)

**AGM:** April 9, 11 a.m., Italian Cultural Centre, 3075 Slocan St., Vancouver

#### Branch meeting and luncheon:

June 13, 11 a.m., Italian Cultural Centre, 3075 Slocan St., Vancouver — 

### BC09 VICTORIA-FRED WHITEHOUSE


c/o Royal Canadian Legion  
Branch 292  
411 Gorge Rd. E., Victoria, B.C. V8T 2W1  
(250) 385-3393  
[victoriafredwhitehouse@federalretirees.ca](mailto:victoriafredwhitehouse@federalretirees.ca)

### BC10 SOUTH OKANAGAN

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

### 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)

**AGM:** March 24, 1 p.m., ANAVETS Unit 5, 2500 46 Ave., Vernon —  **RSVP**

**Okanagan Military Tattoo:** May 25-26, Kal Tire Place, 3445 43 Ave., Vernon


**Volunteers wanted:** secretary, treasurer, membership, social co-ordinator, webmaster, 50th anniversary committee

### BC12 KAMLOOPS

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

### BC13 KOOTENAY


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

**AMM:** April 16, noon, Heritage Inn, 803 Cranbrook St. N., Cranbrook —  **RSVP**

**Volunteers wanted:** recording secretary, webmaster

### BC15 PRINCE GEORGE

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

**AGM:** March 25, 12:30 p.m., Elder Citizen's Recreation Association, 1692 10 Ave., Prince George — 

## Alberta

### AB16 CALGARY AND DISTRICT

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

**BAM:** April 19, details TBD

### 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)

## 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.

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**AB18 SOUTHERN ALBERTA**

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

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

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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  
medicinehatbranch@federalretirees.ca

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**AB21 BATTLE RIVER**

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

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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  
gents@sasktel.net

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**SK29 SWIFT CURRENT**

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

**AGM:** April 30, visit branch website for info

**Volunteers wanted:** directors

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**MB31 WINNIPEG AND DISTRICT**

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

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**MB32 CENTRAL MANITOBA**

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

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**MB91 EASTERN MANITOBA**

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

**AGM:** April 23, visit branch website for info

**Volunteers wanted:** president, vice-president, treasurer

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**Ontario**

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**ON33 ALGONQUIN VALLEY**

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

**Branch annual meeting:** April 9, 11:30 a.m.,  
Royal Canadian Legion Branch 72, 202  
Pembroke St. E., Pembroke, details TBD

**Volunteers wanted:** directors

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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  
(905) 806-1954  
federalretirees.ca/huronia  
huronia@federalretirees.ca (RSVP)

**Spring AMM:** May 1, 10:30 a.m.,  
Royal Canadian Legion Branch 147,  
410 St. Vincent St., Barrie — \$7 🍷 🗳️ **RSVP**

**Volunteers wanted:** treasurer

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**ON36 BLUEWATER**

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

**AGM:** April 2024, Sarnia, details TBD

**Volunteers wanted:** secretary, volunteer recruitment and engagement director, program coordinator, advocacy program officer, French translator

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**ON37 HAMILTON AND AREA**

10 Ramsgate Dr.  
Stoney Creek, Ont. L8G 3V5  
(905) 906-8237  
hamiltonarea@federalretirees.ca

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**ON38 KINGSTON AND DISTRICT**

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

**Branch annual members meeting:**

April 30, noon, Great Hall Fort Henry,  
4 Fort Henry Dr., Kingston — \$25 🍷 🗳️ **+1  
RSVP** April 12

**Volunteers wanted:** branch executive, members-at-large

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**ON39 KITCHENER-WATERLOO AND DISTRICT**

c/o 865 Shefford Rd.  
Ottawa, Ont. K1J 1H9  
(519) 742-9031 (RSVP)  
federalretirees.ca/kitchenerwaterloo  
kitchenerwaterloo@federalretirees.ca

**AMM:** May 7, 10:30 a.m. Bridgeport  
Community Centre, 20 Tyson Dr., Kitchener  
— \$15 🍷 🗳️ **RSVP**

**Volunteers wanted:** board of directors

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**ON40 LONDON**

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

**Branch meeting:** March 13, 10:30 a.m., Royal Canadian Legion Branch 533, 1276 Commissioners Rd. W., London — 🍴  
**RSVP**

**AGM:** April 10, 10:30 a.m., Royal Canadian Legion Branch 533, 1276 Commissioners Rd. W., London — 🍴 **RSVP**

**Branch meeting:** May 15, 10:30 a.m., Royal Canadian Legion Branch 533, 1276 Commissioners Rd. W., London — 🍴 **RSVP**

#### **ON41 NIAGARA PENINSULA**

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

#### **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

**2024 AGM (Zoom):** May 1, 10 a.m.

**Volunteers wanted:** board of directors

#### **ON44 PETERBOROUGH AND AREA**

P.O. Box 2216 STN Main  
Peterborough, Ont. K9J 7Y4  
jabrown471@outlook.com  
(705) 786-0222 (RSVP)  
(705) 761-7560 (RSVP)

**AGM:** March 27, 10:30 a.m., Royal Canadian Legion Branch 52, 1550 Lansdowne St. W., Peterborough — \$10 +1 **RSVP**

#### **ON45 QUINTE**

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

#### **ON46 QUINTRENT**

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

#### **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  
nafirb48@gmail.com

**AGM:** April 16, 4:30 p.m., Royal Canadian Legion Branch 5, 229 Van Norman St., Thunder Bay

#### **ON49 WINDSOR AND AREA**

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

**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

#### **BAM and recruitment event:**

May 9, 10:30 a.m., Royal Canadian Legion Branch 297, 415 Second St. W., Cornwall — 🍴 👤 **RSVP**

**Volunteers wanted:** president, vice-president, treasurer

#### **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

**AMM:** May 1, 1 p.m., Royal Canadian Legion Branch 76, 1553 Weller St., Sudbury — 🍴 👤 **RSVP**

**Volunteers wanted:** treasurer, secretary, directors

### **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 18, Holiday Inn, 2900 boul. le Carrefour, Laval, details TBD — 👤

**Sugar shack lunch:** March 28, Constantin Sugar Shack, 1054 boul. Arthur-Sauvé, Saint-Eustache, details TBD — \$ 🍴

**AGM:** April 9, 10 a.m., Holiday Inn, 2900 boul. le Carrefour, Laval — \$25 🍴 **RSVP**

#### **Alzheimer's Society in Laval (in French):**

May 16, Holiday Inn, 2900 Boul. le Carrefour, Laval, details TBD — 👤

#### **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

#### **Info session for new volunteers:**

April 4, Cabane en bois rond, Gatineau, details TBD — 🍴 **RSVP**

**AGM:** April 10, 9:30 a.m., Cabane en bois rond, Gatineau — 🍴 👤 **RSVP**

#### **QC61 MAURICIE**

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

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

**AGM:** April 10, 9:30 a.m., Resto du Lac,  
1430 rang St-Flavien E.,  
Notre-Dame-du-Mont-Carmel — 🍴 **RSVP**

**Monthly breakfast:** May 8, 9 a.m.,  
restaurant Maman Fournier,  
3125 boul. des Récollets, Trois-Rivières — 🍴

**Monthly breakfast:** June 11, 9 a.m.,  
restaurant Chez Auger,  
493, 5e Rue de la Pointe, Shawinigan — 🍴

**Volunteers wanted:** vice-president,  
administrative assistant, director of  
activities, director of external liaisons,  
director of healthcare services

#### **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

**AMM:** March 22, 10 a.m., Royal Canadian  
Legion Branch 6, 100 War Veterans Ave.,  
Moncton — \$5

**Spring luncheon meeting:** April 26,  
Royal Canadian Legion Branch 6,  
100 War Veterans Ave., Moncton,  
details TBD — \$ 🍴

**Annual banquet:** June 3, 6 p.m.,  
Royal Oaks Golf Club, 401 Royal Oaks Blvd,  
Moncton, details TBD — \$ 🍴

#### **NB65 FUNDY SHORES**

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

**Annual meeting:** April 30, 4 p.m., Royal  
Canadian Legion Branch 69, 714 Wilson St.,  
Saint John, N.B., see branch website for  
more info — \$15 🍴

#### **NB67 UPPER VALLEY**

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

**Spring meeting:** May 7, 10:30 a.m.,  
Florenceville Kin Centre, 381 Centreville Rd.,  
Florenceville-Bristol — 🍴

#### **NB68 CHALEUR REGION**

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

### **Nova Scotia**

#### **NS71 SOUTH SHORE**

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

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

**AMM:** May 7, Royal Canadian Legion  
Branch 98, 1472 Veterans Lane, Kingston  
— \$12 🍴 👤 +1 **RSVP** April 23

#### **NS77 CAPE BRETON**

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

**AMM:** April 17, 2:30 p.m., Steelworkers  
and Pensioners Hall, 30 Inglis St., Sydney  
— \$10 🍴 👤 +1 **RSVP**

**Volunteers wanted:** treasurer

#### **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. C0A 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  
wlkjenkins@personainternet.com

#### **NL87 AVALON-BURIN PENINSULA**

P.O. Box 21124 RPO MacDonald Dr.  
St. John's, N.L. A1A 5B2  
(709) 745-4517  
richard.sparkes@nf.sympatico.ca

# In memoriam

## BC01 CENTRAL FRASER VALLEY

Joan Baumbach  
Frode Hansen  
Pamela Lincoln  
Murray Stewart

## BC02 CHILLIWACK

Gilles Deziel  
Patricia McNichol  
Sara Lynn Merritt  
Martha Pye  
Bernice Turcott

## BC04 FRASER VALLEY WEST

William H. Preston

## BC05 NANAIMO AND AREA

Anthony (Tony) Antoniuk  
John M. Ayres  
Peter Barker  
Geoffrey E. Braiser  
Colleen Butler  
Donald H. Davis  
Judy M. Fergusson  
Phyllis Gould  
Darrell Hamilton  
Bernie Lafrance  
Eva MacKinnon  
Raymond E. McGowan  
Susan Murphy  
Victor C. Pearson  
Glen Poppe  
Alvin G. Sewid  
Carole Ann Walker  
Dennis G. Walker  
Linda Wiltse

## BC06 NORTH ISLAND-JOHN FINN

Ernest Bauchman  
Shirley Evans  
Joseph Guyader  
Audrey Haughn  
Gordon Lyon  
Gerald MacDonald  
Daniel Moyles  
Kathleen Murphy  
Wayne Murphy  
Francine Nantais  
Ray Rasmussen  
Mary Smith  
Kevin Zawislake

## BC07 CENTRAL OKANAGAN

Howard Braun  
Herman Bush  
James Corbett  
Ronne Heal  
Eugene Koenig  
Stella Robertson

## BC08 VANCOUVER

Gerhard Collon  
Juliet Janes  
Terry LeBlanc  
Ryan Peter

## BC09 VICTORIA-FRED WHITEHOUSE

Monica Banting  
Craig Booth  
Raymond Dick  
Blanche Dwyer  
Irene Dzeoba  
Murray Edwards  
Adela Foster  
Janet Harper  
Jack Heyes  
Thelma Hoffman  
David Logie  
Vivian Medlyn  
Margaret Molozzi  
Dorothy Over  
Mavis Parkinson  
Valerie Raymond  
R. G. Reed  
Ian Reid  
Robert Shepard  
Elizabeth Wierenga  
Shirley Wragg

## BC10 SOUTH OKANAGAN

Nora Jones

## AB18 SOUTHERN ALBERTA

Mable Alkerton  
Elizabeth Banbury  
Glenn E. Brown  
Daniel Deringer  
Kenneth D. Graham  
H. Griesbach  
George High  
Keith James  
D. N. Jobe  
D. A. Kaminsky  
Betty Keith

James McKenna  
J. L. Murrin  
William Nemeth  
Roberta (Bobbie) Pendergast  
Stan Pisko  
Charles (Chuck) Poytress  
Eleanor Shaver  
Vernon West  
A. Willis  
Peter Zmurchyk

## AB20 MEDICINE HAT AND DISTRICT

Donald Phillips  
Keith Porter  
Donna Rocket  
Melvin Therrien

## SK25 SASKATOON AND AREA

Mary March Sr.  
Ruth Smith  
Ronald John Thompson  
Diane West

## MB30 WESTERN MANITOBA

Diane Aitken  
Dorothy Caswell  
Douglas Cook  
Laura Horn  
Douglas Kwiatkowski  
Lenora McDonald  
Robert Orr

## MB31 WINNIPEG AND DISTRICT

Eric Abrey  
Aldyne M. Barrett  
Richard W. Cortvriendt  
Fritz S. Garbe  
Wilene Hanna  
Lilianne Jenkins  
Francis Kearns  
Charles Madsen  
Patrick Porteous  
John Prendergast  
Louise Robin  
Betty Sansom  
Glenn Schur  
Jean Aileen Smith  
Carole Straub  
Gladys Tawse

## MB91 EASTERN MANITOBA

Sidney Carter  
Vincent Lopata

## ON38 KINGSTON AND DISTRICT

Donald E. Boone  
Maurice J. Fodey  
Norman C. Herritt  
Francis Milledge  
Ronald Miller  
Janice L. Sutton  
Derwyn Thompson  
J. Richard Viau

## ON39 KITCHENER-WATERLOO AND DISTRICT

Gary Bart  
Terrance Davidson  
Gerald Hogan  
Donna Hutchings  
Marti Maraden  
Jack Mayes  
William McCarroll  
Mary Nowak  
Karen Whistlecraft

## ON43 OTTAWA

Christopher Kevin Ford

## ON47 TORONTO

E. R. Forst  
Freda Markowitz

## ON54 CORNWALL AND DISTRICT

Victor Ernst  
David MacLean

## ON55 YORK

Alphonsus Egan  
Trevor Luxton  
Frank C. MacLean

## QC57 QUEBEC

J. René Bernier  
Michel Blais  
Gisèle Bolduc-Lebrun  
Colette Bouillon  
Yves Caron  
Lucie Foisy-Robert  
Claire Gagné-Dumas  
Claude Gratton  
Réal Létourneau

Louise Paquin  
Colette Tremblay

## QC58 MONTREAL

Claude G. Audet  
René Baillargeon  
Adèle Bellerose  
Andrée Boucher  
Louise Camirand  
Pierre Comeau  
Jacques Desrochers  
Serge Fregeau  
Yvon Gaudreau  
Gilberte Gauthier-Hétu

Guy Gournouvel  
Robert Hamilton  
Jacques Harvey  
Sylvain Hébert  
J. J. Hechler  
Liliane Kirouac  
Claire Lafortune-Chagnon  
Lucille Lalonde-Proulx  
Monique Lemarbre  
Adrien Mercier  
Yvette Miron  
Bélanger

Thomas Paradis  
Mireille Pelletier  
Rose-Annette Simard-Lachapelle  
Claude Sirois  
Ghislaine Théberge  
Daniel Vaillancourt

## QC60 OUTAOUAIS

Gilles Beaudoin  
Jean-Pierre Gravelle  
Pauline Martel  
Louise Champagne  
Jacques Prud'homme  
Georges Samné  
George Plamondon  
Julien Beaulieu  
Madeleine Carpentier  
Alice Charbonneau  
Ronald Malis  
Pierre Carpentier  
Thérèse St-Onge  
Patrick Lavelle  
Lucille Blais-Belleau  
Andrée Thérèse Grenier

## QC61 MAURICIE

Jocelyne Bruneau  
Guy Dupont  
Jacques Villeneuve

## NB62 FREDERICTON AND DISTRICT

Cameron Clowater

## NB64 SOUTH-EAST NB

J. P. Arsenault  
Leola DeWolfe  
James Grecco  
Jeannette Richard  
Nelson Vessey  
Rosa Daigle

## NB65 FUNDY SHORES

Murray Hill  
H. L. Logan

## NS73 NOVA SCOTIA CENTRAL

Capt. Earle Steadman  
Wagner

## NS75 WESTERN NOVA SCOTIA

Maureen Anderson  
Michael Arbuckle  
Thomas Bondy  
François Joseph Alfred Delisle  
Allen Lathem  
Gerald Lutley  
James Manthorne  
Terry McGee  
Andrew McWilliams  
Carlene Parks  
John Paull  
Joan Rex  
Ronald Vallillee  
Rex Young

## NS80 NORTH NOVA

Catherine (Penny) Teiman

## PE82 CHARLOTTETOWN

Hon. James M. Lee  
Mary Paquet  
Jean Teresa O'Hanley

## PE83 SUMMERSIDE

Arnold Kaland



## Thank you for your referrals

We would like to sincerely thank everyone who submitted a referral in last year’s Mega Recruitment Drive (MRD), which ended on Dec. 31, 2023. Our members continued to step up during this important campaign, successfully referring 1,163 candidates for membership.

Congratulations to Rhona Thacker, who won the early bird prize. A member of the Red Deer branch, Thacker won a \$500 prepaid credit card, courtesy of IRIS Advantage. Look out for a full summary of the 2023 MRD, including the list of all the winners, in a future edition of *Sage*.

A big thank you to our sponsors — Johnson Home and Auto, Collette, IRIS Advantage, HearingLife and Arbor Memorial — and to all participating members for making the 2023 Mega Recruitment Drive a success. Nothing helps the association grow more than word of mouth, so please continue to mention us to anyone in your network who is eligible to join. The more members we have, the stronger our collective voice becomes. **The Mega Recruitment Drive will return Sept. 1, 2024.**

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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.

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

### How to sign up?

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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.

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